



ISLAMIC PERSPECTIVE ON SOCIAL WELFARE: MYTH OR REALITY

Dr. Arshad Khan Bangash

Assistant Professor (Principal Author), Department of Sociology and Gender Studies, Bacha Khan University, Charsadda. Email Address: arshad.dwhh@gmail.com

Mr. Jehanzeb,

*Lecturer, Department of Sociology, FATA University Darra Adam Khel, F.R. Kohat
Email Address: Jehanzeb.soc2015@gmail.com*

Abstract:

The study was carried out with the core objective about Islamic principles and teachings regarding welfare and its observance in Pakhtun society under interpretative methodology of social sciences in 'Gadhar-Hamza Khan, Shankar and Jamal Garhi' of District Mardan. For collection of the relevant primary data, 30 participants were purposely selected through convenient sampling method and then thoroughly interviewed while using interview guide as tool of data collection. After collection of the data, different themes were derived which were properly analyzed and presented in sequential orders. The study concluded that the most of the participant were lacking enough knowledge about calculation and distribution of Zakāt and Ushar as they used and considered both terms interchangeably. The study further concluded that priority was given to 'Ushar rather Zakāt. Awareness and observance about teachings of Islam in true spirit, inclusion of reading materials in curriculum of schools, colleges and universities, and deliverance of religious sermons by clerics about promotion of welfare activities were presented as some of the recommendations.

Key Words: *Zakāt, 'Ushar, Sadaqah, Sadaqa tul fiṭar, Fiṭrāna.*



Scan for Download



1.1 Introduction:

The essence of Islam focuses on serving humanity with the intention to bring harmony and to mitigate disturbances, social disorders and problems for maintaining equilibrium among various aspects of the society. This could also be contributing towards easy fulfillments of needs and requirements of every individual during the course of life through initiating social welfare programs and promotion of the spirit of serving humanity beyond race, ethnicity, gender, colour, creed and religion.

Social welfare is an organized system of institutions and services specially designed for helping individuals and groups to attain satisfying standards of life with special emphasis to develop their full capacities and to promote overall well-being of individuals in harmony both at family and community levels¹. Social welfare includes the utilization of welfare measures to support and strengthen family institutions, followed by strengthening individual's capacity to cope with life situation². Broadly speaking, social welfare encompasses well-being and interest of collectivities, including their physical, mental, emotional, spiritual and economic needs through satisfaction of basic needs i.e. food, clothing and shelter³.

Islam bestows welfare activities to the general masses and such activities are not something new in the Muslim world⁴. As a universal religion, it believes in humanity and the well-being of mankind. It is a complete path of life and its teachings encompass all walks of human life. In this regard, a noble objective was set by God for mankind that people have to adhere to peace and harmony by following His tenets of revelations sent down to the earth via his prophets since the inception of the society⁵. The current study focuses on the practice of social welfare system in Pakhtūn society by covering the outlined Islamic welfare practices *Ushar*, *Zakāt*, *Sadaqah*, *Sadaqa tul fiṭar* and *Fiṭrāna*. The prime purpose of the paper is to compare the real and ideal shape of social welfare system from Islamic perspective in the given area.

The religion of Islam has stressed more on the satisfaction of the basic human needs like food, shelter and clothes and according to the Holy Quran; "*There is therein (enough provision) for thee not to go hungry nor to go naked; nor to suffer from thirst, nor from the sun's heat*"⁶. The Holy Prophet Muhammad (PBUH) also defined the least requirements of life by stating that; "*The son of man has no better right than that he would have a house wherein he may live, and a piece of cloth whereby he hide his nakedness, and a piece of bread and some water*"⁷. Such basic human needs can be smoothly satisfied through a fair, regular and functional mechanism of *Zakāt* (Obligatory Charity), *Sadaqah* (voluntary Charity) and *Ushar* (Obligatory Charity on agriculture production) distributions.

Zakāt is an important fourth pillar of Islam, which literally means "to increase, to grow, to clean, to be pure, and to be clear and praise oneself"⁸. The teachings of Islam emphasis on helping the needy and that they must be provided with financial support in order to enable them fulfill their requirements in a properly

devised smooth manner. *Zakāt* is permitted to be paid in the form of edible items in accordance with the needs of the people⁹.

According to the Holy Quran; “*We made them (Abraham and his sons) imams who guided in accordance with our commandments, and we taught them how to work righteousness, and how observe the contact prayers (Salat) and the obligatory charity Zakāt. To us, they were devoted worshipers*”¹⁰. The Holy Quran further stated regarding distribution of *Zakāt* in a manner that; “*You shall give the due alms to the relatives; the needy, the poor, and the travelling alien, but do not be excessive, extravagant*”¹¹. In addition, Islamic scholars and jurists also justified the distribution of *Zakāt* among those who can’t manage their marriage expenses and pay the debt over them¹². Moreover, in case of not paying *Zakāt*, Almighty Allah commanded about severe punishment and stated that

“Those who hoard up treasures of gold and silver and spend them not in the way of Allah; give them the news of painful punishment, on the day when that (Wealth) will be heated in the fire of Hell and with it will be branded their forehead, their sides and their backs, (and it will be said to them) ‘this is the treasure that you hoarded for yourselves. Now taste of what you used to hoard.’”¹³.

Zakāt which is liable on crops or agriculture production is called ‘*Ushar*, which means one tenth of the produce. *Ushar* is an obligatory charge (*Zakāt*) on farm productions which are one-tenth for one kind of land and one-twentieth for the others¹⁴. It is further stated that “If the farm or garden is watered naturally by rain or spring water, or river or stream water, tenth part of the produce is obligatory, and if irrigated by artificial means (well, Tube well, Canals etc.) twentieth part is mandatory¹⁵. It is also clear from the sayings of Almighty Allah that; “*O Believers! Expend in Allah’s way the best portion of the wealth you have earned and of what we have produced for you from the earth.*”¹⁶.

Similarly, Islam is not only focusing on *Zakāt* and *Ushar* but gives equal attention to other social welfare activities such as *Sadaqah*. Furthermore, it is also considered an essential aspect of social welfare in the discourse of Islamic perspectives. *Sadaqah* means honest and truthful, which effectively implies to the act of giving to poor and needy and it confirms one’s genuine servitude and devotion to God¹⁷. The concept of *Sadaqah* means to give and to help without anticipating any form of compensation or favor in return; while also holding the sincere intent of pleasing God alone¹⁸.

According to the Holy Quran that “*O you who believe, you shall give to charity from the provision we have given to you, before a day comes where there is no trade, no nepotism, and no intercession. The disbelievers are the unjust*”¹⁹. Similarly, the Holy Quran also highlighted that “*you cannot attain righteousness until you give to charity from the possessions you love. Whatever you give to charity, God is fully aware thereof*”²⁰. In consonance to these, the Holy Quran further concluded that; “*The believers are steadfast in prayers, and in whose wealth there is a right acknowledged, for the poor and the destitute*”²¹.

The Almighty Allah guided human being that give charity without any harm and insult and give it to the needy people just for the reward which will be received from the God as stated that; *“those who spend their money in the cause of God, then do not follow their charity with insult or harm, will receive their recompense from their Lord; they have nothing to fear, nor will they grieve”*²². Regarding people shares in *Sadaqah* the Holy Quran highlighted that *“Charities shall go to the poor, the needy, the workers who collect them, the new converts, to free the slaves, to those burdened by sudden expenses, in the cause of Allah, and to the traveling alien. Such is God’s commandment. God is omniscient, most wise”*²³. The *Sunnah* (living habits of the Prophet Muhammad PBUH) also encourages Muslims to develop individuals economically, socially, spiritually and morally by stating that; *“Save yourself from Hell fire even by giving half a date fruit in charity”*²⁴.

1.2 Methodology:

This study was carried out with the sole objective to know about Islamic principles and teachings regarding social welfare and its observance in *Pakhūtn* society. The study focuses on three villages of District Mardan i.e. ‘*Gadar-Hamza Khān, Shankar and Jamāl Garhī*’. The selected domain of this study is the main hub of agricultural production as most of the lands are owned and farmed by the landholders personally. Through convenient sampling method, a sample size of 30 participants was purposely selected i.e. those who have sufficient land, attached with agriculture production and were financially sound to fulfill the criteria for giving charities. The nature of study is qualitative, that is why an appropriate qualitative tool of data collection i.e. in-depth interview guide was applied to the field for having in-depth interviews with the participants. In qualitative studies the sample size between 30 to 500 are appropriate for most researches²⁵. The process of data collection were stopped after interviewing thirty participants as the researchers reached to the saturation point and there was no need for further data collection, as no new information were coming out from the interviewee regarding the issue at hand. The data was initially collected in the native language of the participants (Pashtu) which was later on translated into English. Various themes were derived which were properly analyzed and presented descriptively. The results were placed in chronological order where the most repeated items were placed at the top followed by the less occurred responses till the last response.

1.3 RESULTS AND DISCUSSION

Theme No-1 Meaning and Distribution of Zakāt.

The results concluded that all the participants were aware about the concept of *Zakāt* but were lacking proper knowledge about Quran and Hadith of Prophet Muhammad (PBUH) regarding *Zakāt* besides the fact that some of the participants were highly qualified in formal educational institutions. It could be the reason that the syllabi taught in the educational institutions did not contain enough materials about Islamic teachings. This could also be the reason that religious clerics of the study area mainly focus on prayers in religious sermons

but give less attentions to welfare activities. People lack trust in religious clerics and are less attached to religion, this might also be one of the reasons. It was also identified that even some of the participants were not aware about the rank of *Zakāt* in Islam. Furthermore, when they were asked about reasons, they mentioned that they have less interaction with the religious clerics as they simply went to mosque for attending prayers. Moreover, they also blamed religious clerics with the contentions that they never talked about such important issue in the routine religious sermons, as they only discuss such matter when the crops are produced and the month of paying *Zakāt* is in progress. They further added that delivering sermons at that time did not attract people as a result they did not learn properly, but considered such sermons as being motivated by self-interests to accumulate more and more financial gains and not for religious purposes.

It was also noted that most participants were unaware about proper calculation and fair distribution of *Zakāt*. This might be the outcome that very less number of people take help from religious scholars regarding calculation and distribution of *Zakāt*. It was revealed that most of the *Pakhtūns* are paying *Zakāt* particularly on gold, silver and liquid cash, while the rest of the items liable for paying *Zakāt* are neglected. Furthermore, it was noted that people often pay *Zakāt* without calculating the actual amount of their assets and only bases it on the previous payment of *Zakāt* which is possibly erroneous. Because without calculation of their assets, it is possible that some part of the wealth may remain uncounted. Thus, it could be concluded that besides the participants' claim of paying *Zakāt*, they did not pay *Zakāt* in a manner which is directed by almighty Allah. It is a fact that distribution of '*Zakāt* without proper calculation cannot fulfill the criteria of *Zakāt* disbursement as standardized by Islam. Such practices might results in an obvious deprivation of a large number of needy and poor people in the society.

The results further divulged that some people give *Zakāt* regularly in the form of liquid cash with the intentions that such cash can be utilized by the receivers in accordance with their needs and priorities, as one of the participant narrated that:

We distribute *Zakāt* among the poor and needy people especially those who don't have any source of income. We identify these people by our personal observation and deep knowledge about their household status. Most of the time, or I would say, all the time, we distribute *Zakāt* in the form of liquid cash as the needy people can fulfill their due and necessary requirements (Interviewee #5)

Moreover, it was identified that all of the participants who pay out *Zakāt* are distributing the same directly among the needy and deserving people. However, it was noted that none of the individuals distribute *Zakāt* among those who can't afford their marriage expenses or having debt over them. It could be the reason that the people may not be aware about others' debts as in most of cases in *Pakhtūns* by virtue of their bravery hide their debts and only share the same with those who are close to them. Similarly, marriage is considered as a source of

pleasure that is why the people may not give equal attention to it while paying *Zakāt*. It could also be the reason that such concepts are also neglected by religious clerics while giving sermons on *Zakāt*.

Theme No-2 Participants trust on state agencies in case of *Zakāt* payment.

The results concluded that people feel satisfaction by giving *Zakāt* directly to needy people instead of an indirect way i.e. government institutions or other organizations. It could be the reason that while paying *Zakāt* directly; they become aware about that to whom it was paid which gives a sort of psychological pleasure to the payers. While in case of paying *Zakāt* to state agencies and other organization, the same are distributed by them without sharing information about whom it was paid to, which in return results in less psychological pleasure. This could also be due to the reason that people have less trust in the state agencies. In addition, most of the participants give first priority to their poor relatives in paying *Zakāt* due to their strong lineage bounds and more social responsibilities than any other people. In this regard some participants reported that they are paying *Zakāt* to both relatives and non-relatives including orphans, widows and other needy people of the community. They opined that *Zakāt* is made for the needy people and must be distributed among them as a participant added that:

I am distributing *Zakāt* among those who are in need either they are my relatives or non- relatives. In my point of view and according to the Hadith and Holy Quran, *Zakāt* should be distributed among the poor and needy people. I am taking into account both of the parties while giving *Zakāt* because relatives and other needy people are both human beings and have their own compulsions and needs (Interviewee #10)

Theme No-3 Misinterpretation and myths regarding the concept of *Zakāt* and *Ushar* followed by its distributions.

Zakāt and *Ushar* are two different things in the context of calculation, distribution and liability, as *Zakāt* is payable on gold, silver, cash, property which are earned. While *Ushar* is payable on crops or production received from the land. The result concluded that most of the participants misinterpreted both the concepts in terms of its uses and were of the opinion that both are the same. In other words, both *Ushar* and *Zakāt* have no difference, if one of them is paid, the duty is done. It could be the reason that in the local context the word *Zakāt* is used for *Ushar*. It could also be the reason that most people are having land productions for which they are paying *Zakāt*.

Some of the participants also claimed that when *Ushar* is paid then there is no need for paying *Zakāt* on other assets like gold, silver or cash etc., here clear contradiction was identified between the participants' opinion and Islamic teachings as Almighty Allah commanded that; "*O Believers! Expend in Allah's way the best portion of the wealth you have earned and of what we have produced for you from the earth*"²⁶.

Similarly, another participant who was supported by many others as well, concluded that I see no difference between *Zakāt* and *Ushar* and I give '*Zakāt* on crops in the form of crops or cash to one of our needy family relative and since very long, I haven't had offer *Zakāt* on other assets and properties other than crops. I consider that there is only one kind of *Zakāt* which can be paid either on the production of crops or other assets (Interviewee #3)

This might be the reason that people follow customary practices with respect to charitable acts despite the teachings of Islam. The reasons for this are many, but the main which seems very visible is distracting from religious education in some degrees followed by their lack of factual religious knowledge.

Theme No-4 Applicability, Calculation and Distribution of 'Ushar.

The study results concluded that all the participants were having land of more than 1 acre or 48400 Square yard and they were harvesting more than one crop on their lands. The results further added that the participants were aware about the term *Ushar*, but they often call it *Zakāt* of crops. It was further found that about one-fourth of the participants know about the true meaning of *Ushar*, while the rest claimed *Ushar* as substitute to *Zakāt*. They were of the opinion that *Zakāt* and *Ushar* are both the same and should be treated as one. This might be the reason of their ignorance about Islamic knowledge and comprehension. It was also divulged that almost all the participants distribute *Ushar* from their crops production, however, not completely in accordance with Islamic Law. Moreover, it was identified from the results that some of the participants give *Ushar* from their crops once in a year instead from every production. This might be the reason that they conceptualized *Ushar* as a substitute of *Zakāt* which should be paid once in a year. This practice prevailing in the study domain is in contrast with the teaching of Islam which says that *Ushar* is to be paid on each produced crop whether it is harvested once in a year or twice and there is no condition of the passage of a year²⁷.

Moreover, most of the participants disburse *Ushar* consistently and directly to their close poor relatives, neighbors and on priority bases they also pay the same to *Imam Masjid* (Mosque saint). The result further concluded that none of the *Imam masjid* refused *Ushar*, even though if they are rich enough. The local people do not consider the financial stability of *Imam Masjid* while paying *Zakāt* due to their prestigious and respectable position in the society. This might be the reason that *Pakhtūns'* normative order allows paying of *Ushar* to *Imām Masjid*. This could also be the reason that most of the *Imam Masjid* are poor enough, that is why even if some of them are rich, they are still treated in the same manner as the needy ones. Moreover, the same should also be the reason that the local people believed that when they offer anything from their side to the imams, they will get spiritual satisfaction. As a participant stated that;

I am distributing *Ushar* to the poor, orphan, widows, saints and other needy people in my village. Among all these, I give

priority to the Mosque saint as he is himself demanding. The saint of our Mosque is known to me and to the whole village that he is holding a government service as a middle school teacher. In our locality, he is considered a sacred person because all the people offer prayer behind him. Giving him *Ushar* and other assistance to him is our Islamic sacred duty and obligation (Interviewee #13)

Hence most of the participants do not have enough information regarding the calculation of *Ushar*. The results revealed that most of the lands or farms were irrigated through various means, but *Ushar* were distributed almost in a similar manner. Moreover, crops harvested through rain were also treated in a similar analogy. This could be the reason that the participants were lacking proper knowledge regarding the teachings of Islam. The study further highlighted that most of the participants were distributing *Ushar* in the form of cash with the contentions that distributing cash provides an opportunity to multiple needy people. They further added that cash would also meet their needs according to their requirements. In addition, very few of the participants were giving *Ushar* in the form of whatever crops they have grown i.e. wheat, rice, corn or other vegetables. Such practices may also result to some errors while converting crops into cash.

Theme No-5 *Socio-economic importance of Zakāt and ‘Ushar for needy and poor people.*

Results of this research affirmed that distribution of *Zakāt* and *Ushar* has positive impact on the lives of poor people and it promotes socio-economic security, financial satisfaction, and needs fulfillment of the needy people. It's played a pivotal role in the development of any society and strengthens social relations, cohesion and peaceful environment to societal members. It's also contributed in the way of poverty reduction followed by mitigation in greedy and selfish attitudes of the people within a particular society. Furthermore, the fair distribution of *Zakāt* and *Ushar* avoids social disparity in society in accumulation of wealth because, it rejects the concept of haves and have not which is the attribute of capitalist social structure. Moreover, *Zakāt* and *Ushar* provide a balanced socio-economic system and contributes in a way to builds a welfare state. Thus, *Zakāt* and *Ushar* are beneficial for the economic improvement of the destitute people of the society, because by paying *Zakāt* and '*Ushar*', poor people can fulfill their basic needs e.g. foods, clothes and shelter. Most of the participants endorsed the idea of moral, social and economic development of society by giving *Zakāt* and *Ushar* to the indigent people who agrees with the conclusion that *Zakāt* is the pivot and hub of the Islamic public finance and it covers moral, social and economic spheres²⁸.

Theme No- 6 *The practice, importance and meaning of Sadaqah:*

The results of the study show that the participants are aware of the concept of *Sadaqah*, and they are offering the same to the poor, needy and destitute people including neighbors, *Imam Masjid*, relatives, orphans, widows and wayfarers. Just like *Zakāt* and *Ushar*, most of the participants preferred their relatives while giving charity. But surprisingly, it was revealed from most of the participants, that *Sadaqah* cannot be given to Non-Muslims and they strongly asserted that, *Zakāt*, *Ushar* or *Sadaqah* must be given to Muslims only. They further added that offering *Sadaqah* to Non-Muslims is also against the '*Pakhtūnwalī*', to disburse charity among those with whom we have some kind of dispute or enmity and claimed that *Sadaqah* should only be given to those with whom a person doesn't have any sort of conflict or dispute. While in case of Non-Muslim if there is no manifest conflict but latent conflict is every time present in the form of ideological differences. Such belief regarding *Sadaqah* was totally in contrast of Islamic injunctions, wherein; *Zakāt* should only be given to Muslims, while charity could be given to both Muslims and Non-Muslims. Furthermore, most of the participants explained the term in the socio-economic and spiritual context and viewed that *Sadaqah* is a sort of financial help for the poor and needy people, a participant stated that:

I give *Sadaqah* to the poor people whenever I see them in distress. Helping them in needs will help us in the hereafter. As a Muslim, I am certain that I would be awarded double for what I spend in the way of Allah (Interviewee #17)

Some participants described *Sadaqah* as an act of righteousness as well as an order from Allah Almighty. They further added that *Sadaqah* can take away troubles from a person's life. The results also suggested that most of the people offered *Sadaqah* secretly while a small number of the participants believed that giving charity either overtly or covertly is not the actual purpose, but the real purpose is to help poor. However, Islamic literature describes that *Zakāt* should be given overtly and giving *Sadaqah* covertly have greater positive consequences as Allah says that: "if you make the alms open, it is good enough, and if you keep it secret and give it to the needy, it is far better for you. And this will write off part of your sins. And Allah is all aware of what you do"²⁹. Moreover, few participants highlighted that *Sadaqah* should be given on priority basis to needy neighbors, wayfarers and *Imam Masjid* on urgent basis when they were in need as prompt disbursement of *Sadaqah* is far better than later. In addition, majority participants supported the idea that relatives should be given priority while offering any kind of charity. Such kinds of thinking are also supported by the Islamic welfare model. They further added that the fair distribution of charity would fulfill the actual definition of *Sadaqah*.

Theme No- 7 *The practice of sadaqah tul fiṭar.*

The results showed that participants are also aware about the term *Sadaqat ul-fiṭar* (Obligatory charity on all Muslims in the month of '*Ramadan*'). The same was termed as '*Fiṭrāna*' in *Pakhtūn* Society and they were very regular and punctual in paying '*Fiṭrāna*'. Results further revealed that they offered '*Fiṭrāna*'

before offering 'Eid-ul-Fitar' (Eid after Ramadan) prayers in the form of charity in liquid cash to the Mosque's saint. They also claimed that saint is the most deserved person on grounds of his full devotion to Mosque, weaker financial position and dependency on people resources as a participant stated that;

It is very important and necessary to give 'Fiṭrāna' to a Mosque Saint as he is a deserved religious figure who renders his services to the village and mosque. He is the one who stays in Mosque for day and night, for weeks, for months and years and years, delivers Quranic and Islamic knowledge to our children, resolves conflicts among the people, settles social matters in the village, and performs funerals of the dead etc. So, I would advise that everyone should give 'Fiṭrāna' and other charities and alms to Mosque Saint on priority basis (Interviewee #21)

Furthermore, few participants claimed that 'Fiṭrāna' should also be given to the poor relatives, passerby or neighbors etc. The study revealed that all the participants were paying *Sadaqat ul-fitar* for all heads in the family members ranging from new born baby to the most aged one.

Theme No- 8 Lack of Religious Knowledge and low adherence to Religious teachings regarding charity.

The study identified that currently society is full of various social evils in the form of moral and spiritual illness and most people are engaged in the unlawful activities and they do not think of the coming life in the hereafter. The greedy attitudes of people towards the accumulation of wealth by unlawful means are increasing day by day due to lesser awareness of religious teachings. In such a social setup, the religious practices and care for the wellbeing of the humanity will become lesser which further deteriorate the equilibrium between rich and poor and contribute more with regard to the materialistic conception and orientation of people. It was noted that people of the modern world are much prone to media and are busy in their daily chores for earning money for their subsistence. In addition, they are worry for their future in the present world which constrains them from thinking and adhering to religion and its orders regarding charity. It was contended that the aforementioned factors are mainly responsible for people deviation from their religious duties and obligations and refraining them from welfare of other human beings, cooperation and brotherliness in the society.

1.3 Conclusion and Recommendations:

The religion of Islam emphasizes on charity and extension of welfare activities to poor and needy people. The study concluded that the respondents to this research in *Pakhtūn* are aware of the concepts of *Zakāt*, *Ushar*, *Sadaqah* and 'Fiṭrāna'; however, they are lacking enough knowledge about fair calculation and distribution of the *Zakāt*. The concept of *Zakāt* and *Ushar* were used interchangeably in *Pakhtūn* society being having similar meaning for the common people. In most of the cases, similar procedure of *Zakāt* was adopted for *Ushar*, beside the fact that different means were adopted to cultivate the

crops. Fewer attentions were given to paying *Zakāt* than *Ushar* and '*Fitrāna*' and *Imam Masjid*, blood relatives and neighbors were utmost priority in this regard. It was also concluded that charities could contribute in the way of decreasing poverty and uplifting socio-economic status of the poor and needy people. Creating awareness regarding Islamic teachings about welfare among the common people, observance of Islamic principles and teachings in true spirit, inclusion of reading materials about Islam in the syllabi and that religious clerics should stress more on welfare in religious sermons. All these are policy recommendations in light of the findings of this study.



This work is licensed under a Creative Commons Attribution 4.0 International Licence.

References:

1. Friedlander, Walter A. *Introduction to Social Welfare*. New York: Prentice-Hall, 1955.
2. McMillen, Wayne. *Community Organization for Social Welfare*. Michigan: Chic. U.P Inc, 1945.
3. Saxena, Anil. *Encyclopedia of Social Welfare*. Vol. 2. New Delhi: SBS Publishers & Distributors Pvt. Ltd., 2010.
4. Weiss, Holger. *Social welfare in muslim societies in africa*. Edited by Holher weiss. africa: nordiska African Institute, 2002.
5. Ather, Syed Mohammad, and Farid Ahammad Sobhani. "Managerial Leadership: An Islamic Perspective." *IIUC STUDIES* 4 (2007): 7-24.
6. Al-Qur'an, 20: 118-119
7. Chaudhry, M. S, *Fundamentals of Islamic economic system*, 2003, Retrieved From http://www.geocities.ws/deenibooks/b16/b16_15.htm, dated August 30, 2014.
8. Al-Qur'an, 24:21; Al-Qur'an, 24:21; Al-Qur'an, 23:04; Al-Qur'an, 02:43; Al-Qur'an, 19:19; Al-Qur'an, 18:74; Al-Qur'an, 18:81; Al-Qur'an, 19:13 and Al-Qur'an, 53:32.
9. Bukharī, Muhammad Al. *Jami Al-Sahīh Al-Bukharī*. Karachi: Qadīmī Kutub Khāna, 1953.
10. Al-Qur'an, 21:73
11. Al-Qur'an, 17:26
12. Bazz, Sheikh Abdullah. *English Translations of Majmū' al-Fatāwa*. Riyadh: General Presidency of Scholarly Research, 2001.
13. Al-Qur'an, 9: 34-35
14. Kamal, Abdul Aziz. *Everyday Fiqh*. Lahore: Islamic Publications, 1976
15. Kamal, Abdul Aziz. *Everyday Fiqh*. Lahore: Islamic Publications, 1976
16. Al-Qur'an 2: 267

-
17. Bensaid, Benaouda, and Fadila Grine. "Ethico-Spiritual Dimensions of Charity: An Islamic Perspective." *Middle-East Journal of Scientific Research* 13 (2013): 65-77.
 18. Bensaid, Benaouda, and Fadila Grine. "Ethico-Spiritual Dimensions of Charity: An Islamic Perspective." *Middle-East Journal of Scientific Research* 13 (2013): 65-77
 19. Al-Qur'an, 2:254
 20. Al-Qur'an, 3:92.
 21. Al-Qur'an, 70:22-24
 22. Al-Qur'an, 2:262
 23. Al-Qur'an, 9:60
 24. *Sahih- Bukhari*, 498
 25. Sekaran, Uma. *Research Methods For Business: A Skill Building Approach*. New York: John Wiley & Sons, 2003.
 26. Al-Qur'an 2: 267
 - 27 Al-Qur'an 2: 267.
 28. Mannan, Muhammad Abdul. *Islamic economics: theory and practice: a comparative study*. Lahore: Sh. Muhammad Ashraf Publishers, 1970.
 29. Al-Qur'an 2: 271

Interviewees Information:

S/No	Fictitious Name	Location
1	Interviewee #01	Ghadar-Hamza Khan
2	Interviewee #02	Ghadar-Hamza Khan
3	Interviewee #03	Ghadar-Hamza Khan
4	Interviewee #04	Ghadar-Hamza Khan
5	Interviewee #05	Ghadar-Hamza Khan
6	Interviewee #06	Ghadar-Hamza Khan
7	Interviewee #07	Ghadar-Hamza Khan
8	Interviewee #08	Ghadar-Hamza Khan
9	Interviewee #09	Ghadar-Hamza Khan
10	Interviewee #10	Ghadar-Hamza Khan
11	Interviewee #11	Jamal Garhi
12	Interviewee #12	Jamal Garhi
13	Interviewee #13	Jamal Garhi
14	Interviewee #14	Jamal Garhi
15	Interviewee #15	Jamal Garhi
16	Interviewee #16	Jamal Garhi
17	Interviewee #17	Jamal Garhi

18	Interviewee #18	Jamal Garhi
19	Interviewee #19	Jamal Garhi
20	Interviewee #20	Jamal Garhi
21	Interviewee #21	Shankar
22	Interviewee #22	Shankar
23	Interviewee #23	Shankar
24	Interviewee #24	Shankar
25	Interviewee #25	Shankar
26	Interviewee #26	Shankar
27	Interviewee #27	Shankar
28	Interviewee #18	Shankar
29	Interviewee #29	Shankar
30	Interviewee #30	Shankar