

BEYOND THE WESTERN GAZE: ISLAMIC HUMANITARIANISM AND THE DECOLONIZATION OF GLOBAL AID

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Abstract

This study examines the extent to which Islamic humanitarianism can counterbalance Western-dominated norms and structures of global aid. Combining decolonial theory with norm localization, it develops the concept of localized universalism to explain how Islamic humanitarian actors articulate independently grounded universal ethical commitments while selectively engaging with international humanitarian standards. The study employs a qualitative document and literature review of scholarly works published primarily between 2000 and 2025, including literature, organizational reports, zakat statistics, regulations, and fatwas on Islamic humanitarian actors in Indonesia and beyond. It also includes illustrative cases involving Muhammadiyah, Nahdlatul Ulama, Islamic Relief Worldwide, Dompot Dhuafo, BAZNAS, mosque-based philanthropy, and the UNHCR Refugee Zakat Fund. The findings reveal three interrelated patterns. First, Islamic actors re-ground humanitarian values in Islamic traditions, such as humanity, solidarity, and non-discrimination, in Islamic ethical and jurisprudential traditions, exemplified by Muhammadiyah's al-Ma'un theology and *Fikih Kebencanaan*. Second, Islamic social finance—including zakat, infaq, sadaqah, and waqf—provides substantial and recurrent humanitarian resources, although these remain predominantly domestically oriented and under-realized relative to their estimated potential. Third, authority rarely shifts to Muslim communities; legitimacy is conferred by certifiers, UNHCR, and the Indonesian state. The article terms this pattern “localized universalism”: epistemically rich but structurally limited decolonization. These findings contribute to debates on decolonizing humanitarianism by shifting attention from the localization of aid delivery toward the deeper question of who possesses the authority to define humanitarian universality.

Keywords: *Decolonizing humanitarianism, Islamic humanitarianism, Norm localization, Zakat, Waqf.*

A. Introduction

The field of humanitarianism has long been dominated by Western-centric paradigms that shape not only the principles of humanitarian response but also the governance structures that determine aid distribution, intervention mechanisms, and crisis management (Duffield, 2007; Fassin, 2012). Rooted in European colonial legacies, modern humanitarianism has been framed through Western liberal values, with neutrality, impartiality, and independence presented as the defining principles of aid delivery (Barnett, 2011; Reid-Henry, 2014). Presented as universal, these values have often marginalized non-Western approaches and deepened dependence on Western-led interventions (Aloudat & Khan, 2022; Slim, 2020).

In reality, and somewhat paradoxically, support is offered to areas prioritized by donor countries, not only according to humanitarian needs. Between January 2022 and June 2025, it is estimated that Ukraine was allocated financial support of approximately USD 163 billion and humanitarian aid of USD 24 billion (Al Jazeera, 2025). As of 2022, the Yemen Humanitarian Response Plan of USD 4.27 billion was funded at 52%, and the 2025 plan of USD 2.47 billion at only 5% as of March 2025 (International Rescue Committee [IRC], 2025; United Nations Office for the Coordination of Humanitarian Affairs [OCHA], 2023). These gaps are not the work of Western donors alone (see Section G), but they illustrate that the current architecture of the humanitarian system is a historical expression of power and politics, rather than a system that operates solely according to the principles of humanitarianism.

Muslim societies have also long sustained aid to conflict zones, financed through *zakat*, *infaq*, *sadaqah*, and *waqf*. Donations from Indonesian citizens and organizations, including the Indonesian Red Cross and Muhammadiyah, funded the roughly USD 8 million Indonesia Hospital in Gaza, inaugurated in 2016 (Llewellyn, 2023); in 2021 the Indonesian Council of Mosques urged mosques to give half of their Friday charity-box

collections to Palestinians and Rohingya (Rizky, 2021b); and BAZNAS reported raising IDR 300 billion for Palestinians (Muhamad, 2024). Such flows are largely invisible in accounts of global humanitarianism that center on Western donors.

Calls to decolonize humanitarianism have therefore become increasingly prominent (Aloudat & Khan, 2022; Rutazibwa, 2019). Pailey (2020) identifies a “white gaze” that measures the Global South against Western standards. The debate has developed along three lines: studies of race and coloniality in aid (Kothari, 2006; Pallister-Wilkins, 2022; Slim, 2020); policy calls to shift power and resources to the Global South (Peace Direct et al., 2021); and the localization agenda, which after years of pledges has yet to produce locally led practice (Baguios et al., 2021; Barbelet, 2018). This literature has diagnosed the problem more fully than it has explored non-Western traditions through which aid might be reimagined; faith-based traditions remain marginal, in part, because mainstream discourse treats religion as a potential source of bias (Ager & Ager, 2011; Fiddian-Qasmiyeh, 2011). The “Western gaze” in this article, therefore, refers to an epistemic position, one that takes secular, liberal, and technocratic humanitarianism as the universal standard, rather than to geography.

This article asks: To what extent can Islamic humanitarianism, through its ethical commitments and institutions of social finance, provide a decolonial counterbalance to the Western-controlled norms and structures of global aid, and what limits does this potential face? It proposes that this potential lies less in rejecting humanitarian principles than in relocating authority over their meaning, and it assesses the proposition against illustrative cases rather than testing it. Some Islamic actors, notably Muhammadiyah and Islamic Relief, re-ground values such as humanity and impartiality in Islamic sources and in institutions such as zakat (obligatory almsgiving), waqf (endowment), and sadaqah (voluntary charity), qualifying the assumption that these values have a single, secular, Western origin. Whether this re-grounding also shifts authority over

standards and resources is a separate, more demanding question, and the cases suggest it seldom does.

This article makes three contributions. First, it presents 'localized universalism' as an analytical concept that draws on decolonial theory, including Islamic and Southeast Asian critiques of Eurocentrism, and integrates Acharya's (2004) norm localization approach. Second, it examines the resource and value frames of Western and Islamic humanitarianism. Finally, it applies the concept to contemporary Indonesian and transnational cases.

B. Coloniality, Decoloniality, And Norm Localization

Decolonial theory distinguishes colonialism, as formal political rule, from coloniality, the hierarchies of race, labor, and knowledge that outlived it (Quijano, 2000). For Quijano (2000), Eurocentrism is central to this "coloniality of power": it presents European experience as the universal measure of modernity and renders other forms of traditional or backward knowledge as such. Mignolo and Walsh (2018) place decoloniality as a deliberate delinking process from the colonial matrix of power, while appreciating and acknowledging other kinds of knowledge. Applied to aid, the lens directs attention to who defines what counts as legitimate help, expertise, and need (Pailey, 2020; Rutazibwa, 2019).

Scholars writing from the Muslim and Southeast Asian regions have crafted similar types of analyses. Alatas (1974) analyzes the case of the 'captive mind'; Alatas (2006) focuses on the case for alternative discourses; Hallaq (2018) critiques Orientalism; and Sayyid (2014) examines Muslim political ideas and theories. All treat non-Western, including Islamic, intellectual traditions as sources of theory rather than as objects of study.

Two consequences can be deduced. First, the secular nature of the principles of humanitarian action contains an element of historical relativism. The roots of humanitarianism lie partly in the religious domain (Barnett & Stein, 2012). Nevertheless, mainstream humanitarian discourse tends to presume that a

commitment to secularism will guarantee the impartiality and neutrality of humanitarian action, while religious commitments are believed to create bias. This situation has been defined by Ager and Ager (2011, p. 457) as “functional secularism”, which is in fact a committed philosophy. Fiddian-Qasmiyeh (2011) also has questioned the assumption that humanitarian actions based on a secular philosophy are, a priori, politically and philosophically impartial. Yet the formal humanitarian rules, criteria, and standards contain no such assumption (International Federation of Red Cross and Red Crescent Societies [IFRC] & ICRC, 1994). The 1994 Code of Conduct, for example, recognized the right of humanitarian aid agencies to espouse particular religious beliefs and prohibited them from making the provision of such aid contingent on the aid beneficiaries' acceptance of that religion.

Second, the focus of the discussion is not only on whether the principles of humanitarian action are sufficiently clear, but also on who has the authority to interpret them and to judge humanitarian actions (Aloudat & Khan, 2022; Roepstorff, 2020). Acharya's (2004) concept of norm localization supplies an actor-centered mechanism for the second consequence. Localization refers to the active construction of external norms by local actors, through discourse, framing, grafting, and cultural selection, so that they become congruent with a “cognitive prior” of existing beliefs and practices. Unlike accounts of norm diffusion that cast non-Western actors as passive recipients, localization treats them as agents who reshape global norms and, in doing so, can strengthen both a norm's local legitimacy and their own authority (Acharya, 2004).

Combining these perspectives, this article proposes the concept of localized universalism, defined as a process in which actors claim an independently universal normative foundation while selectively translating external standards into that framework. Islamic humanitarianism here refers to relief and welfare practices that Muslim actors justify through Islamic sources and organize through institutions such as zakat, waqf, and sadaqah. Islamic legal and ethical traditions contain their own

principles of protection, relief, and care (Al-Dawoody, 2011; Krafess, 2005; Salek, 2015), which can serve as the cognitive prior through which global standards are adopted, adapted, or resisted. The concept implies three observable indicators: (1) re-grounding, in which actors justify humanitarian values such as humanity and impartiality through Islamic sources and institutions; (2) two-way translation, in which they engage international standards while asserting the universality of their own tradition; and (3) relocation of authority, in which interpretive authority and control over resources shift toward Muslim communities and their own institutions, not merely to Southern states. The first two indicators follow from the two halves of this definition and are epistemic; the third, structural, asks whether the process changes who holds authority; only the third makes localized universalism decolonial in the sense used here. Following Roepstorff's (2020) critique of the binary between "local" and "international," the analysis treats the West/non-West distinction as epistemic rather than geographical, since many Islamic humanitarian actors are themselves transnational.

Localized universalism is distinct from Merry's (2006) vernacularization and Acharya's (2004) localization, though they share common ground regarding the influence of local actors in defining global standards. Vernacularization, according to Merry, refers to the cross-cultural adaptation of transnational human rights norms. Localization, according to Acharya, takes a more constructionist approach and suggests that local actors' understanding of and acceptance of universal standards depend on their prior constructs, as well as on local beliefs and institutions. It should be noted that in both cases, local actors accept and reinforce universal norms while retaining the freedom to interpret them and adapt them to local conditions. Norm translation similarly describes intermediaries who render global norms in local terms (Merry, 2006). Localized universalism differs from all three in that the cognitive prior is itself a universalist tradition: Islamic actors claim an independently universal normative foundation in the Qur'an, Sunnah, and juristic

reasoning and selectively translate international standards into that framework, so translation runs in both directions. Unlike pluriversality (Mignolo & Walsh, 2018), it does not abandon shared humanitarian principles but contests who defines them.

Following Tuck and Yang's (2012) warning that decolonization is not a metaphor for any institutional reform, this article uses "decolonizing aid" in a narrow sense: the redistribution of epistemic authority and control over resources away from institutions that inherited colonial hierarchies.

C. The Colonial Legacy of Humanitarianism

Modern humanitarianism emerged from a Western liberal tradition shaped by Enlightenment thought and Christian ethics, in which relief was often framed as a responsibility to civilize and save others (Barnett, 2011; Duffield, 2007; Slim, 2015). This tradition took institutional form with the founding of what became the International Committee of the Red Cross (ICRC) in 1863 and the adoption of the first Geneva Convention in 1864 (Forsythe, 2005). Its core principles of humanity, impartiality, neutrality, and independence were formally proclaimed in Vienna in 1965 (Mohr, 2021). Barnett (2011) identifies three broad phases in this history: imperial humanitarianism from the early nineteenth century to the Second World War, neo-humanitarianism during the Cold War, and liberal humanitarianism after the Cold War.

The ICRC provides an example of how the humanitarian tradition accommodated differences only as exceptions. While the ICRC is governed by a Swiss Committee (Forsythe, 2005), this was evident in the adoption of the red crescent by the Muslim Ottomans in the late 19th Century and in the subsequent diplomatic recognition by the 1929 Geneva Conventions of the red crescent by member states that were using it (International Committee of the Red Cross, 2007). This recognition was an exception to the norms and rules of European humanitarianism.

Modern humanitarianism, in the views of Ticktin (2011) and Fassin (2012), shapes perceptions of subjects of humanitarian aid as passive victims. Through the ages, Islamic institutions of giving and endowment, such as zakat and waqf, have protected and supported the most vulnerable members of society and are largely absent from mainstream sources on the history of humanitarian thought and practice (Barzegar & El Karhili, 2017; Singer, 2006). This exclusion arguably reflects the mainstream focus on particular Western humanitarian ideas and philosophies.

D. Beyond Western Paradigms: Plural Cultures OF Humanitarianism

As O'Hagan (2013) shows, humanitarianism is a contested space in which universal claims coexist with traditions shaped by different local values and histories. O'Hagan and Hirono (2014) similarly identify distinct cultures of humanitarianism in East Asia, suggesting that the humanitarian order is better understood as plural rather than as a single universal regime with local variations or deviations (Hilhorst, 2018). Indonesia provides clear examples of this plurality. Islamic philanthropy has developed alongside local traditions of mutual assistance, including *gotong royong* (Fauzia, 2013), while indigenous knowledge has also played a critical role in protecting communities. On Simeulue Island, for example, the oral tradition of *smong*, which preserves knowledge of the 1907 tsunami, is credited with helping limit deaths to seven during the 2004 Indian Ocean tsunami (McAdoo et al., 2006).

E. Method

This research is a qualitative document and literature review combined with an analysis of historical sources. This study did not generate data through methods like surveys or interviews. Three types of sources were consulted. First, literature on humanitarian governance and decolonizing aid, as well as on Islamic philanthropy and localization, was retrieved from Google

Scholar and the websites of international and Indonesian journals (*Studia Islamika*, *QIJS*, *Ulmuna*, and the *Journal of Indonesian Islam*). Search terms included “humanitarianism,” “localization,” “decolonizing aid,” “Islamic humanitarianism,” “zakat,” “waqf,” “sadaqah,” “disaster,” “Philanthropy,” and “Muhammadiyah.” Preference was given to more recent (2000-2025) and older (where available) foundational works. The second type of consulted sources was the organization’s web sources (reports, press releases, certificates, registration documents, and zakat data). The third type of consulted sources was legal and religious frameworks (Law No. 23 of 2011, *Fikih Kebencanaan*, and Majelis Ulama Indonesia (MUI) Fatwa No. 23 of 2020). The historical analysis traced how the International Committee of the Red Cross (ICRC) (Barnett, 2011, 2013; Fassin, 2012) and other Western humanitarian agencies established secular principles of humanitarianism.

Cases were selected purposively to represent different actor types: Islamic Relief Worldwide (IRW), a United Kingdom-registered NGO; Muhammadiyah, Nahdlatul Ulama (NU), Dompot Dhuaafa, and two mosques as Indonesian civil-society actors; BAZNAS as a state body; and the UNHCR Refugee Zakat Fund as a multilateral counterpart. The material was analyzed thematically against the three indicators derived in Section B. The cases serve as plausibility probes rather than tests, and cases that fit poorly are retained as contrasts. Writings by practitioners, such as Krafess (2005) and Salek (2015), are treated as evidence of organizational discourse rather than of practice, and the analysis distinguishes documented discourse, documented practice, and the author’s inferences; no causal relationships are tested. Because organizational sources are self-reported, the findings are not generalizable.

F. Findings

1. Islamic Humanitarian Principles and Resources

The Qur'an and hadith establish certain institutions of Islamic humanitarianism (Benthall & Bellion-Jourdan, 2003; Krafess, 2005). Zakat, a mandatory levy on wealth, is one of the five pillars of Islam. It is to be given to eight categories of needy recipients (Qur'an 9:60). *Infaq* and *sadaqah* are voluntary contributions. *Waqf* is the endowment of property, the income of which is to be devoted to social welfare (Çizakça, 2000; Singer, 2006). Zakat makes it mandatory to provide welfare for the community, and voluntary instruments extend it (Barzegar & El Karhili, 2017; Benthall, 2016). More recent studies have linked them to poverty reduction, the Sustainable Development Goals, and, in particular, to *maqasid al-shariah* (Abdullah, 2018; Ismail et al., 2022; Shirazi, 2014). Auda (2008), in particular, has interpreted *maqasid* in a progressive, developmental, and rights-oriented way, thereby offering a bridge to contemporary humanitarianism.

These institutions can also aid in the application of humanitarian principles. Krafess (2005) and Salek (2015) note that various Islamic concepts encompass principles of humanitarianism, particularly those associated with the Red Cross. Islamic Relief Worldwide's certification against the Core Humanitarian Standard in 2017 (CHS Alliance, 2019; Islamic Relief Worldwide, 2022) further illustrates this type of two-way translation. It is important to note, however, that whether such adoption constitutes co-opting Islamic principles or, alternatively, localizing humanitarian principles depends on who controls the terms of recognition (see Section G).

The difference between Islamic and Western humanitarianism lies more in the purposes and target recipients of various forms of Islamic charitable giving than in

humanitarian concern. For example, the concepts of charitable giving in Islam and the operation of the ICRC and other humanitarian organizations are clearly different: zakat, infaq, sadaqah, and waqf are acts of worship that purify wealth and strengthen the faith of givers, whereas the ICRC pursues secular aims (Krafess, 2005). However, Krafess (2005) and Salek (2015) note that both Islamic conceptual frameworks and principles of humanitarianism encompass the principle of protecting human life. Based on these concepts, voluntary Islamic giving, such as sadaqah and infaq, does not require recipients to be of any particular faith, although the eligibility of non-Muslims for zakat is debated (see Section G). Thus, from a principles-based approach, both philosophies overlap in their concern for human life while differing in their rules of distribution.

a. Comparing Conventional International Humanitarian Financing and Islamic Social Finance

Conventional international humanitarian aid and Islamic social finance also mobilize and distribute resources differently (Table 1). Conventional international humanitarian financing, channeled by donor governments and private donors through UN appeals, pooled funds, and international NGOs, depends largely on voluntary contributions pledged in response to annual appeals, leaving it exposed to donor priorities, as Yemen's underfunded plans show (IRC, 2025). Islamic social finance combines an obligatory, recurring levy (zakat) with voluntary giving (infaq and sadaqah) and perpetual endowments (waqf), which are collected through national bodies, mosques, and religious calendars (Krafess, 2005; Nurhidayat, 2025). Both accommodate cultural diversity, but they rest on different values and distribution rules, and the Islamic model remains largely national and underperforms.

Table 1. *Comparison of Conventional International Humanitarian Financing and Islamic Social Finance*

Dimension	Conventional international humanitarian financing	Islamic social finance
Source and obligation	Voluntary contributions by governments and private donors	Obligatory zakat; voluntary infaq and sadaqah; perpetual waqf endowments
Collection	Annual appeals, pledging conferences, and pooled funds	National and licensed zakat bodies, mosques, Ramadan campaigns, digital platforms, collection points abroad
Distribution rule	Needs-based and impartial in principle; shaped by donor priorities in practice	Zakat to eight Qur’anic categories; infaq, sadaqah, and waqf returns open to all
Predictability	Low and donor-dependent (Yemen 2025 plan 5% funded by March)	Recurrent annual levy and endowment returns, but zakat realization about 21.7% of potential (2020)
Governance	International agencies and standards such as the CHS	State regulation (Law No. 23/2011), fatwas, and community trust
Scope	Global, secular	Mainly national, increasingly transnational (e.g., Palestine); devotional and humanitarian

Note. Compiled from IRC (2025), Krafess (2005), MUI (2020), Nurhidayat (2025), OCHA (2023), Republik Indonesia (2011), and Rizky (2021a).

b. Illustrative Cases

Four types of Islamic humanitarian actors can be distinguished: transnational NGOs headquartered in the West, state and state-linked bodies, national civil-society philanthropies, and endowment-based funders (Benthall, 2016; Petersen, 2015). IRW, founded in the United

Kingdom in 1984 and registered with the Charity Commission for England and Wales (Charity Commission for England and Wales, 2025; Petersen, 2015), combines zakat and sadaqah fundraising with relief, development, and advocacy, and has adopted the CHS while maintaining zakat-compliant financial procedures (Islamic Relief Worldwide, 2022). Research on its work with displaced people finds that shared faith can build trust but can also complicate relations with other actors (Kirmani & Khan, 2008; Palmer, 2011). IRW thus shows that decolonial potential cannot be mapped onto geography.

Dompét Dhuafa, which emerged in the 1990s from an initiative of the *Republika* newspaper (Latief, 2012), exemplifies what Jahar (2015) calls “marketing Islam” through professional management. It channels zakat, sadaqah, and waqf into health, education, disaster relief, and economic empowerment (Dompét Dhuafa, 2023a), and waqf-based hospitals (Dompét Dhuafa, 2023b), invests waqf assets for recurrent income (Candra & Rahman, 2010), and, after the 2018 Lombok earthquake, built a health post with a multinational energy company (Dompét Dhuafa, 2020). It also operates abroad: after October 2023, it channeled food, medicine, and fuel to hospitals in Gaza, including the Indonesia Hospital, through the Indonesian government, local Palestinian partners, and an alliance of Indonesian humanitarian organizations (Dompét Dhuafa, 2023c).

Localization can also run in the other direction. Since 2017, the UNHCR Refugee Zakat Fund has channeled zakat to refugees and internally displaced people; in 2024, it received more than USD 14 million in zakat for over 474,000 eligible people in 22 countries (United Nations High Commissioner for Refugees [UNHCR], 2025). In 2022, UNHCR and the Islamic Development Bank group also launched the Global Islamic Fund for Refugees, which combines a waqf fund and a non-waqf fund invested

according to Islamic finance principles, with USD 100 million in seed funding and a target of USD 500 million; endowment returns are to finance education, health, and livelihoods for displaced people (Redvers, 2022). In both funds, a United Nations agency adapts to Islamic norms of eligibility and endowment.

2. Mobilizing and Distributing Zakat, Infaq, Sadaqah, and Waqf in Indonesia

Indonesia, the country with the world's largest Muslim population, has institutionalized Islamic philanthropy at a national scale through a shifting relationship between civil society initiatives and state regulation (Fauzia, 2013). Law No. 23 of 2011 on Zakat Management designated BAZNAS as the national coordinating body and required civil society zakat institutions to obtain official authorization (Republik Indonesia, 2011).

Published zakat statistics indicate how these resources are mobilized and distributed, and the results achieved. On the collection side, a joint study by BAZNAS and partner institutions estimated zakat potential in 2020 at IDR 327.6 trillion, of which only IDR 71.4 trillion, or 21.7%, was realized (Rizky, 2021a). Officially reported zakat, infaq, and sadaqah reached IDR 33 trillion in 2023, with an average annual growth of about 30% (Muhamad, 2024). Collection is organized around religious calendars and multiple channels: for Ramadan 2025 BAZNAS set a target of IDR 509.5 billion, within a national target of IDR 9.1 trillion, using Ramadan counters, mall outlets, pick-up services, and collection points at Indonesian embassies (Nurhidayat, 2025); social media has accelerated giving (Kailani & Slama, 2020), although zakat institutions still face technical, cultural, and awareness barriers to adopting financial technology (EL Amri et al., 2025). On the distribution side, BAZNAS reported distributing 86.7% of the funds it

collected in 2021 (Firmansyah, 2022) and reaching more than 460,000 recipients in 2022, about 200,000 of them in the extremely poor category (Muhamad, 2024). The main performance takeaway is a system that grows quickly and distributes most of what it collects but captures only a fraction of its potential; much giving still flows informally through *kyai*, mosques, and *pesantren* (Fauzia, 2013).

Waqf has also been reinvented. Productive waqf initiatives promoted by the Indonesian Waqf Board (BWI) invest endowed assets in hospitals, agriculture, and commercial ventures whose returns fund social services (Hadyantari, 2022), including the BWI-Dompot Dhuafa Achmad Wardi Eye Hospital in Serang, which provides free eye care to the poor (Badan Wakaf Indonesia, 2022; Dompot Dhuafa, 2023b).

Zakat can thus function as transnational humanitarian aid within an explicit legal framework. Law No. 23 of 2011 regulates who may collect and manage zakat, and MUI Fatwa No. 23 of 2020 specifies who may receive it while directing needs outside the eight categories to *infaq* and *sadaqah* (Majelis Ulama Indonesia [MUI], 2020; Republik Indonesia, 2011). Within this framework, BAZNAS and Dompot Dhuafa have sent aid to Palestinians (Dompot Dhuafa, 2023c; Muhamad, 2024), and the UNHCR Refugee Zakat Fund extends zakat to refugees in 22 countries (UNHCR, 2025). Its performance as global aid, however, is modest: the IDR 300 billion for Palestinians and the USD 14 million received by the Refugee Zakat Fund in 2024 are small beside Indonesia's IDR 33 trillion in annual collections and beside global appeals such as the USD 2.47 billion sought for Yemen in 2025 (IRC, 2025; Muhamad, 2024; UNHCR, 2025). The core takeaway is that Islamic social finance is sufficiently institutionalized to operate globally, but its transnational use remains episodic and focused on crises that evoke strong Muslim solidarity, such as Palestine and the Rohingya (Rizky, 2021b).

a. Muhammadiyah, Nahdlatul Ulama, and the Sulawesi Response

Muhammadiyah offers the clearest evidence of re-grounding. It grounds its social work in a theology derived from Surah al-Ma'un (Qur'an 107), which condemns those who neglect orphans and the poor; this theology has underpinned its schools, clinics, and orphanages since the early twentieth century (Fauzia, 2013; Latief, 2012). Baidhawry (2015) shows that the Muhammadiyah Disaster Management Center (MDMC) frames its relief work through al-Ma'un theology and the principles of universal humanism, providing relief to all victims without discrimination. The re-grounding is also codified in doctrine: Muhammadiyah's *Fikih Kebencanaan* (disaster jurisprudence), adopted by its Majelis Tarjih in 2015, moves from universal principles (*al-usul al-kulliyah*) through basic values (*al-qiyam al-asasiyyah*) to concrete rulings (*al-ahkam al-far'iyah*), rejects theologies that blame victims, and applies the principle of ease (*taysir*) to worship during disasters (Majelis Tarjih dan Tajdid Pimpinan Pusat Muhammadiyah, 2015; Suara Muhammadiyah, 2021). Here impartiality is justified not by reference to the Red Cross movement but through Qur'anic exegesis and juristic reasoning. Nahdlatul Ulama's philanthropic arm, NU Care-LAZISNU, mobilizes zakat, infaq, and sadaqah through NU's network of branches and *pesantren*; in 2020, it distributed food packages and IDR 729 million in zakat al-fitr to 3,645 beneficiaries across 16 provinces in response to COVID-19 (Ahdori, 2020).

Both organizations also act internationally. Latief and Nashir (2020) show that Muhammadiyah's expansion into international humanitarian and peacebuilding missions rests on a reinterpretation of Islamic teaching through *ijtihad*. In August 2017, Muhammadiyah, NU, and nine other Indonesian organizations formed the Indonesian Humanitarian Alliance for Myanmar (AKIM),

launched by Foreign Minister Retno Marsudi with a USD 2 million program for education, health, livelihoods, and relief in Rakhine State (Hasan, 2017). The alliance extends Southern agency but ties faith-based aid to state foreign policy (see Section G).

The 2018 Central Sulawesi earthquake and tsunami show localization driven by a Southern state rather than granted by donors. The government required all international assistance to be channeled through national or local partners; all nine clusters were led by national ministries; and Dompot Dhuafa opened an emergency command post with some 300 volunteers recruited via radio (Humanitarian Advisory Group & Pujiono Center, 2019). Authority, however, shifted to national institutions rather than to affected communities.

Gender is a further, often overlooked dimension. Aisyiyah, Muhammadiyah's women's organization, organized COVID-19 relief efforts in Sidoarjo (Hazim & Fihayati, 2022), yet women remain underrepresented in the leadership of Islamic philanthropic institutions (Piliyanti & Alwiyah, 2025), so a decolonial reading must also ask who holds authority within Muslim institutions.

b. Mosque-Based Philanthropy

Mosques show how community funds operate beneath national institutions. Masjid Jogokariyan in Yogyakarta applies a zero-balance policy, under which funds entrusted by the congregation are promptly distributed to those in need rather than accumulated, and has an independent-congregation movement launched in 2005 (Risky et al., 2025). Masjid Raya Al-Falah in Sragen combines digital collection with a weekly program that gives rice, oil, and eggs to street vendors, ride-hailing drivers, and waste collectors, whose participants grew from about 30 to 210 (Ahsan, 2024); a study attributes the

congregation's loyalty to the mosque's personalized and equitable service (Qisom et al., 2024). These cases show quick, needs-based, and accountable local philanthropy, but on a small, largely domestic scale.

c. Possible Mechanisms: Trust, Speed, and Cultural Proximity

There are three potential pathways through which Islamic philanthropy localizes humanitarian action: trust through previously established religious networks; speed through various calendars and digital financial systems; and cultural proximity by offering humanitarian assistance in a way that retains beneficiaries' dignity and respects their cultural values (Fassin, 2012; Kailani & Slama, 2020; Kirmani & Khan, 2008; Nurhidayat, 2025; Palmer, 2011). While organizational accounts point in this direction, systematic comparative studies are lacking, so these pathways remain hypotheses. Based on available research, the focus of many Islamic charitable organizations in Indonesia has been on providing more temporary relief (Fauzia, 2017; Latief, 2012). Modernization and Islamization of the country have not necessarily been accompanied by more concern for social justice (Fauzia, 2017; Latief, 2012).

d. Synthesis: Assessing the Concept against the Cases

As shown in Table 2, re-grounding is the most salient dimension in doctrine (*Fikih Kebencanaan*), organizational discourse (IRW), and practice (MDMC). Two-way translation is evident in IRW, while the UNHCR Refugee Zakat Fund shows adaptation in the reverse direction. NU and mosque initiatives demonstrate greater control over local circumstances and less integration with international frameworks. The cases provide more evidence of an epistemic process than of a structural case for the localized universalism demonstrated in this

research. Relocation of authority is partial or weak in every case: legitimacy is conferred by certifiers, regulators, a United Nations agency, or the Indonesian state rather than by affected communities. The partial exception is jurisprudential authority, since fatwa bodies such as the MUI and Muhammadiyah’s Majelis Tarjih, rather than international agencies, define who may receive zakat and how disaster relief is religiously grounded. BAZNAS and the Sulawesi case illustrate that localization, on its own, does not reflect localized universalism.

Table 2. *Assessment of Cases Against the Three Indicators of Localized Universalism*

Case		Re-grounding		Two-way translation	Relocation of authority
Muhammadiyah (MDMC)		Strong: al-Ma’un theology; <i>Fikih Kebencanaan</i> (2015); non-discriminatory relief		Not shown in sources examined	Partial: own institutions and networks, within state coordination
Islamic Relief Worldwide	Relief	Strong: zakat-based funding; practitioners ground principles in Islam		Strong: CHS certification (2017)	Weak: legitimacy conferred by certifiers and states; 2014 designations
UNHCR Zakat Fund	Refugee	Partial: eligibility applied	Islamic rules	Reverse adaptation: UN agency adapts to zakat norms	Weak: authority remains with UNHCR
Dompot Dhuafa		Partial: zakat and waqf; “marketing Islam”		Partial: corporate and state partnerships	Partial: community donors under state licensing
NU Care-LAZISNU		Partial: zakat, infaq, and sadaqah through <i>pesantren</i> and branch networks		Not shown in sources examined	Partial: community networks; international action via AKIM, tied to the state

Case	Re-grounding	Two-way translation	Relocation of authority
Mosques (Jogokariyan, Al-Falah)	Partial: mosque management framed through Qur'an 9:18	Not applicable	Partial: congregations direct funds, but at a small, domestic scale
BAZNAS (contrast)	Weak: zakat as a state-administered obligation	Not shown	Shift to the state rather than to communities
Sulawesi response (contrast)	2018 Not applicable	Not applicable	National leadership; community empowerment unclears

Note. Strong = directly documented in the sources cited; Partial = indirectly or incompletely documented; Weak or Not shown = absent or contrary evidence. Author's assessment.

G. Discussion

Five tensions qualify the decolonial claims made for Islamic humanitarianism. The first concerns the geopolitics of Muslim donor states, which have become significant humanitarian actors with mixed motives (Binder & Meier, 2011). In Yemen, Saudi Arabia and the United Arab Emirates have funded humanitarian operations, announcing USD 200 million for United Nations agencies in 2019, while leading a military coalition in the conflict (OCHA, 2019). Southern or Muslim donorship does not, in itself, escape politicization.

The second tension concerns impartiality. Zakat recipients are defined in eight Qur’anic categories (Qur’an 9:60), and jurists have disagreed about non-Muslim recipients: Al-Qaradawi (2000) notes that al-Zuhri, Ibn Sirin, and ‘Ikrimah permitted it, while Ibn al-Mundhir claimed a consensus against it. Indonesian practice follows the restrictive view: the Indonesian Ulema Council’s COVID-19 fatwa limits zakat to Muslims within the eight categories and directs other needs to infaq, sadaqah, and other lawful donations (MUI, 2020), although fatwas on zakat in Indonesia are plural (Latief, 2022). Al-Qaradawi (2000, Vol. 2, pp.

33–42) also argues that the category of those whose hearts are to be reconciled (*al-mu'allafah qulubuhum*) need not be restricted to Muslims, and he discusses whether *fi sabilillah* extends to public welfare more broadly (Vol. 2, pp. 57–74) and the conditions for transferring zakat away from where it is collected (*naql al-zakah*; Vol. 2, pp. 145–150). These debates determine how far zakat can be used to fund impartial and transnational relief. Islamic philanthropy thus reconciles differentiated eligibility rules with broader humanitarian assistance through a division of labor between instruments, which should be acknowledged rather than assumed away. Who settles these questions is itself a matter of authority: in Indonesia, eligibility is decided by fatwa bodies such as the MUI and by state regulation, not by international standard-setters, so jurisprudence is one domain in which interpretive authority already rests with Muslim institutions.

The third tension is securitization. After 11 September 2001, Muslim charities faced closures and financial restrictions (Benthall & Bellion-Jourdan, 2003; Petersen, 2012). IRW itself was banned by Israel in June 2014 and designated a terrorist organization by the United Arab Emirates in November 2014, designations it categorically rejected (Islamic Relief Worldwide, 2014; Vidino & Wampold, 2026). Legitimacy is thus conferred and withdrawn by states and regulators, the very asymmetry of authority that decolonial critique identifies.

The fourth tension is state centralization. Indonesia's 2011 zakat law strengthens the state's coordinating role over zakat institutions (Republik Indonesia, 2011), continuing a long history of state attempts to regulate Islamic philanthropy (Fauzia, 2013); this can improve accountability but can also subordinate community-based philanthropy to state priorities. AKIM and the Sulawesi response similarly tie faith-based aid to national diplomacy and leadership (Hasan, 2017; Humanitarian Advisory Group & Pujiono Centre, 2019). The fifth tension concerns localization itself: following Roepstorff's (2020) critique, adopting the CHS can be read either as Islamic actors shaping global norms or as their incorporation into external accountability templates.

These tensions specify rather than invalidate the argument. Avoiding the romanticization of non-Western traditions is itself part of a decolonial approach, which seeks plurality rather than a new hierarchy of authentic and inauthentic humanitarianisms (Mignolo & Walsh, 2018).

H. Conclusion

In answer to its question, this article finds that Islamic humanitarianism offers only a partial decolonial counterbalance to Western-controlled aid. It identifies the concept of localized universalism to describe how the actors examined ground their ethical frameworks with shared humanitarian values using zakat, waqf, sadaqah, and Islamic law. The article examines three elements. First, the grounding of ethical and normative frameworks in Islam for engagement with international humanitarian response is well documented. These include the engagements and frameworks established by Muhammadiyah through the Al-Ma'un theology and *Fikih Kebencanaan*, CHS implementation by Islamic Relief, and, in the reverse direction, the UNHCR's Refugee Zakat Fund. Second, the Islamic social finance system is robust and generates a large, recurring supply of capital, primarily at the domestic level. In 2023, reported figures for zakat, infaq, and sadaqah reached IDR 33 trillion, and the collected funds were distributed; however, the amount raised pales in comparison to the estimated potential, and international transfers to refugees and Palestine remain small. Third, the normative frameworks and funding control remain with certifiers, multilateral agencies, and states rather than with Muslim communities, although fatwa bodies retain interpretive authority over the Islamic rules of giving. The review identifies major gaps in the existing literature on aid and development, which primarily explores the interface between funding and racial justice.

The article primarily uses secondary and self-reported sources. While this type of source is valuable for identifying institutional practices and structures, it is less helpful for

identifying the impacts of these practices and structures on the communities of concern. Consequently, other research is needed to address the gaps identified in this article. This might include analysis and comparison of zakat- and internationally funded responses to natural disasters, analysis of faith-based charity, assessment of beneficiaries' preferences, and assessment of gender-based authority within Islamic philanthropic institutions.

Therefore, it has three policy implications. First, faith-based actors, specifically Islamic actors, should be involved during all stages of the development of humanitarian standards. Second, localization should treat zakat and waqf as local funds rather than donor funds. Third, to strike a balance between protecting the public and ensuring the integrity of the charitable sector, counter-terrorism regulations should be clear and accessible. This suggests that when considering the decolonization of humanitarianism, faith-based practices and traditions should not merely serve as means of delivering humanitarian services but also as frameworks for developing humanitarian standards.

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