



National Zakat Foundation
Australia/New Zealand
Christchurch

March 2019 will be remembered by so many in New Zealand and across the world. It is the month and year in which the lives of so many people, and for those who lost loved ones, those who survived, their families and friends had changed.

When the first terror attack took place at the Al Noor Mosque, followed by the Linwood Islamic Centre on the 15 March 2019, the trustees of the National Zakat Foundation (NZF) recognised that they may need to put into practice the learning from the distributions of charitable relief funds after the Grenfell Tower Fire and in doing so, offer any advice and counsel to local organisations on the ground at Christchurch.

Since Grenfell, it was clear to NZF that they would need to build on that body of learning and commission a review of the experience, especially as responding to the fire at Grenfell Tower meant that the approach that they had taken needed to be reviewed and adapted to meet the needs of those affected an equally calamitous event which challenged existing working assumptions.

Many who were part of the response to the 2017 events have published or are producing reports with their own experience and recommendations for the future.

It is important to remember the dignity with which survivors and families responded. Money and charitable gifts can never replace, bring back or fill the gaps that have now been left in the hearts of those who have lost loved ones. However, ensuring charitable funds are appropriately and fairly distributed can ensure the complexities and worries of immediate and long-term be managed.

NZF: Grenfell Muslim Response Unit, Grenfell Tower

The Grenfell Muslim Response Unit (GMRU) emerged from an initial volunteer-led, community response. Some of its volunteers had friends in the tower and walkways, others lived locally and witnessed as the fire spread, and others heard about the fire and began organising a response.

The people and charities behind GMRU met as early as day one of the response and began discussing how much more impact they might be able to have by working together to pool resources and expertise, share information around needs and gaps, and streamline the provision of faith and culturally appropriate services. By the end of the first day, many Muslim charities and volunteers were already coordinating and working together informally, and by the end of the first week, the GMRU was formed.

GMRU was led and hosted by National Zakat Foundation in the UK and was the first coalition of its kind to respond to a UK emergency. It combined the expertise of its partners in international humanitarian relief; cash assistance programmes in the UK; and the domestic experience of National Zakat Foundation to lead the response. GMRU worked on numerous levels, including with government departments, statutory services, local organisations and volunteers.

As a coalition of faith-inspired organisations, GMRU was born out of “the combined intentions of organisations looking to provide faith based and cultural support, whilst ensuring that the response did not discriminate at all”.

GMRU’s unique mandate allowed it the flexibility to create a heavily needs-driven and guided response. It was thus able to exercise a high level of autonomy and agility in how it chose to support survivors, bereaved families and volunteers at different stages of its response. In addition to this, its strong partnership work with many local organisations enabled it to fill gaps its response by providing specialist and professional support.

Grenfell Tower Response; In numbers

- 3000 meals were delivered to survivors, community centres, and community volunteers,
- £1,200,500 in immediate grants distributed,
- £22 million distributed collectively amongst all partners between 2017-2019,
- 7,000 hours dedicated to 1-1 support for survivors and bereaved families,
- 539 unique individuals were supported through grants,
- 62 organisations including charities, suppliers, funders & trusts worked with NZF as part of GMRU,
- 1,500 calls were taken on an emergency response line set-up through GMRU,
- 250 volunteers were engaged and utilised their skills from across the UK,
- 43 funerals and burials were conducted by the GMRU,

Distribution of funds

Arguably, there is no right way to distribute charitable funds in disaster situations; rather there are difficult choices with varying costs and benefits. The following discussion seeks to highlight the problems faced by charity distributors in disaster situations, as a guide to the challenges that have to be considered by future distributors.

The key dilemmas and NZF's recommendations

Disaster fund distribution is in some important respects unlike 'everyday' charity grant making (e.g. by charitable foundations and others giving grants to applicant organisations and/or individuals).

- both supply (i.e. total sum of money available) and demand (i.e. number and size of applications) are initially unknown and not in the distributor's control. How can the distributor respond quickly without overspending?

NZF responding quickly and initially by making quick basic payments which can be topped up as more information and clarity on needs becomes available.

- who qualifies as an applicant/potential beneficiary is conflicted and contested and proof of qualification may be difficult to obtain.

NZF responded by being clear about its remit to help the survivors, bereaved and injured, by developing proxy measures of levels of injury, by producing an information consent form which enabled it to obtain data on the applicant's behalf, and by being sensitive but diligent in relation to proof of death. After discussion NZF did not generally include psychological trauma in its payments.

- there is unavoidable direct and indirect interaction with government and the corporate sector, including the state benefit system and sometimes private insurance.

NZF's payments were not means tested but it did ensure that an agreement regarding deductions from state benefits was re-established with DWP.

- distribution may transcend national borders over which the distributor has no control.

NZF responded by working with the police and other agencies and ensuring trust measures were put into place to support those most vulnerable at home and abroad to ensure that potential beneficiaries were contacted, and any monies securely transferred.

- distribution occurs in the public gaze under intense media scrutiny, and in the wider context of social media fundraising and comment.

NZF responded by being firm in its focus on the survivors, bereaved and injured and by continuing to employ all reasonable due diligence. It is important to release information of grants disbursed once payments have already been made. NZF did not do this through the media, rather it deployed information through its own press releases, and ensured to never discuss specific cases or grants.

- applicants are likely to be physically, mentally and emotionally vulnerable.

NZF established good working relationships with Metropolitan Police Family Liaison Officers as well as conducting its own sensitive case work and working with other local agencies.

- distribution is emotionally fraught and may be legally and culturally contentious.

NZF's response was to listen, understand and explain but to remain firm in its basic principles and process. NZF worked in accordance with UK intestacy rules to ensure all parties involved received clarity from the beginning.

- the nature of the gift/transaction is sometimes unclear to applicants and recipients who, crucially, have not, in a sense, chosen this status.

NZF repeated its message that payments were a gift from the British public and not, in any way, compensation. NZF further worked with government departments to ensure communication was nationally put out from civil service to supplement this.

- donors want to know how their money was spent but the privacy of recipients needs protection.

NZF dealt with this by documenting the overall sums spent in various categories but scrupulously protecting the anonymity of recipients.

NZF also had to find ways of protecting minors and other vulnerable people potentially susceptible to exploitation.

Given these characteristics charity fund distributors in disasters constantly have to negotiate a balance between supply and demand; speed and due diligence; clarity/ specificity and flexibility; immediate versus longer term needs; donor intentions and beneficiaries' best interests; beneficiary privacy and public accountability. Beneath these headline balancing acts there is a complex collection of fundamental dilemmas and challenges. These challenges tend to be most acute in the case of grants to individuals.

Defining recipients

Deciding whether to become involved in distributing disaster funds is one thing, defining the focus and scope of distribution is another. NZF had to decide how eligible recipients would be defined and then identified.

At Grenfell, some fund distributors initially operated with no very clear checks giving money on a first come first served basis; the advantage of this approach is that it is immediate, non-bureaucratic and appears humane, the disadvantage is that it is open to fraud, makes no distinction between degree of injury and may lead to some people receiving nothing because the money has run out. NZF adopted a more careful and considered approach – but this meant making difficult decisions about definitions.

It is important in this context to work with local authority departments, local health trusts and any official coroners department who have official contact with families. In the context of Christchurch, it may be important to work with the two masjids who

Bereaved: next of kin and family

In theory identifying the bereaved should be relatively straightforward – in practice it is not. The first issue is identifying the dead. At Grenfell this was enormously difficult because of the nature of the event, but

in any large-scale event there is likely to be uncertainty over the numbers of dead and those merely missing. Those distributing charitable funds also have to decide what proof of death will be required. This would generally be a death certificate/coroner's report but again in some circumstances this may take weeks or months to obtain.

In the event, NZF's approach in the most difficult cases was to accept circumstantial evidence no reasonable person would doubt that an individual had been in that building during the fire and not escaped; this might include details of phone calls made and police information showing no mobile calls, bank cards, social media activity since the fire. This was obviously all very sensitive information: 'we had to be careful because in some cases, some family members were at odds – some asking for money, others in denial that a relative had perished...we could not be seen to be deciding the latter...'.

When the next of kin was a minor NZF, with the help of pro bono legal advice, created a trust to ensure that the child/ young person would receive the money. For various reasons the narrative of immediacy may need to be challenged to recognise the vulnerability of recipients and to protect their best interests. In several cases, where the next of kin was a minor and guardianship would need to be passed on through due process, an allocation of support funds was made available to ensure the guardian had the means to be able to care and support for the minor in what is naturally an unprecedented and unplanned scenario.

Distributions

In Grenfell, the National Zakat Foundation, in conjunction with its partners, saw the following disbursements of charitable grants being made.

- The next of kin of an individual who died was awarded £100,000
- Any individual who was hospitalised for at least a week was awarded £35,000
- Any individual who was hospitalised for between 4-7 days was awarded £20,000
- Any individual who was hospitalised for at least six hours was awarded £5,000
- Households which had lost their home from the Tower were awarded £40,000
- Households which had not lost their home or belongings but were being relocated by the Council due to inhabitable conditions were awarded £5,000
- Dependants and employees who became unemployed due to bereaved employers received £2,500

Considerations

Mandate for organisations holding funds

Considerations of what was being done by government, and the considerable amounts raised in social fundraising platforms are prone to come into question very quickly after a disaster. In the case of Grenfell, the council, charities, organisations and individuals which had raised funds had four possible options to ensure funds raised were appropriately, reasonable and fairly distributed.

- The existing local community foundations: the advantage was that it was local, but the disadvantage was that they did not have the infrastructure and were perceived to be close to the Council due to previous access to funding. It would take time to upscale and being in consultancy experience.
- A new cross-community body with an independent chair. 'This would bring in the local community but would take time to set up and raise issues about membership and conflicts of interest. There were many questions to answer and many invested parties would want to be involved, this is a whole another process in itself and still does not account for experience in grant making or working with vulnerable people.
- Invest in expert organisations to scale up to do the job. The advantage is that these grant making bodies have experience of giving grants to people in need and can formulate and run transparent grant schemes. The disadvantage is that, given the presence of local community foundations, they could have been seen as an interloper.
- Organisations and individuals set up their own team and build up their resource and develop a grants scheme.

In Grenfell, it was agreed that it was best to invest into organisations such as National Zakat Foundation, the Rugby Portobello Trust and London Emergencies Trust who had experience in making grants. Concerns of Interloping were removed through partnership with local groups, communities and direct conversations with families (later formed into an official representative group).

It is important to note that in Grenfell, due to the precedence of this situation, the government, much to its own admission and oversight, made the mistake of not offering or providing financial support to responder organisations immediately. Instead, trusts and foundations such as the Tudor Trust and Trust for London had pooled funds and ensured organisations had the resources they needed in place.

Some organisations recovered operating costs from the organisations who had raised funds, dipping into the gift aid contribution they had received when donors made payments. NZF, the Rugby Portobello Trust and similar grant making received organisations received operating funds from mainstream charities, the council and trusts.

Official and fair representation

Whilst charities, organisations and support bodies have victims interests in mind, it is important to ensure that no organisation gatekeeps support for those affected. In Grenfell, 'Grenfell United' was formed. This was a body created by survivors and with membership to residents of households living in the Tower at the time of the fire. NZF worked with Grenfell United, advocated for them and ensured they were present at all meetings where decisions were made in respect of funds and long-term support.

It is important to ringfence a small portion of funds for the creation of a formal, independent victims body which can advocate, speak and represent the interests of the victims at both a local and national level.

Fairness to donors and victims

As discussed before, among other things charity law seeks to protect donors, ensuring, for example, that donations are spent as the donor intended. When spending money raised from the general public in response to a disaster this emphasis on the interests of donors frequently creates challenges for fundraising and distributing bodies.

For example, after 9/11 the American Red Cross was strongly criticised for diverting some money away from immediate needs of victims (for which the donor had presumably given) to longer term work.

Another aspect of the potential tension between donors' intentions and fairness to victims was the disparity in amounts given. Charitable appeals vary in the amount of money raised for a variety of reasons related and unrelated to the scale of the disaster and the degree of loss. For example, donors are more likely to give to a flood in somewhere close to home or a place they have visited or identify with as compared with some place faraway and unknown; media coverage and emotional appeal also clearly play an important part in amounts given. As a general rule an appeal involving children will raise more than one focused on, say, older people.

Perhaps unsurprisingly the London terror incidents attracted differing media coverage and amounts of money. This clearly created a dilemma for NZF and it's grants distributing equals, as the distributing body at times wanted to treat victims suffering similar loss/injury at the different sites in the same way but different sums of money were likely to be raised.

Fairness between victims

Being 'fair' to victims is possibly even more contentious than being 'fair' to donors. On the one hand, fund distributors need objective (measurable/verifiable) criteria with which to allocate (and, in effect, ration) money, and those criteria need to be publicly explainable and defensible. The result is a tariff in which \$x are given for this and \$y for that. Everyone in a similar category involved in the same incident is treated the same, and that is 'fair'.

On the other hand, there was an argument that 'Treating everyone the same doesn't work because everyone is on a different journey' and 'circumstances alter cases'. Inevitably, NZF had to deal with some difficult borderline or unusual cases; it tried to be flexible but was always aware that one consequence of a flexible decision was the possibility of setting a precedent and ensuring consistency with past and future decisions.

For some survivors: 'The lack of parity has been very, very hurtful. I know it's about donor intentions but donors don't understand the wider implications'. Perceptions of lack of parity were most likely to arise where victims of the same incident had access to different pots of money. A plethora of different charitable funds (including on-line appeals) obviously exacerbated this but it could also arise when a victim had access to other (e.g. occupational or privately raised) funds. Interestingly, the Charity Commission's publication of the table of funds raised for Grenfell was considered by some to be unhelpful: 'without any explanation of what this money was for etc. it really just made things worse'.

There is one other important point in relation to 'fairness'. The definition of a 'disaster' for charitable fundraising purposes has been discussed above. One implication of the highly selective application of 'disaster status' is, of course, that the amount of money received by a victim may vary dramatically depending on the cause of death or injury. The parents of a child killed in a hit and run accident may receive very much less compared with the parent of a child killed in a terror attack. This issue is discussed further in the next section.

Dependants

Disasters, in their nature create unprecedented scenarios. In the context of Grenfell, the breadth of those affected stretched far wider than the immediate next of kin and family of those who were victims of the fire. In fact, the National Health Service accounted a package of mental health support for a 1 mile radius of households to the tower. It is said that this is estimated to be about 24,000 adults.

It is imperative to make considerations for victims who were dependant on victims and bereaved. In Grenfell, funds were allocated to local businesses and employees of bereaved who had been affected.

Employment

It is expected that most victims and immediate spouses would be unable to return to work for a minimum of 3-6 months. In the context of Grenfell, due to the loss of material possessions and homes, this was extended in double fold. Most survivors were unable to return to work for at the minimum one year.

In Christchurch, we can see similar circumstances, for example, Mohammed Mashud hasn't been able to work since his wife was shot several times in the abdomen and chest while trying to flee Al Noor Mosque in the 15 March attacks. Sazada Akhter, 25, is now paralysed from the chest down. Ms Akhter remains in hospital after undergoing several operations, including another one recently for an infection that developed from an earlier operation. Mr Mashud stays with her for up to 18 hours a day. It is unexpected the Mr Mashud will be able to return back to work anytime soon, and thus, out of work payments can work to create assurance for families in such circumstances, allowing them to focus on the recovery and remove any additional stress and anxiety.

Wider community

It is expected that after any disaster and in the case of Christchurch, a terror attack, the community will be on alert and some factions may be worried or uneasy about the current climate. In Grenfell, we saw many families in tower blocks, make applications to their housing authority to be moved to lower rise flats. Others made immediate reparations and changes to their properties ensuring that it was free from the highest risk were a fire to break out.

In this context, Muslim and other minority communities may be worried about their communities and the possibility of future attacks. It is important that funds are allocated to return the community to a space of safety and wellbeing. This might include upskilling or investing into a community space which can provide holistic support for those who are concerned. This package of support should also include the place of the attack, the mosques and those who work and attend the mosque.

Fund distributor independence to long-term support

In Grenfell, grants bodies and those distributing funds were just one of the many categories of organisations involved in the response and recovery process. Discussions about money and grants are very hard to be had when dealing with other areas of support, such as funerals. Many families did not want to discuss money when their families had not yet been buried and so separation of the two was important. It was an advantage that NZF had two teams deal with support. The first team, dealt with grants only, with the second dealing with funerals and long-term mental health and 1-1 support.

Confidence of the public and donors

One of National Zakat Foundation's partners included a national news and publishing company called the Evening Standard. The Evening Standard was a national newspaper, but had also raised substantial funds to the tune of £6 million. It was invested in ensuring the funds were allocated in good measure. And so, the partnership between NZF and the evening standard ensured that at each milestone, the Evening Standard would write and disburse an article with updates as news. This further reinforced their close connection to the tragedy and provided assurance to the public and both Evening Standard and other charity donors that the funds were reaching those affected. This also allowed for quick and broad dissemination of information to survivors and the community, though this was not the default or official contact method for updates with the families.

NZF: Christchurch

National Zakat Foundation has seconded Zain Luqman Miah from the United Kingdom. Zain is the founder and lead for NZF's Grenfell project which was housed by National Zakat Foundation and feeds into discussions with the UK National Emergencies Trust.

Zain, alongside National Zakat Foundation also has the support and advice of the following organisations should the need arise:

- Mark Simms, CEO Rugby Portobello Trust
- Robert Bell, Director, National Emergencies Trust
- Gerald Oppenheim – Fundraising Regulator UK
- Iqbal Nasim, CEO, NZF United Kingdom
- Donna Stacey, Grenfell Response Family Representative
- Shahin Sadafi, Grenfell United Founder and Chair
- Chris J Blauvelt, LaunchGood CEO,
- Amany Killawi, LaunchGood COO,