

# Muslim Charities, Funding, and Uncertainty: Strategic Choices in a Changing Humanitarian Economy

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## 1. Introduction: Why This Paper, Why Now

Over the past thirty years, Muslim charities have become an important part of the global humanitarian scene. Many of these organisations started as community-based initiatives rooted in religious giving, especially zakat and sadaqah. They gradually evolved into structured humanitarian institutions operating across multiple countries. Their ability to raise charitable funds from Muslim communities, particularly in diaspora settings, has helped them respond to crises in regions that often receive insufficient mainstream humanitarian funding. In some cases, the operational environments in these regions are also insecure. Their willingness to operate in difficult environments has also contributed to goodwill and trust among individual donors. It also helped them to sustain relatively stable income streams.

For many years, this model worked fairly well. Donations from individuals, seasonal fundraising linked to religious practices and particular months (such as Ramadan and Moharram), and support from affiliated networks enabled Muslim charities to maintain programmes across various humanitarian settings. While income fluctuations were common, the overall model remained stable.

Today, though, the environment for Muslim charities seems to be changing. Economic pressures on donor communities, the rise of new fundraising players, changing regulations, and shifting expectations within the broader humanitarian system are all impacting how these organisations gather resources. These changes do not necessarily indicate a crisis. Instead, they highlight *a growing uncertainty in the funding landscape*, which many organisations are still trying to understand.

In practice, discussions about these changes are already happening within Muslim humanitarian organisations. Leaders talk informally in meetings, in reflective sessions with supporters, in workshops, and in internal reviews. They raise questions about donor behaviour, changing giving trends among the Gen Z of Muslim diaspora, competition within the Islamic charity sector, regulatory challenges, and the effects of localisation in the humanitarian field. However, these conversations often lack structure and rarely provide a framework for broader reflection.

This paper specifically examines Muslim charities rather than faith-based organisations as a whole. While some of the trends discussed may also impact other religious humanitarian actors, Muslim charities operate in a unique institutional and social context. Their funding models are influenced by religious giving practices like zakat, by patterns of donations from the diaspora, and by regulations and

financial systems that affect how charitable funds can be raised and transferred from the fundraising countries to the fields of action. These characteristics create dynamics that may not fully align with those faced by other faith-based humanitarian organisations.

The purpose of this paper is modest. It does not aim to suggest new fundraising models or provide organisational advice. Instead, it seeks to bring together observations on how the operating environment for Muslim charities may be changing, along with the questions this raises for leaders of Islamic Charities.

This paper aims to highlight strategic questions that Muslim charity leaders increasingly encounter but often discuss only informally or prefer not to confront directly.

## 2. From Cycles to Structure: Understanding Funding Uncertainty

Humanitarian financing has never been completely stable. Times of generous funding have often been followed by leaner years, shifting donor focus, or simply fatigue among supporters or a decline in their income. Most Muslim organisations have adapted to these changes. They adjust programmes, slow down expansion, sometimes delay initiatives, and wait for the situation to improve. In many cases, things eventually return to normal.

For a long time, this rhythm shaped how people viewed funding. The fundraisers saw the tough year as part of a cycle rather than a fundamental change. If funding tightened, the common belief was that it would loosen again “eventually.”

However, some leaders in the humanitarian sector are starting to question whether the current situation fits that familiar pattern. What appears to be fluctuation may actually reflect a gradual shift in the underlying conditions that humanitarian organisations face.

Part of this shift comes from broader economic pressures. Individual donors to Muslim charities are often working professionals, and their giving is implicitly linked to macroeconomic stability. Inflation and rising living costs in many countries have reduced disposable income. Donor communities, including diaspora groups that have long supported Muslim charities, are not immune to these pressures. At the same time, geopolitical crises have increased, particularly in the Islamic world, where every day brings new humanitarian crises without an end. Public attention and donor resources are, therefore, pulled in multiple directions. The emergencies often overlap before earlier ones have fully receded.

Institutional donors are also changing. Over the past decade, many governments have become clearer about connecting humanitarian and development aid with broader foreign policy or economic interests. This shift does not necessarily mean humanitarian spending goes away. In many cases, overall budgets remain sizable. But the allocation of funds becomes more selective and sometimes less predictable for organisations whose humanitarian programmes do not geographically fit those strategic priorities.

These developments raise a simple question: are current funding pressures just cyclical, or are they becoming structural? This distinction is important.

One way to think about this is to separate *volatility from uncertainty*. Volatility means short-term swings within a system whose basic structure remains intact. Funding goes up, down, sideways, and eventually goes back up again. Uncertainty often arises when the system's rules begin to change. The patterns that once helped organisations predict the future become less reliable.

For Muslim charities that depend heavily on donations. These are often from diaspora communities and small individual gifts, and this distinction is especially important. If current pressures are mainly cyclical, the goal is largely endurance. Organisations cut back operations, reduce costs, maintain relationships with donors, and wait for conditions to improve. If the pressures are structural, however, leaders may need to rethink fundamental assumptions about how resources are gathered, spent, communicated, and how relationships with donors are maintained.

Recognising this possibility does not mean taking a pessimistic view of the future. Humanitarian giving has shown remarkable resilience over time. Still, it's worth noting that the environment in which Muslim charities operate today seems somewhat less predictable than it once was. That acknowledgement may open the door to a more focused conversation about how funding systems are changing, and how organisations might respond to those changes.

### 3. Who is the Muslim Donor Today?

Any discussion of the future of Muslim charities eventually comes back to an important but often-ignored question: who are the donors for Muslim charities?

In organisational discussions, the "donor" is sometimes treated as an abstract idea. Reports mention donor engagement, donor loyalty, giving potential, or donor fatigue, but the everyday social reality behind these terms is not always closely examined. However, in the case of many Muslim charities, the identity of the donor is clear. Most individual contributions still come from Muslim communities, especially from diaspora communities living in Western countries.

Economically, these donors are usually not part of the wealthy philanthropic class that dominates much of Western charity. Many belong to working-class or lower-middle-income households. They run small businesses, work in service jobs, drive taxis, operate delivery services, or hold other modest but steady blue-collar jobs. Their contributions might not be large on their own, but together they form the backbone of fundraising for many Muslim humanitarian organisations.

The nature of these donations reflects this reality. Instead of large individual gifts, Muslim charities often receive a steady stream of small contributions. A few pounds during Ramadan, a modest monthly transfer, or a spontaneous donation in response to an emergency appeal are more common than a single large donation. When combined across thousands of supporters, these small contributions can sustain significant programmes. At the same time, they create a funding model that is sensitive to changes in the economic situations of ordinary households.

The reasons for these donations also matter. In many instances, giving is closely related to religious practice. Zakat, sadaqah, and other forms of charitable obligation create a moral framework that encourages generosity, even when money is tight. However, charitable giving is usually not driven solely by religious duty. Donors often respond to narratives that feel immediate and relatable. Appeals that show a clear outcome, such as food distribution, medical treatment, provision of a wheelchair, a small cash handout to orphans or widows, or emergency relief, tend to be more effective than programmes whose benefits are less obvious or more long-term.

Identity can also shape how people give. Members of diaspora communities may feel a strong connection to crises affecting areas linked to their homeland or cultural background. Therefore, a humanitarian appeal related to a familiar place (such as an earthquake in Kashmir) may attract the attention of the Kashmir diaspora in the UK more quickly than one tied to a distant or unfamiliar context.

None of these trends should be seen as universal rules. Muslim donors are diverse, and their motivations vary widely across countries, generations, sectarian affiliations, and social groups. Some donors give strategically and consistently to long-term programmes. Others prefer to support immediate humanitarian efforts. Many shift between these approaches over time.

Nonetheless, certain patterns occur frequently enough to influence how Muslim charities organise their fundraising. A funding base built on small, frequent donations from ordinary households can be surprisingly resilient. However, it also has specific vulnerabilities. When the economic conditions of donor communities tighten or when attention quickly shifts between crises, organisations that rely heavily on this model may face sudden changes in the flow of donations.

Understanding this social reality underscores the remarkable generosity that has supported Muslim humanitarian work for decades. At the same time, it reminds organisations that their funding systems are deeply woven into the everyday lives of the communities that back them.

#### 4. The Rise of Agile, Identity-Based Muslim Charities and Other Competitors

Over the past 20 years, the world of Muslim charitable giving has become much more active. Along with well-known humanitarian organisations, many smaller Muslim charities have joined the scene. Many started as community efforts responding to specific crises. Others arose from diaspora networks aimed at helping communities linked to their home country. What they have in common is a fairly simple organisational structure and a fundraising method that closely connects with specific donor communities.

Unlike larger humanitarian organisations like Islamic Relief Worldwide, which often present themselves as broad actors working across different regions and causes, many of these newer Islamic charities focus on a narrower identity or mission. Their focus can be national, helping communities in a specific country. It can also be thematic, focusing on areas such as food distribution, orphan care, handpump installation, or quick emergency assistance. In some cases, appeals also connect with certain religious or community identities within the larger Muslim audience. This clearer focus allows these organisations to communicate their purpose effectively and connect with the giving market in a highly personalised manner.

Their fundraising messages reflect this clarity. Appeals often centre on direct and visible forms of help. That is, food packages delivered, water wells installed, medical treatment provided, or school supplies distributed. While these activities are not unique to smaller charities, larger humanitarian organisations also engage in such efforts. The main difference is in how the story is told. These new incumbents present the connection between donation and outcome in straightforward, recognisable terms.

This agility creates a strong feedback loop for donors. A donation is made, a clear result is shown, and confirmation comes quickly. For supporters giving small amounts, usually just a few pounds or dollars at a time, this immediacy can matter more than the size or complexity of the programme being supported, often by programme-driven large Muslim charities.

We should not overlook the effectiveness of this approach. Many of these charities provide real help, often closely working with communities and mobilising support quickly during emergencies. Their flexibility allows them to function with fewer layers of institutional processes, enabling fast communication with supporters.

At the same time, the growing presence of these smaller Muslim charities changes the competitive environment for larger Muslim organisations. The average donation size is small, but the number of donors is large; the successful organisations are often those who can maintain communication clearly and quickly.

The competitive space is also expanding in another direction. The rise of non-faith-based organisations competing for donations from Muslim donors is an emerging trend. Even UN agencies such as UNFPA are making investments to enter previously untapped giving markets across the Middle East and other affluent Muslim contexts. Their market share is currently limited, but it may expand in the future.

As a result, organisations that once dominated the Muslim humanitarian space now share donor attention with many more groups. The situation is fluid, with charities and international organisations moving in and out of Islamic funding cycles and seasons (like Ramadan). In a busy market of appeals, organisations that communicate most clearly and most quickly often attract Muslim donors first.

There is also an internal tension within this evolving funding landscape. The average donation size in the Islamic giving market is relatively small, but the number of donors is large. Once funding for a particular Muslim charity begins to increase, it often struggles to maintain its association with individual donors, mainly because of the sheer number of donors. There are efforts to use technology, hire additional staff or engage more volunteers, seek help from AI, or even invest in personalised apps to overcome these challenges. However, these solutions are often front-heavy and difficult to sustain over time.

In several Muslim charities, fundraising teams also have a very thin internal working relationship with programme teams, and their work cultures can differ considerably. As organisations grow, maintaining a close connection between fundraising narratives and programme realities becomes increasingly difficult. There is, therefore, a need for more reflection and experimentation to understand what may or may not work in the specific context of Muslim charities, especially when they take a bold step to integrate fundraising and programming in a more “meaningful manner.”

This situation creates another subtle yet important tension. Large Muslim humanitarian organisations often manage complex programmes that include long-term development, protection work, climate resilience, and multi-sector humanitarian responses. This work is essential, but it is not always easy to explain in a single fundraising message. Meanwhile, smaller charities frequently present their work in simpler, highly visible ways that quickly resonate with donors, who often have a pragmatic worldview.

As a result, larger Muslim charities increasingly compete not only on the quality of their humanitarian work, but also on the clarity and immediacy of their messaging.

## 5. Zakat, Compliance, and the Invisible Ceiling on Growth

Discussions about funding models in Muslim charities often focus on donor behaviour or organisational strategy. However, other factors quietly operate in the background. These include the regulatory and religious frameworks that dictate how charitable funds can be collected, kept, transferred, and spent. These frameworks rarely receive as much attention as fundraising strategies, yet they significantly impact what Muslim charities can realistically achieve.

One major distinction involves the nature of zakat itself. Zakat is not just another form of voluntary donation. It has specific eligibility and distribution conditions. Funds generally need to be directed to recognised beneficiary categories, and many donors expect clear assurance that their contributions are used strictly within those limits. For organisations working across diverse humanitarian settings, this creates practical constraints. Programmes that serve mixed communities or combine humanitarian and development goals may not always fit neatly with the expectations of zakat giving.

In response, Muslim charities often seek Shariah certification (like in Pakistan) or advisory oversight to reassure donors that their fundraising and spending practices align with religious guidelines. While this provides legitimacy and builds trust within donor communities, it also adds an extra layer of governance to organisational operations. Decisions about programme design, funding allocation, beneficiary categories, and reporting may involve considerations beyond standard humanitarian management.

In addition to these religious frameworks, various regulatory controls affect the movement of charitable funds. Over the past two decades, anti-money laundering regulations and counter-terrorism financing rules have tightened significantly in many areas. These measures apply to all charities, but Muslim charities often operate in regions and financial corridors that are subject to heightened scrutiny, such as Afghanistan. Consequently, transferring funds across borders can require extra compliance procedures, documentation, costs, approvals, and delays.

The financial infrastructure introduces another layer of complexity. In many Muslim-majority countries, the cost of financial transactions remains relatively high, especially for small online donations. Banking systems may not always support low-cost digital giving platforms at the scale seen in Western markets. In some cases, tax incentives for charitable donations are limited or hard to access. When businesses or large donors receive limited or no tax benefit for giving, like Pakistan, Iraq or other Muslim countries, charitable contributions from Islamic funding markets rely almost entirely on personal motivation instead of financial encouragement.

These factors create what some might call an invisible ceiling on the growth of certain funding models. The issue is not about ideological disagreement or resistance to regulation. Instead, it results from the cumulative impact of practical constraints. For example, the eligibility rules attached to zakat, the expectations of religious oversight, the compliance procedures governing financial transfers, limited or no tax incentives, and the technical limitations of banking systems in some areas.

For leaders of Muslim charities, these realities define the boundaries within which fundraising strategies must work. They do not make charitable mobilisation impossible, but they make it more complex and sometimes discouraging. Muslim communities continue to show remarkable generosity. These constraints mean that funding models cannot be viewed solely as issues of organisational innovation. The institutional frameworks also influence them. These frameworks are unlikely to change in the short term and will require a significant investment of time and resources. Understanding these constraints in practical terms and engaging with stakeholders whose interests lie in the status quo might also be just as essential as identifying new growth opportunities. This direction requires more reflection and the willingness of senior leadership to scope and pilot investments on behalf of global Muslim charities.

## 6. Local Fundraising: Opportunity, Power, and Organisational Risk

In recent years, the idea of increasing fundraising efforts in Muslim-majority countries has gained attention among Islamic humanitarian organisations. At first, the logic seems simple. Many of these countries have strong traditions of charitable giving, especially through zakat and other religious donations. Moreover, the communities benefiting from humanitarian programmes are often Muslims and even in some instances, reside in the same or neighbouring countries or geographic locations. Therefore, mobilising resources closer to where programmes are run appears practical and appealing.

Several potential advantages are often mentioned in the leadership discourse within Muslim charities. For example, local fundraising can enhance a sense of ownership within communities that see humanitarian work happening around them. It may also reduce reliance on distant, economically unstable donor markets. In some cases, having donors closer to beneficiaries allows organisations to share their impact more directly. Supporters can witness the results of their contributions in ways that are hard to achieve when programmes operate on different continents.

These points explain why many organisations are taking local fundraising more seriously than before. However, the discussion often emphasises opportunities while overlooking the organisational implications that might accompany such a change.

One implication concerns the internal structure of international charity networks. Many Muslim humanitarian organisations work through a system of affiliated entities, often based in Western countries where fundraising systems and regulations have developed earlier. In contrast, country programmes often focus on implementation rather than resource mobilisation. As local fundraising starts to grow in programme countries, this division of roles and risks can become unclear.

A related question also quickly arises. Who maintains the primary relationship with the donor? If a country office begins to gather local support, especially within diaspora networks linked to that country, the lines between programme operations and fundraising roles may start to blur. Affiliates that once served as the main fundraising arms may find themselves sharing donor space with field-based entities.

This situation is not necessarily a problem, but it can create new tensions. Internal competition for visibility, messaging, strategic direction, and donor engagement may emerge if roles are not clearly defined. Decisions around branding, communication, financial reporting and risk management can also become more complicated when different affiliates (parts) of the same organisation interact with donors in various ways.

Another factor to consider is brand responsibility (and ownership). When fundraising activities spread across different national contexts, the actions of one entity can influence the reputation of the entire organisation. Standards of governance, financial management, risk management and challenges around programme quality thus become shared responsibilities. An operational issue in one country can quickly affect how donors view the whole identity of different affiliates.

None of these factors argues against local fundraising. On the contrary, expanding charitable support within Muslim-majority societies may well be necessary and beneficial in the long run. The key point is that this expansion is unlikely to be a simple technical change in fundraising strategy. It may also change relationships within organisational networks and raise questions about governance, accountability, branding, and the management of shared donor trust. Most leaders in Muslim charities also struggle to rise above organisational and affiliate politics and take action on local fundraising, which could expose hidden tensions and organisational faultlines; thus, eventually contributing to their demise as leaders.

## 7. Localisation Beyond Delivery: What Is Actually Shifting

In recent years, localisation has become a key topic in humanitarian policy. Most discussions focus on it as a programme issue. In essence, the dominant narrative is

about moving resources and responsibilities from international organisations to local actors so that aid can reach affected communities more effectively. While this view captures an important aspect of the change, it may not fully explain what is happening beneath the surface.

Institutional donors are slowly changing what they expect from humanitarian organisations. In various funding frameworks, large international organisations are no longer seen mainly as direct implementers of humanitarian programmes. Instead, they are increasingly viewed globally as coordinators of alliances, managers of financing arrangements, supporters of networks of national and local organisations that carry out work on the ground, and, finally, in some cases, as technical backstoppers and capacity builders.

This change is often framed in ethical terms by the dominant narrative. Strengthening local ownership and recognising the role of national actors have become widely accepted principles within the humanitarian community. However, practical factors are also influencing donor views. Maintaining large international programme structures can be costly. Deploying expatriate staff, operating at multiple administrative levels, meeting the complex compliance requirements of host governments, and sustaining global institutional systems, often in insecure operational environments, all significantly increase operational costs. Supporting local organisations may seem more financially efficient. The growing focus on localisation reflects not only ethical commitments but also new calculations about relevance, cost, efficiency, and operational reach.

Within this shifting framework, the role of Muslim charities stands out. Many Muslim humanitarian organisations work in communities with which they have cultural familiarity, language connections, greater acceptability, and historically established relationships. This positioning brings them closer to what donors often call “local actors,” even when these organisations have international governance structures or global fundraising efforts.

This situation creates a structural ambiguity that is often not openly discussed. In many countries, Muslim charities are legally registered and operate as national organisations. Yet their behaviour often mirrors that of international NGOs. They maintain global branding, centralised governance arrangements, and have change theories and programme models shaped by international practices. The result is a hybrid identity that does not fit neatly into either category.

As localisation continues to reshape the humanitarian sector, this ambiguity raises strategic questions. If Muslim charities increasingly act as locally embedded players in the humanitarian system, what does that mean for how they organise? How should their governance structures change? What kinds of alliances or networks might be needed? And how should these organisations position themselves in a

system where the lines between international and local roles are becoming less clear?

These questions do not yet have straightforward answers. What seems clear is that localisation may involve more than just a change in programme delivery. It could also indicate a deeper reconfiguration of institutional roles and organisational identities, a shift of power to the local boards, reduced tension between fund-raising affiliates and programme implementing ones, and a balance of influence in the humanitarian system.

## 8. Strategic Questions Muslim Charity Leaders Can No Longer Avoid

The changes described in the previous sections do not lead to a single strategy. Muslim charities operate in different contexts, serve diverse communities, have distinct organisational cultures, and have unique histories and constituencies. What these changes suggest is that many assumptions that once guided the sector may no longer be as strong as before.

For leaders of Muslim charities, a more urgent task may be to revisit fundamental questions about organisational DNA, how their organisations understand donors, define their roles, and position themselves in a changing humanitarian landscape, especially in a world where increasingly Muslim geographies are the scene of humanitarian action.

*One of the first questions* is about the level of uncertainty organisations are preparing for. If funding pressures are just temporary fluctuations, then short-term adjustments may be enough. If the environment becomes increasingly unpredictable, however, strategies focused on stability and steady growth may need to be reassessed.

*Another question* revolves around the identity of the core donors. Many Muslim charities have historically relied on small, frequent donations from diaspora communities. That support has been generous. Yet demographic changes, economic pressures, the emergence of Gen Z, and new players entering the giving market may slowly shift this landscape. Leaders may need to ask whether their view of the donor base still matches today's giving patterns.

*The question of narrative clarity* is also increasingly important. Smaller, more agile Muslim charities often state their purpose clearly, while larger humanitarian charities manage complex programmes and long-term projects. This situation raises a tough issue. How much simplification in messaging are organisations willing to accept to stay visible in a crowded fundraising space? Are they willing to experiment further with integrating fundraising and programme implementation to achieve coherent, timely communication with individual donors?

Related to this is the management of donor relationships within organisational networks or affiliates. As fundraising

activities spread across different affiliates and national entities, questions can arise about who has the main connection with the individual donors (mainly, it is about gatekeeping rights). In a system where multiple parts of the same organisation interact with supporters, maintaining consistent messaging, accountability, two-way communication, and stewardship can be more difficult.

The growing interest in local fundraising brings another set of challenges. Gathering resources within Muslim-majority societies offers potential benefits in terms of ownership and connection. At the same time, it can change internal dynamics, raising questions about governance, affiliate relationships, branding, and the distribution of authority within international charity networks.

Finally, the broader humanitarian system is changing with the localisation agenda. As donors rethink the roles of international and national actors, Muslim charities may find themselves in an unclear position, deeply embedded in local contexts while still organised as international entities. This ambiguity leads to another question. How should Muslim charities define their identity in a system where the line between local and international actors is becoming less clear, and INGOs are fading away?

None of these questions has a simple answer. Yet they increasingly influence the environment in which Muslim charity leaders make strategic choices. Addressing these questions may require deeper organisational reflection that goes beyond immediate programme delivery or annual fundraising cycles. In many cases, it may involve reevaluating assumptions that have guided the sector for decades.

## 9. Conclusion: From Informal Conversations to Deliberate Choices

The questions raised in this paper are not entirely new. Many leaders within Muslim charities have encountered them in one form or another during internal discussions, partnership negotiations, donor meetings, field visits, and informal conversations with colleagues. In many organisations, these issues are already recognised, but they tend to surface in uneven ways. For example, raised in workshops, debated in small meetings, discussed quietly between senior staff, or set aside until circumstances force attention back to them.

The environment in which Muslim charities operate has been changing gradually over the past two decades. Funding patterns have become less predictable. New actors have entered the space of Muslim charitable giving, including smaller community organisations as well as non-faith-based institutions exploring new donor markets. Expectations from institutional donors continue to evolve, particularly through the growing emphasis on localisation and new partnership arrangements. At the same time, Muslim charities themselves have expanded in scale, complexity, geographic reach, and organisational ambition. Each of these developments introduces additional questions about how

organisations structure their work, communicate with donors, manage internal relationships, and define their institutional role.

None of these developments necessarily signals a crisis. Muslim charitable giving remains one of the most remarkable features of contemporary humanitarian action. Communities continue to mobilise support across borders, often with generosity that appears quietly during Ramadan campaigns, emergency appeals, or local initiatives organised by diaspora networks. This tradition of giving has allowed Muslim charities to sustain humanitarian programmes for decades, with or without the support of institutional donors.

Yet generosity alone does not resolve the organisational questions that accompany growth, competition, regulatory change, and institutional transformation. As the sector expands and the environment becomes more complex, assumptions that once seemed stable may require closer examination.

For many organisations, the instinctive response is to preserve familiar models for as long as possible. This impulse

is understandable. Established systems provide stability, continuity, institutional memory, and operational predictability. At the same time, avoiding difficult questions rarely prevents change. More often, it postpones the moment when adjustments become unavoidable and when decisions must be made under greater pressure.

The issues explored in this paper include funding uncertainty, donor expectations, organisational identity, internal governance, competition within giving markets, and the evolving architecture of humanitarian assistance. These issues are already shaping the environment in which Muslim charities operate. These dynamics are visible in donor behaviour, regulatory frameworks, internal organisational debates, and the changing structure of humanitarian partnerships.

The choice facing leaders is therefore not whether these dynamics exist, but how deliberately they choose to engage with them. The question is no longer whether Muslim charities must adapt, but how consciously and coherently they choose to do so.