



Governance in Philanthropy

Giving Responsibly in Times of Crisis:

A Governance Checklist for Individual Donors

BY NOOR ZUBERI

This guide is designed for individual philanthropists and everyday donors alike, offering practical tools to give confidently, safely, and impactfully during times of crisis.





Introduction

Crises have become a defining feature of our global reality, whether sparked by conflict, climate, or catastrophe. With every emergency comes a powerful wave of generosity from individuals and institutions alike.

In 2023, a total of 398 natural disaster events were recorded worldwide, matching the figure from the previous year (Statista, 2025). That same year, Piro (2024) documented a record 59 active conflicts. Together, these crises affected millions of lives, prompting urgent calls for support across individuals, foundations, institutions, and governments. Looking ahead, the UN estimates that 305 million people will need humanitarian assistance in 2025, with a funding appeal of 47.4 billion USD to reach 189.5 million people (OCHA, Global Humanitarian Overview). These figures reflect real communities in urgent need and a global response that is often swift but often fragmented and complex. In fast-moving situations, donors are faced with a flood of appeals, varying information, and limited time to verify where their support will have the most impact.

As social media becomes an increasingly powerful fundraising tool, it is important for donors to thoughtfully consider whether an appeal reflects genuine need or might be misleading or unsafe. Giving in a crisis requires both urgency and care. This guide is designed for individual philanthropists and everyday donors alike, offering practical tools to give confidently, safely, and impactfully during times of crisis.



Intention Setting:

Begin by clarifying your giving priorities. Whether you're driven by a particular cause or a specific geographic area, having clear goals will help guide your decisions and ensure your support is aligned with your values.

- **Identify your reason for giving: Reflect** on whether a project or cause aligns with your values and motivations. What's driving your decision to give?
- **Assess the urgency and credibility of the appeal:** After clarifying your intent, assess whether the appeal is urgent, well-supported, and credible.

Verification & Due Diligence:

Once your giving priorities are clear, begin a structured due diligence process to ensure your contribution reaches a credible individual or organisation through trusted channels.

- **Rely on verified sources of information:** Begin with a quick scan of credible outlets such as reputable news platforms, INGOs, or UN data. Be cautious of information that lacks sources or relies heavily on emotional appeal without evidence.
- **Check government-level support:** Check government-level support: Review whether the response effort is endorsed by the recipient country's government or by your own. This ensures your donation follows authorized channels and does not duplicate efforts.



- **Verify legitimacy and on-ground presence of the charity:** Based on your assessment of government-level support, identify credible organisations with proven on-ground delivery. Look for indicators such as media mentions, testimonials from partners and beneficiaries, or third-party assessments
- **Decide between direct vs. organisational giving:** Consider whether your support is best delivered directly to individuals (e.g. mutual aid) or through a non-profit with local reach and oversight.
- **Verify giving platforms:** If donating through a platform, ensure it verifies recipients, discloses fees, and works with credible partners. If you're donating from within the GCC, consider using approved national giving platforms which are aligned with legal requirements and vetted partner organisations. Fraudulent appeals often surge during crises. In 2024, the FBI's Internet Crime Complaint Center (IC3) received more than 4,500 complaints, reporting \$96 million in losses tied to fake charities, crowdfunding scams, and disaster relief campaigns.
- **Evaluate competitive organisations:** Check for other organisations working on similar efforts and compare their strategies and effectiveness, and local presence. Choose those with stronger track records and clearer impact strategies.

Donors should consider their fiduciary responsibility, especially when giving large amounts or through family foundations. This means ensuring their contributions follow legal requirements, are properly vetted, and align with trusted oversight and governance standards.



In the GCC, donors must also be aware of local regulations governing charitable giving. Cross-border donations, in particular, often need to be routed through approved entities to ensure compliance and proper oversight. Below are examples of individual giving regulations across the region:

- **United Arab Emirates:** All charitable donations must go through licensed entities such as Emirates Red Crescent or approved NGOs. Unauthorised fundraising, including on social media, is prohibited.
- **Saudi Arabia:** Donations for domestic and international causes must be made through officially approved platforms like Ehsan or recognised charitable associations.
- **Kuwait:** The Ministry of Social Affairs oversees all charitable giving. Public fundraising requires prior approval and must be conducted through licensed NGOs.
- **Qatar:** Only authorised charities can collect and distribute donations. Cross-border giving is restricted and monitored by the Qatar Charity Authority.
- **Oman:** Donations must be routed through registered charities or Ministry-approved platforms like Joud. Fundraising without approval is not permitted.
- **Bahrain:** Charitable giving is regulated by the Ministry of Social Development. Public campaigns require a license, and cross-border giving is tightly controlled.

Strategic & Ethical Decision-Making

While emotion can motivate powerful generosity, thoughtful giving enhances long-term impact. Taking a moment to reflect on the potential impact of your donation can make your giving more meaningful and ensure it contributes to lasting, positive change.



- **Consider if you want to give towards short-term immediate relief or long-term developmental relief:** Short-term relief addresses urgent needs such as food, shelter, and medical aid. Long-term support contributes to rebuilding lives—through education, infrastructure, and economic empowerment.
- **Do no harm - promote economic empowerment and local leadership:** Avoid duplication or creating dependency. Prioritise initiatives that promote sustainability, centre local leadership, and build long-term resilience. Where possible, support organisations that are accountable to affected populations, by incorporating community voices into planning and decision-making.

Accountability & Follow-Through

Responsible giving doesn't end once the donation is made. Staying engaged, seeking transparency, and following up on impact are essential to ensuring your contribution truly reaches those in need. This can be done by requesting regular updates from the organization, reviewing impact reports/annual reports, asking specific questions about fund allocation, and maintaining open lines of communication with those implementing the work, attending events and interacting with beneficiaries.

- **Transparency and impact reporting:** Does the organisation clearly communicate how funds are used? Look for financial disclosures, program updates, and impact reporting that illustrates how your contribution made a difference.
- **Follow up on the impact of your donation:** Once the media attention fades, revisit the cause. Needs on the ground often persist long after media attention fades. Consider subscribing to newsletters or updates from the organisation you supported. This helps maintain visibility and accountability over time.



CRISIS GIVING

Governance Checklist

Use this quick guide to give safely, ethically, and effectively in emergencies.

INTENTION SETTING

- ☐ Have I clarified why I want to give (values, goals, or areas of concern)?
- ☐ Does this appeal align with my priorities and motivations?
- ☐ Is the situation urgent and credible, or emotionally driven but unverified?

VERIFICATION & DUE DILIGENCE

- ☐ Have I checked reliable sources (e.g., UN, INGOs, trusted media) to understand the situation?
- ☐ Is the appeal endorsed by the recipient country's or my government?
- ☐ Does the organisation have a legitimate presence on the ground?
- ☐ Am I giving directly to individuals, or through a vetted nonprofit with local reach?
- ☐ If donating via a platform, does it verify recipients, disclose fees, and use credible partners?
- ☐ Have I considered other organisations working on the same issue – and chosen the one with the clearest track record and impact strategy?
- ☐ Am I fulfilling my fiduciary responsibility and complying with legal and regulatory requirements?

STRATEGIC & ETHICAL DECISION-MAKING

- ☐ Am I supporting short-term relief, long-term recovery, or both?
- ☐ Does the initiative empower local leadership and promote sustainable outcomes?
- ☐ Is the organisation accountable to affected communities?

ACCOUNTABILITY & FOLLOW-THROUGH

- ☐ Does the organisation publish financial reports and impact updates?
- ☐ Will I stay informed after donating – via updates, newsletters, or reports?
- ☐ Am I committed to revisiting the cause once media attention fades?



Giving during crises is a powerful expression of empathy but to be truly impactful, it must be informed, intentional, and aligned with principles of good governance. By applying this checklist, donors can navigate moments of urgency with greater clarity and care, ensuring their generosity leads to real, sustained change. Whether supporting local responders or international relief efforts, every donation becomes more meaningful when guided by transparency, due diligence, and a commitment to doing no harm.

To know more or work with us, please contact:

Noor Zuberi,
Senior Programme Associate,
Governance in Philanthropy Programme

nzuberi@pearlinitiative.org