



# What Turkey and Qatar Need to Do to Live Up To Gaza Peace Plan Commitments

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President Donald Trump heaped praise on the leaders of Turkey and Qatar for the roles they played in effecting [Phase I of the Gaza cease-fire](#). Those two countries—along with Egypt and the United States—are the four signatories and implicit sponsors of the Trump plan, known formally as “[The Trump Declaration for Enduring Peace and Prosperity](#)” and signed in Sharm al-Sheikh October 13. Both countries thus should be fully invested in its success, including moving toward implementation of the deal’s second phase.

Indeed, this week Qatar asserted that “[we should be pushing the parties to stage two very, very soon](#).” The “we” was unspecified, but, in fact, no two parties could do more to kick-start Phase II than Qatar itself and its ally Turkey.

Turkey and Qatar can make an immediate contribution to the effort to bring about Phase II both by publicly insisting that Hamas accept all the terms of the 20-point Trump plan—which U.S. officials once thought, understandably but incorrectly, that Hamas had [already accepted](#)—and by deploying their considerable financial leverage over Hamas. Qatar should demonstrably ensure that its ongoing funding of Gaza does not line Hamas pockets. For its part, Turkey should end Hamas’s exploitation of the Turkish financial system.

Both countries are intimately familiar with Hamas and its operations. For years, Hamas has used both [Turkey](#) and [Qatar](#) as headquarters, with Hamas leaders often shuttling between the two. There has been speculation that both countries threatened Hamas leaders with expulsion as a means to persuade Hamas to accept Phase I. Absent financial pressure, that type of threat would not be sufficient to bring Hamas around on Phase II.

## Triggering Phase II

The core starting point of Phase II necessarily is Hamas’s disarmament and dissolution as a governing force in Gaza. The rest of the plan cannot be implemented in an “enduring” manner without realization of those two elements, called for specifically in points 6, 9, and, especially, 13 of the [20-point plan](#).

Yet, since the signing of the Trump plan, Hamas has [repeatedly said](#) it won’t disarm, in effect thumbing its nose at Phase II. More recently, Hamas also has rejected the transitional foreign-led [Board of Peace](#) intended to oversee Gaza’s governance and the International Stabilization Force intended to secure the cease-fire, both of which are key elements of the Trump plan.

If Hamas holds to those positions, Phase II won't get off the starting block. Yet, so far, neither Ankara nor Doha has said anything about Hamas's rejectionism.

In its statement urging rapid movement to Phase II, Qatar gives but two examples of issues that need resolution, neither of which are mentioned in the Trump plan: "the [Hamas] fighters in the tunnels behind the [Israeli-controlled] Yellow Line" and "the [kinetic] incidents that take place every couple of days." Both are really Phase I clean-up issues, rather than Phase II. In fact, Hamas disarmament, a real Phase II issue, would significantly, if not entirely, resolve both issues Qatar raises.

## Calling for Disarmament

First of all, Turkey and Qatar should publicly call on Hamas to disarm and accept the other elements of the Trump plan. This probably is more politically challenging for Ankara than for Doha, though it would require both capitals to retreat from long-held positions that legitimize Hamas. Both capitals have [insisted that Hamas](#) is a "[resistance](#)" movement, not a terrorist organization, but Turkish President Recep Tayyip Erdoğan has done so much more vociferously and more frequently than has his Qatari counterpart, Emir Tamim bin Hamad Al-Thani. Erdoğan has gone so far as to call Hamas "[a liberation group, 'mujahideen' waging a battle to protect its lands and people](#)." Erdoğan says Hamas is comparable with the [post-World War I Turkish nationalist forces](#) under Mustafa Kemal (later, Atatürk) that established the modern-day Republic of Turkey, liberating Turkey simultaneously from the Ottoman Empire and foreign occupation. Coming from the President of Turkey, heir to the position first held by Atatürk, one would think there could be no higher praise for Hamas than likening it to Atatürk's liberation forces.

Having so glorified Hamas's "resistance," it would be publicly embarrassing for Erdoğan pointedly to insist on its disarmament and effective disappearance from the Gaza scene. Nevertheless, having signed onto the Trump Plan, those are exactly the terms to which Erdoğan has committed himself. He should not be able to have it both ways, absorbing praise for backing a plan that calls for an end to Hamas's resistance, while simultaneously cheerleading for Hamas's resistance. Until now, Turkish and Qatari silence regarding fundamental Phase II requirements suggests it was easier for Erdoğan and Tamim to bless the Trump plan in totality than in its specific components.

## Using Financial Leverage: Qatar...

Second, Qatar and Turkey need to cut Hamas's financial lifeline to the extent possible. Iran and Qatar are generally reported to be Hamas's major financial backers, but Turkey's role is also an important component of Hamas prosperity.

Iran, which opposes the Trump plan, reportedly provides Hamas [\\$100-300 million](#) annually in direct aid. Qatari and Turkish aid follow a less direct route. Much of the Qatari assistance to Gaza since 2018 was [overt and coordinated with Israel](#); Doha acknowledges dealing with Hamas officials when Hamas was the governing force in Gaza, but says its funding, up to [\\$360 million annually](#), has been for civilian and humanitarian purposes in Gaza, not for Hamas per se. It is widely believed, however, that Hamas, with Doha's knowledge, diverted much of the Qatari funds to its own use, including through the sale of Qatari-supplied oil. (In addition, Israel recently claimed to have discovered a 2019 Hamas leadership document that describes Qatari funding as Hamas's "[main artery](#)"; the document also allegedly cites some direct payments from Qatar to Hamas. Qatar says the document is a forgery.)

Whatever the case regarding Qatar's funding, Hamas as an organization clearly benefitted. Doha's payments, even those to Gaza civil servants, eased the governing burden on Hamas,

allowing Hamas to put extra funds to its own use. And, of course, nobody thinks Hamas distinguished between the Gaza government treasury and its own organizational coffers.

## ...and Turkey

The case of Turkey's financial importance to Hamas is less publicized than that of Iran's and Qatar's, but nevertheless critical. Turkey, alone among North Atlantic Treaty Organization (NATO) members, views Hamas as a legitimate organization, not a terrorist group, as noted. Its rhetorical support for Hamas and its hosting of Hamas officials, some of whom have exploited the safety of Turkey to plan terrorist operations in Israel and the West Bank, are relatively [well-known](#). For some reason, its financial importance to Hamas is not.

Unlike Iran, Turkey has not provided direct funding to Hamas on any consistent basis, although Ankara did reportedly grant Hamas [\\$300 million in 2012](#) to help it relocate from Syria. Rather, the primary role Turkey has played in Hamas's finances consists of allowing Hamas legal access to the Turkish economy and financial system, permitting Hamas-owned enterprises to flourish in Turkey, legitimizing charities and foundations that operate as Hamas fronts, and welcoming Hamas fund-raisers to pursue their activities in Turkey.

In fact, Turkey appears to be the central focus of Hamas's fund-raising activities, most likely because of its relatively free-wheeling economy, and the headquarters for Hamas's investment management. Since 2019, Washington has [imposed sanctions](#) on at least 12 Turkey-based individuals and 3 Turkey-based organizations involved in fund-raising for Hamas; one of the groups is the Humanitarian Relief Foundation, better known as IHH, which is close to both Hamas and Erdoğan and became famous as the instigator of the [Mavi Marmara disaster](#) in 2010.

All of the sanctioned individuals reportedly continue to reside mainly in Turkey. Three of the [sanctioned individuals](#) were the leading shareholders in a real-estate firm [still traded](#) on the Turkish stock market. (The company [denies ties](#) to Hamas.) By contrast, only [one Qatar-based Hamas official](#) has been sanctioned by Washington for fund-raising activities, reinforcing the notion that Turkey is Hamas's fund-raising capital.

Those sanctioned in Turkey include Zaher Jabarin, profiled in the [Wall Street Journal](#) and elsewhere as, in effect, Hamas's treasurer and the coordinator of its portfolio. Jabarin is said to have holdings in Turkish companies himself. Most of the aforementioned U.S. sanctions have been imposed since October 7, 2023, but Jabarin's significance was such that he was [sanctioned already in 2019](#). A former Israel security official dubbed Jabarin the "CEO of Hamas"; by all accounts, that seems to be the case.

Jabarin reportedly manages Hamas's portfolio from his office in Istanbul. That portfolio, which [includes investments in multiple Middle Eastern and African countries](#), is estimated at [\\$500 million](#), according to the U.S. Treasury Department. How much of that has been accumulated through Hamas's Turkey-based operations—investments, profits from Hamas-run enterprises, and contributions accumulated through fund-raising activities and Hamas-front charities—is inherently difficult to calculate, but most educated estimates put the figure at twenty percent or more of the total portfolio.

As Hamas is a legal organization in Turkey, Ankara insists it has [no legal basis](#) to act against the organization's Turkey-based economic activities, although it asserts that it would not allow money-laundering or other illegal activities from its territory. As evidence of that assertion, it may point to the fact that last year Turkey was removed from the ["grey list"](#)—in effect, the watch list—of the Financial Action Task Force, or FATF, a multi-governmental organization that aims to set standards for, inter alia, countering money-laundering and terrorist financing. For example, Turkey

claims to have investigated the aforementioned real estate company and says it earned a [clean bill of health](#). (Last week FATF sent an investigative team to Turkey and will next evaluate Turkey's standing at its plenary in mid-2026.)

U.S. administrations have generally not made a fuss over Turkey's relations with Hamas, which date back at least to [2006](#). When they have, it has been more to criticize Turkey's rhetorical backing of the organization and its hosting of Hamas personnel than to call out its financial indulgence. This is true even of the Trump (I and II) and Biden administrations that issued the aforementioned sanctions.

## Erdoğan Dismisses U.S. Concern

An exception was Treasury Undersecretary Brian Nelson's trip to Ankara in November 2023. During the visit, Nelson publicly accused Turkey of having played "[a prominent role](#)" for several years in facilitating Hamas's access to international financial markets. He said that Washington was "profoundly concerned" regarding "Hamas's ability to continue to fundraise or find financial support for its operations for potential future terrorist attacks here in Turkey." Nelson reportedly said that, notwithstanding Turkey's refusal to deem Hamas a terrorist organization, Ankara had the legal means at its disposal to prevent Hamas's financial activities. In an interview a short time after his trip, Nelson said that persuading the Turkish government to clamp down on Hamas's financial activities was the Treasury Department's "[highest priority](#)."

Yet, the issue seems never to have risen to the top ranks of the U.S.-Turkish bilateral agenda, its importance presumably always overshadowed by other bilateral issues. At the time of Nelson's visit, for example, the Biden administration was engaged in [intense diplomacy](#) to win Turkish support for Sweden's bid for NATO membership, while also contemplating Turkey's request, controversial in the U.S. Congress, to purchase F-16 fighter aircraft. Meanwhile, Turkey's June 2024 removal from FATF's grey list took place—somewhat puzzling, in light of Treasury Department sanctions on Turkey-based Hamas entities accused of exploiting the Turkish financial system for money-laundering purposes.

Erdoğan waved off Nelson's comments shortly after the latter departed Turkey, saying, "[I can never accept Hamas as a terrorist organization, no matter what anyone says](#)." Erdoğan did not dispute Nelson's characterization of Turkey's relationship with Hamas; rather, he implied, that relationship is perfectly legitimate.

## Trump's Approach Differs

An initially surprising departure in the U.S. approach to Turkey-Hamas ties has taken place under the second Trump Administration, which essentially came to see those relations with Hamas in a positive light. U.S. ambassador to Turkey and Special Envoy for Syria Tom Barrack first signaled this in a July 11 press conference, [noting that](#) Turkey had been criticized for its relationship with Hamas, "[b]ut as a result, they've had a dialogue, like Qatar....[I]f we don't have a dialogue, if we don't have a mechanism for the [U.S.] President to be able to try and intervene in these very harsh places, we're in real trouble."

The wisdom of Barrack's approach seemingly was borne out when the agreement on the Trump plan was struck. Many accounts have [given Turkey primary credit](#) for bringing Hamas around to acceptance of Phase I, and perhaps that is indeed the case. Still, one can't help but wonder what Turkey added to the mix that Qatar couldn't have accomplished on its own. Also, was the tradeoff really worth it? If Turkey had—like its NATO colleagues—declared Hamas a terrorist organization and helped to isolate it rather than facilitating its enrichment and the mobility of its operatives,

would October 7 even have happened? And does U.S. praise of Turkey's cease-fire diplomacy with Hamas send the message to others that harboring terrorists can be a ticket to diplomatic glory?

Whatever the answers to those questions, Turkey and Qatar seem to have contributed meaningfully to Phase I of the cease-fire agreement. Now both nations have an opportunity to help get the Trump plan over its most difficult hump, effecting Hamas disarmament and ensuring that Hamas has no future role in Gaza governance. To do so, both nations must make clear that Hamas's rejection of the remaining terms of the Trump plan is unacceptable, and both should do what they can to cut Hamas off financially in order to force compliance. And, although they've thus far given no inkling that they are thinking along these lines, perhaps that is exactly what Ankara and Doha plan to do as soon as Phase I of the plan is completed. Hopefully, that is the message the United States is imparting to both states. Certainly, it makes no sense for Doha and Ankara to say they support the Trump plan—much less, in the case of Turkey, seeking to [send troops to Gaza](#) to stabilize that plan—if they are allowing Hamas access to the financial capital that enables the terrorist organization to continue to defy that plan.

President Trump has said that President Erdoğan is “[a reliable ally...always there when I need him](#).” NATO ally Turkey should prove itself worthy of that statement through rhetorical and financial pressure on Hamas, and major non-NATO ally Qatar should do likewise.