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# Rethinking Islamic Philanthropy in Pakistan: A Conceptual Exploration of Faith-Based Giving and Social Change

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## Abstract

This study aims to develop a comprehensive conceptual framework for understanding Islamic philanthropy in Pakistan as a complex social system capable of driving structural change beyond the dominant charitable paradigm. Despite the significant growth of zakat, sadaqah, and waqf, existing practices remain oriented toward short-term relief rather than sustainable empowerment. Employing a qualitative thematic literature review, this study synthesizes academic books, journal articles, and institutional reports to examine patterns and tensions within Pakistan's philanthropic landscape. The findings reveal that Islamic philanthropy operates as a dynamic field shaped by interactions among state actors, religious institutions, civil society, and market entities, where governance structures and social capital determine whether resources contribute to systemic transformation or reproduce inequality. Through Bourdieu's theory of practice, the study demonstrates that philanthropic behavior is shaped by habitus, field, and capital. The study concludes that repositioning Islamic philanthropy as a transformative social system requires an integrated approach combining regulatory reform, institutional innovation, and cultural reorientation. These findings offer significant implications for policymakers and development practitioners seeking to align Islamic social finance with sustainable development goals in Pakistan.

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## Introduction

Islamic philanthropy has long constituted an essential component of Pakistan's social welfare system through the practice of zakat, ṣadaqah, and waqf. Over the past two decades, its institutional landscape has expanded considerably, accompanied by the increasing participation of government agencies, religious organizations, non-governmental organizations (NGOs), and private philanthropic initiatives (Center of Islamic Philanthropy and Social Finance

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(CIPSF), Universiti Teknologi MARA Melaka et al., 2023). This expansion demonstrates the growing recognition of Islamic philanthropy as an important instrument for addressing poverty, inequality, humanitarian crises, and community welfare. Nevertheless, despite substantial institutional growth, Islamic philanthropy in Pakistan continues to function predominantly within a conventional charitable paradigm that prioritizes immediate relief rather than long-term socio-economic transformation (Mansur et al., 2025; Munandar & Fahrurrozi, 2024; Pericoli, 2025a).

In practice, philanthropic activities are largely directed toward meeting urgent humanitarian needs through the distribution of zakat, charitable donations, and waqf benefits. Although these initiatives provide significant support for vulnerable communities, they often remain reactive and fragmented, with limited capacity to address the structural causes of poverty, social exclusion, and economic inequality (Harvey et al., 2021; Maclean et al., 2021). Furthermore, the involvement of multiple philanthropic actors—including state institutions, religious authorities, NGOs, and community organizations—has not always been accompanied by effective institutional coordination. Weak governance, overlapping programs, inconsistent regulatory standards, limited transparency, and inadequate accountability continue to reduce institutional effectiveness and public trust (Center of Islamic Philanthropy and Social Finance (CIPSF), Universiti Teknologi MARA Melaka et al., 2023; Elayah, 2025). Consequently, Islamic philanthropy remains widely understood as an expression of individual religious obligation rather than as an integrated institutional system capable of contributing strategically to sustainable national development (Jamshaid, 2021a; Weiss, 2020).

The growing body of scholarship on Islamic philanthropy in Pakistan has generated valuable insights into its theological foundations, institutional development, and governance challenges. However, existing studies remain fragmented in both theoretical orientation and analytical scope. Most research examines Islamic philanthropy from a single perspective, emphasizing either its religious obligations, welfare functions, or institutional performance without adequately explaining the interrelationship among these dimensions. Studies grounded in Islamic jurisprudence primarily focus on the legal and normative aspects of zakat and waqf, while institutional research generally evaluates organizational performance, governance quality, or service delivery. More recent studies have increasingly addressed issues of transparency, accountability, and professional management in response to modernization and public expectations (Aziz et al., 2025; Shahid et al., 2020; Siddiqui, 2022). Although these perspectives have enriched the literature, they provide only partial explanations of how

Islamic philanthropy operates as a complex social institution capable of generating transformative and sustainable social change. As a result, an important conceptual gap remains concerning the institutional mechanisms through which Islamic philanthropy can simultaneously preserve its religious legitimacy and contribute to broader development objectives.

To address this gap, this study develops an integrated conceptual framework that examines Islamic philanthropy as a dynamic social system operating at the intersection of religion, institutions, and development. The study begins from the premise that Islamic philanthropy derives its normative legitimacy from the Qur'an, the Sunnah, and the objectives of Maqāṣid al-Sharīʿah, while its practical effectiveness depends on governance quality, institutional capacity, public policy, and collaboration among multiple stakeholders. Accordingly, Islamic philanthropy should not be understood merely as a mechanism for redistributing charitable resources but as a multidimensional institution embedded within political, economic, cultural, and religious contexts (Dogarawa, 2009; Muhammad Deni Putra et al., 2024; Putra et al., 2025). This perspective allows religious values and institutional innovation to be analyzed simultaneously rather than as separate domains.The analysis is informed by Pierre Bourdieu's theory of practice, particularly the concepts of habitus, field, and capital, which provide a useful framework for explaining how philanthropic practices are shaped by religious dispositions, institutional structures, and power relations. Rather than treating charitable giving solely as an individual act of faith, this perspective explains how Islamic philanthropy is continuously negotiated through interactions among state institutions, religious authorities, civil society organizations, donors, beneficiaries, and broader socio-political environments.

Accordingly, this study addresses three research questions: (1) How are Islamic philanthropic practices constructed and implemented within Pakistan's contemporary socio-political context? (2) How do interactions among state institutions, religious organizations, civil society, and other philanthropic actors influence governance and resource mobilization? (3)How can Islamic philanthropy be reconceptualized as a transformative institution capable of promoting sustainable and inclusive social development? This study argues that the future of Islamic philanthropy in Pakistan depends on a paradigmatic shift from a predominantly charity-oriented approach toward a transformative institutional model. While Islamic values of justice (*ʿadl*), solidarity (*ukhuwwah*), compassion (*raḥmah*), and wealth redistribution remain its normative foundations, their developmental impact depends on effective governance, institutional innovation, cross-sector collaboration, and alignment with long-term development strategies consistent with the objectives of Maqāṣid al-Sharīʿah (Beer, 2023; Mac-Ikemenjima & Izugbara, 2022). By proposing an integrated conceptual framework that combines Islamic normative principles with Bourdieu's sociological perspective, this study contributes to the literature in two important ways. Theoretically, it advances a more comprehensive understanding of Islamic philanthropy as a socially embedded institutional system rather than merely a collection of charitable activities. Practically, it offers policy insights for strengthening governance, improving institutional coordination, and enhancing the contribution of Islamic philanthropy to sustainable development in Pakistan.

## Research Methodology

This study adopts a qualitative literature-based research design using thematic analysis to examine the development of Islamic philanthropy in Pakistan and its transformation from traditional charitable practices toward a more sustainable and transformative social system. A literature-based approach is appropriate because the study aims to synthesize existing scholarly knowledge and develop a conceptual understanding rather than evaluate institutional performance through primary field research (Snyder, 2019). By integrating literature from Islamic studies, sociology, economics, development studies, and public policy, the study provides a comprehensive perspective on the institutional evolution of Islamic philanthropy in Pakistan (Braun & Clarke, 2006; Ridley, 2012). The analysis is guided by Pierre Bourdieu's theory of practice, particularly the concepts of *habitus*, *field*, and *capital*. These concepts provide an analytical framework for explaining how philanthropic practices are shaped not only by Islamic religious values but also by institutional structures, social relations, and different forms of capital. Consequently, Islamic philanthropy is understood as a socially embedded practice operating within dynamic interactions among religious institutions, the state, civil society, and the market.

The literature search was conducted systematically between January and March 2026 using three major academic databases: Scopus, ScienceDirect, and Google Scholar. These databases were selected because they contain high-quality peer-reviewed publications relevant to Islamic philanthropy, Islamic economics, and development studies. The search employed combinations of keywords such as *Islamic philanthropy in Pakistan*, *zakat governance*, *waqf institutions*, *Islamic social finance*, together with theoretical terms including *Bourdieu*, *habitus*, *field*, and *capital*. Additional references were identified through backward citation searching. Only peer-reviewed journal articles, scholarly books, and reports published by reputable organizations such as the Islamic Development Bank, UNDP, and the World Bank were included. The primary publication period covered 2005–2025, while Bourdieu's foundational works and classical Islamic legal literature were retained regardless of publication year because of their theoretical significance.

The literature selection followed a five-stage screening process adapted from Snyder (2019). An initial search identified 500 publications. After duplicate removal, 380 records remained. Screening of titles and abstracts reduced the number to 150 studies. Full-text evaluation identified 75 eligible publications, and finally, 69 sources were included in the thematic analysis.

**Table 1**

Literature Screening and Selection Process

| Stage | Screening Activity | Number of Sources |
|---|---|---|
| **Stage 1** | Initial database identification | 500 |
| **Stage 2** | Duplicate removal | 380 |
| **Stage 3** | Title and abstract screening | 150 |
| **Stage 4** | Full-text eligibility assessment | 75 |
| **Stage 5** | Final inclusion for thematic analysis | 65 |

*Source: Adapted from Snyder (2019).*

Selected publications were analyzed using the thematic analysis procedures proposed by Braun and Clarke (2006). The analysis began with repeated reading of all selected literature to gain familiarity with the data. Open coding was then conducted using both deductive and inductive approaches. Deductive codes were derived from Bourdieu's concepts of *habitus*, *field*, and *capital*, while inductive coding allowed additional concepts such as digital philanthropy, governance reform, fintech innovation, institutional trust, and sustainable development to emerge from the literature. The coded data were subsequently organized into seven major themes: traditional Islamic philanthropy, governance and institutional reform, interactions among philanthropic actors, Islamic social finance, philanthropy for social transformation, Bourdieusian perspectives on philanthropic practice, and future challenges and opportunities. These themes were interpreted through Bourdieu's theoretical framework to explain how religious values, institutional arrangements, and power relations shape the evolution of Islamic philanthropy in Pakistan.

To enhance analytical trustworthiness, the study employed source triangulation by comparing evidence from journal articles, books, institutional reports, and policy documents, together with theoretical triangulation across sociology, Islamic economics, development studies, and Islamic philanthropy. Because the study relies exclusively on published literature and publicly available documents, ethical approval was not required. Nevertheless, the research adhered to academic integrity through accurate citation, balanced interpretation of evidence, and transparent documentation of all analytical procedures. Overall, this methodology provides a rigorous foundation for developing a conceptual framework that contributes to understanding the transformation of Islamic philanthropy in Pakistan and offers directions for future empirical research.

## From Charity to Systemic Transformation: Repositioning Islamic Philanthropy in Pakistan

Islamic philanthropy in Pakistan has historically been understood within the domain of charitable giving, primarily zakat, sadaqa, and waqf. However, contemporary scholarship increasingly calls for a systemic reframing that moves beyond episodic relief toward structural transformation. This shift is grounded in growing evidence that Islamic social finance instruments can address root causes of poverty, inequality, and underdevelopment when strategically institutionalized and integrated into broader socio-economic frameworks (Al-Bawwab, 2023; Aziz et al., 2025). Rather than functioning merely as mechanisms of redistribution for immediate consumption, zakat and waqf can be reoriented toward productive and empowerment-based models, including investments in education, healthcare, and income-generating activities, thereby aligning with global development agendas such as the Sustainable Development Goals (SDGs) (Siddiqui, 2022; Kawadza, 2022).

Pakistan presents a compelling case study due to the scale and diversity of its zakat, infaq, and sadaqa (ZIS) sector, as well as ongoing debates concerning the effectiveness, transparency, and legitimacy of philanthropic institutions. Empirical evidence indicates that while the country possesses significant potential to leverage Islamic philanthropy for poverty reduction, this potential remains unevenly realized due to governance constraints, institutional fragmentation, and varying levels of public trust (Aziz et al., 2025; Emzaed et al., 2023). The literature emphasizes that a transformative social system requires several interrelated shifts: the formalization and professionalization of zakat and waqf institutions; the integration of philanthropic resources with public policy frameworks; the adoption of digital and fintech-enabled platforms to enhance transparency and scalability; and the development of rigorous impact measurement systems (Samad et al., 2014; Rejosumarto & Bulut, 2024; Kashif et al., 2018).

At the conceptual level, Islamic philanthropy integrates obligatory and voluntary forms of giving within a moral and theological framework that prioritizes social justice, redistribution, and communal welfare (Hughes &

Siddiqui, 2024; Siddiqui, 2022). Contemporary interpretations increasingly emphasize productive and transformative approaches, including microfinance, social enterprises, and waqf-based development initiatives, extending beyond traditional almsgiving to address structural inequalities (Wahyuni & Wulandari, 2024; Kawadza, 2022). The integration of digital technologies and fintech innovations has opened new possibilities for enhancing efficiency, transparency, and scalability, as demonstrated by emerging models of digital zakat platforms and endowment-based financing mechanisms (Triantoro et al., 2021; Faisal et al., 2022).

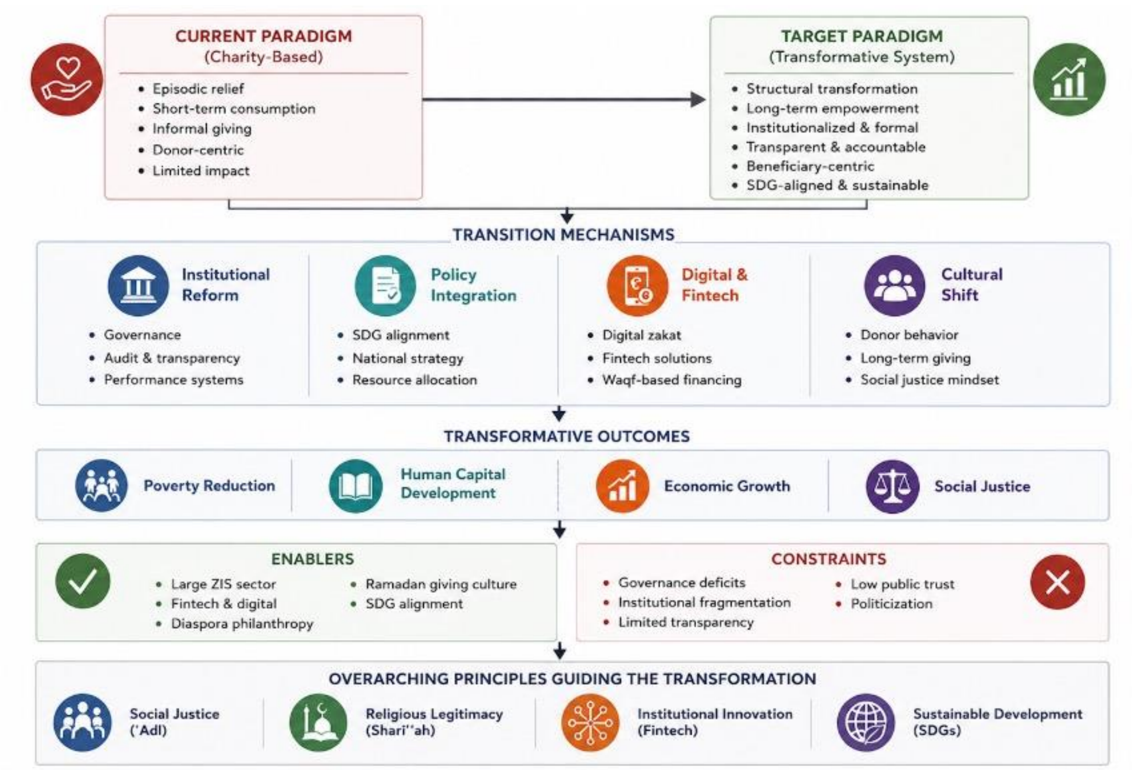
However, this transformation is contingent upon addressing persistent challenges related to governance, institutional trust, and regulatory design. Zakat, as an obligatory form of wealth redistribution, is theoretically designed to function as a mechanism for collective action, redistributing surplus wealth to designated beneficiary groups and mitigating inequality through structured allocation systems (Mustafa et al., 2013). Some scholars argue that centralized zakat management can reduce coordination failures and enhance efficiency (Al-Bawwab, 2023). Others caution that effectiveness is highly dependent on governance, transparency, and accountability, particularly in contexts where politicization and mismanagement have been documented (Aziz et al., 2025). Donor behavior plays a critical role, as trust, transparency, and perceived impact significantly influence giving patterns (Kashif et al., 2018). Cultural and religious factors, including heightened giving during Ramadan, offer opportunities for designing context-sensitive engagement strategies that align with societal values (Khan et al., 2022).

Despite these opportunities, the literature reveals important tensions that must be addressed. One key issue concerns the dual nature of zakat as both an act of worship and a mechanism of wealth redistribution, raising questions about how to balance religious legitimacy with policy requirements (Wahyuni & Wulandari, 2024). While some scholars emphasize preserving spiritual dimensions, others advocate for greater formalization and state involvement (Al-Bawwab, 2023). Similarly, the relationship between centralized and decentralized models of zakat governance remains contested (Emzaed et al., 2023). Addressing these debates requires a nuanced approach that recognizes the diversity of perspectives while seeking to develop integrative models that accommodate multiple dimensions of philanthropic practice.

The repositioning of Islamic philanthropy in Pakistan as a transformative social system represents both a conceptual and practical imperative. By moving beyond a narrow focus on charitable giving and embracing a more holistic and systemic approach, Islamic philanthropy can play a pivotal role in addressing some of the most pressing socio-economic challenges facing the country. This requires institutional and policy reforms, a reorientation of cultural norms, and continued research to deepen our understanding of impact (Aziz et al., 2025). Ultimately, the successful transformation will depend on the ability to integrate ethical principles, institutional innovation, and policy coherence into a unified framework that can support sustainable and inclusive development, a vision consistent with both the normative foundations of Islam and contemporary development paradigms (Siddiqui & Wang, 2022)

**Figure 1**

Conceptual Framework: Islamic Philanthropy in Pakistan – From Charity to Transformation




Source: Developed by the author, 2026.

Figure 1. Conceptual Framework for Islamic Philanthropy in Pakistan: From Charity to Transformation. The framework illustrates the transition from a charity-based paradigm to a transformative social system through four key mechanisms: institutional reform, policy integration, digital and fintech adoption, and cultural shift. It also highlights key enablers and constraints, underpinned by overarching principles of social justice, religious legitimacy, institutional innovation, and sustainable development.

## Governance, Power, and Institutional Dynamics: An Integrated Framework for Islamic Philanthropy in Pakistan

Islamic philanthropy in Pakistan operates within a complex and dynamic intersection of religious norms, state policy, civil society engagement, and market mechanisms, thereby generating distinctive pathways for social change in Muslim-majority contexts (Hughes & Siddiqui, 2024; Weiss, 2020b). As a system rooted in both theological obligations and socio-economic functions, IP encompasses a broad spectrum of instruments, including zakat, sadaqa, waqf, and infaq, each of which contributes to a multifaceted governance ecosystem that extends beyond conventional understandings of charity (Adinugraha et al., 2023; Ascarya, 2022). Rather than being confined to episodic acts of giving, contemporary scholarship increasingly conceptualizes IP as an integrated framework of social finance that mediates relationships between actors, institutions, and regulatory structures (Khan & Shariq Mubashir, 2022).

This integrated perspective highlights the interplay between definitional breadth, actor constellations, and governance arrangements, emphasizing how these dimensions collectively shape welfare outcomes and development trajectories. Foundational studies underscore that Islamic philanthropy is not a monolithic construct but rather a composite system that combines obligatory and voluntary forms of giving, historically anchored in waqf-based endowments that financed public goods such as education, healthcare, and social infrastructure (Muhammad, 2010; Ayub et al., 2024; Jahar, 2015; Shahid et al., 2023). At the same time, the conceptual evolution of IP reflects a shift from a binary opposition between "charity" and "state welfare" toward a triadic governance model in which religious authorities, public institutions, and civil society actors co-produce welfare outcomes through negotiated roles and shared responsibilities (Jawad & Yakut-Cakar, 2010; McCarthy, 2010). Within this framework, Islamic philanthropy is increasingly interpreted through the lens of social justice (ʿadl) and public interest (maslaha), linking religious obligations to broader developmental goals, including poverty alleviation, education, and health provision (Musa, 2024; Ayub et al., 2024; Huda et al., 2023). Nevertheless, this normative grounding is not without contestation, as scholars debate the implications of professionalization, branding, and the incorporation of IP into secular policy frameworks, which may reconfigure its ethical foundations and reposition it as an instrument of social policy rather than purely faith-driven charity (Rawashdeh et al., 2017; Aydin, 2018; McCarthy, 2010).

In the specific context of Pakistan, the landscape of Islamic philanthropy is shaped by a diverse constellation of actors, including state agencies, religious organizations, non-governmental organizations (NGOs), private sector entities, and transnational diaspora networks, each of which plays a significant role in mobilizing and distributing philanthropic resources. The state has historically sought to formalize zakat and related welfare mechanisms through national and provincial frameworks, creating regulatory structures that govern collection, allocation, and oversight. These arrangements often involve interaction between public zakat bodies and private intermediaries, thereby raising important questions about authority, control, and the distribution of resources (Ayub et al., 2024; Taylor, 2025; Jahar, 2015; Aziz et al., 2025). While state-led models offer the potential for standardized governance and integration with broader social protection systems, they also face significant challenges related to transparency, accountability, and political economy constraints that may undermine public trust and institutional legitimacy (Usman & Rahman, 2021). In parallel, civil society organizations and religious institutions play a critical role in expanding the scope of Islamic philanthropy beyond traditional almsgiving, engaging in service delivery across sectors such as education, healthcare, and disaster response. These organizations often operate through extensive donor networks and community-based initiatives, enabling them to reach marginalized populations while maintaining cultural and religious legitimacy (AYDIN, 2018; Romansyah et al., 2023; Huda et al., 2023). The growing prominence of such actors reflects a broader trend toward the institutionalization of philanthropy, in which informal practices are transformed into structured programs that emphasize sustainability, impact, and accountability.

At the same time, market-oriented approaches and Islamic social finance (ISF) instruments have emerged as significant components of the philanthropic ecosystem in Pakistan, offering new avenues for integrating financial innovation with social welfare objectives. ISF encompasses a range of tools, including zakat, waqf, sadaqa, and Islamic microfinance, which collectively function as mechanisms for mobilizing resources and addressing socio-economic inequalities. Scholars argue that these instruments have the potential to complement state welfare systems by filling gaps in public provision, particularly in contexts characterized by fiscal constraints or institutional weaknesses (Shahid et al., 2023; Sulaiman, 2023; Khan, 2015; Usman & Rahman, 2021). Among these, waqf-based microfinance models, such as Integrated Waqf-Based Islamic Microfinance (IWIM), illustrate how endowment assets can be leveraged to support productive economic activities, reduce the cost of capital, and empower low-income communities. However, the effectiveness of such models depends on the presence of robust governance frameworks, professional management, and transparent oversight mechanisms to mitigate risks related to sustainability, credit performance, and institutional accountability (Diniyya, 2019; Shahid et al., 2023; Sulaiman, 2023; Usman & Rahman, 2021).

Despite these opportunities, the governance of Islamic philanthropy in Pakistan is characterized by a series of challenges and power dynamics that shape its capacity to generate meaningful social change. One of the most critical issues concerns the question of legitimacy and trust, as philanthropic actors must navigate complex perceptions related to state authority, donor influence, and socio-religious divisions. While religiously grounded organizations often enjoy high levels of community trust due to their alignment with local values and norms, governance deficits, particularly in terms of transparency and accountability, can erode confidence and limit the effectiveness of philanthropic interventions (Jawad & Yakut-Cakar, 2010; Jahar, 2015; Huda et al., 2023; McCarthy, 2010). Furthermore, the fragmentation of institutional arrangements between public and private actors creates both challenges and opportunities, as it may lead to coordination gaps while also enabling innovation in service delivery and impact measurement. In this context, effective governance requires the establishment of clear regulatory frameworks, standardized reporting systems, and mechanisms for stakeholder participation that ensure both accountability and inclusivity (Sulaiman, 2023; Usman & Rahman, 2021).

Power relations within the IP ecosystem are similarly complex, reflecting the interplay between state regulators, religious authorities, civil society organizations, and market actors. Each of these stakeholders exercises varying degrees of influence over resource allocation, program design, and policy implementation, thereby shaping the overall trajectory of philanthropic activity. The distribution of power is not static but rather negotiated through ongoing interactions, with outcomes depending on the ability of actors to assert legitimacy, mobilize resources, and align their objectives with broader societal goals (Jawad & Yakut-Cakar, 2010; McCarthy, 2010; Usman & Rahman, 2021). This dynamic underscores the importance of adopting an integrated governance approach that recognizes the interdependence of different actors while seeking to balance efficiency, equity, and legitimacy.

Building on these insights, the development of an integrated conceptual framework for Islamic philanthropy in Pakistan requires a comprehensive reconfiguration of institutional, policy, and cultural dimensions. Such a framework should incorporate a strong regulatory foundation for zakat and waqf management, supported by professionalized administration and transparent governance practices that enhance accountability and donor confidence. At the same time, it should promote the expansion of ISF instruments, including waqf-based microfinance and zakat-funded social programs, as tools for sustainable development and poverty alleviation (Ayub et al., 2024; Jahar, 2015; Diniyya, 2019; Shahid et al., 2023; Usman & Rahman, 2021). The integration of these instruments with national development strategies and international frameworks such as the Sustainable Development Goals (SDGs) can further strengthen their impact by aligning philanthropic activities with broader policy objectives. Additionally, the adoption of digital technologies and fintech innovations offers significant potential for improving efficiency, transparency, and scalability, enabling real-time monitoring, enhanced donor engagement, and more effective targeting of beneficiaries (Aziz et al., 2025).

Nevertheless, the literature also highlights important debates and areas of divergence that must be addressed to realize the full potential of Islamic philanthropy in Pakistan. One key tension concerns the balance between market-oriented approaches and traditional religious frameworks, with some scholars advocating for greater integration of philanthropic and financial systems to maximize efficiency, while others caution against the risk of commodifying religious practices and undermining their ethical foundations (Rawashdeh et al., 2017; AYDIN, 2018; Huda et al., 2023). Similarly, debates persist regarding the relative merits of centralized versus decentralized governance models, with evidence suggesting that both approaches have distinct advantages depending on contextual factors. A hybrid model that combines centralized regulation with decentralized implementation may offer a viable solution, ensuring both consistency and local relevance (Ayub et al., 2024; Jawad & Yakut-Cakar, 2010; Jahar, 2015; McCarthy, 2010). Cross-country comparisons further illustrate the importance of context-specific adaptation, as lessons from countries such as Indonesia, Turkey, and India must be carefully tailored to Pakistan's unique legal, institutional, and socio-political environment (Taylor, 2025; AYDIN, 2018; Romansyah et al., 2023; Huda et al., 2023).

In conclusion, Islamic philanthropy in Pakistan should be understood as a dynamic governance ecosystem in which religious principles, institutional arrangements, and socio-economic objectives converge to produce diverse outcomes in social welfare and development. By moving beyond a narrow focus on charitable giving and embracing an integrated approach that combines regulatory reform, institutional innovation, and cultural transformation, IP has the potential to serve as a powerful instrument for social change. The complementary roles of zakat, waqf, sadaqa, and other ISF instruments can be harnessed to address both immediate needs and long-term development challenges, provided that governance systems are transparent, accountable, and responsive to societal needs. Future research should focus on empirically testing integrated models of Islamic philanthropy, examining variations across regions and institutions, and exploring the impact of technological innovation on donor behavior and program effectiveness. Through such efforts, Islamic philanthropy can be repositioned not merely as a tradition of giving but as a strategic framework for achieving inclusive and sustainable development in Pakistan.

## Normative Foundations and Structural Justice: Islamic Philanthropy as an Instrument of Social Change

Islamic philanthropy in Pakistan represents a dynamic intersection between religious norms, institutional arrangements, and socio-economic transformation. Rooted in theological obligations such as zakat, sadaqah, infaq, and waqf, Islamic philanthropy (IP) has historically functioned as a mechanism for redistributive justice and communal welfare. However, contemporary scholarship increasingly repositions IP not merely as an expression of charitable giving but as a structured system of social finance capable of addressing the root causes of poverty, inequality, and marginalization. This conceptual shift reflects a broader transformation in understanding philanthropy as a vehicle for structural change rather than episodic relief. In this context, Islamic philanthropy can be seen as a normative and institutional framework through which religious values are translated into tangible social justice outcomes.

At its core, Islamic philanthropy is grounded in the ethical and legal principles of maqāṣid al-sharīʿah, which emphasize the protection of essential human interests, including life, wealth, dignity, and social well-being. These principles provide a moral foundation for redistributive justice and collective responsibility, framing philanthropy as an obligation that extends beyond voluntary benevolence. Scholars argue that this normative foundation enables Islamic philanthropy to function as a social justice project aimed at narrowing socio-economic disparities and fostering inclusive development (Siddiqui, 2022; Woodward, 2022). Rather than treating poverty alleviation as a temporary intervention, Islamic philanthropy encourages long-term empowerment through investments in education, healthcare, and income-generating activities. This shift from charity-based to justice-oriented philanthropy reflects an evolving understanding of how religious practices can contribute to systemic transformation.

The instruments of Islamic philanthropy offer a diverse toolkit for achieving these objectives. Zakat, as an obligatory form of almsgiving, plays a central role in redistributing wealth and ensuring that the basic needs of vulnerable populations are met. Contemporary interpretations increasingly frame zakat as a rights-based mechanism, emphasizing the entitlement of the poor rather than the generosity of donors. When effectively managed, zakat can function as a form of social protection, complementing state welfare systems and contributing to poverty reduction (Saky et al., 2024; Prasetiyo et al., 2022). Similarly, sadaqah and infaq provide flexible channels for voluntary giving, enabling individuals and institutions to respond to emerging social needs and support a wide range of welfare initiatives.

Waqf, on the other hand, represents one of the most powerful instruments for long-term structural change. As an endowment-based system, waqf enables the creation of sustainable social infrastructure, including schools, hospitals, and public services. Historically, waqf institutions played a crucial role in financing public goods across the Muslim world, and recent scholarship highlights their potential to support contemporary development goals when coupled with modern governance practices (Zakariya et al., 2021; Siddiqui, 2022). The integration of waqf with financial innovation, such as waqf-based microfinance, further expands its capacity to promote economic empowerment and reduce financial exclusion. However, the effectiveness of these instruments depends on the presence of transparent governance structures, professional management, and accountability mechanisms.

In recent years, Islamic social finance (ISF) has emerged as a key framework for integrating philanthropic instruments with broader financial systems. ISF encompasses not only zakat and waqf but also tools such as Qard al-Hasan (benevolent loans) and Islamic microfinance, which provide ethical alternatives to conventional financial services. These instruments are particularly relevant in contexts like Pakistan, where access to financial resources remains uneven and significant portions of the population are excluded from formal banking systems. By combining philanthropy with financial inclusion, ISF offers a pathway for addressing structural inequalities and promoting sustainable livelihoods (Tisdell & Ahmad, 2018; Saky et al., 2024). Nevertheless, scholars caution that microfinance alone is insufficient to achieve transformative change and must be complemented by broader social protection mechanisms and institutional reforms.

The governance of Islamic philanthropy plays a critical role in determining its effectiveness as a tool for social justice. While religious norms provide legitimacy and motivation for giving, the translation of these values into measurable outcomes requires robust institutional frameworks. This includes the establishment of transparent reporting systems, independent audits, and performance-based evaluation mechanisms that enhance accountability and build public trust. In Pakistan, efforts to institutionalize zakat and waqf have led to the development of regulatory frameworks that govern their collection and distribution. However, challenges related to governance, transparency, and political interference continue to limit their impact (Ayub et al., 2023; Harahap et al., 2023). Digital technologies and financial innovation offer promising opportunities to address these challenges. The adoption of fintech-enabled platforms for zakat collection and waqf management can improve efficiency, reduce leakage, and enhance transparency. Moreover, data-driven approaches to targeting beneficiaries and measuring impact can strengthen the effectiveness of philanthropic interventions. By leveraging technology, Islamic philanthropy can scale its operations and reach underserved populations more effectively, thereby contributing to broader development objectives such as the Sustainable Development Goals (SDGs).

In the Pakistani context, the interplay between state institutions, civil society, and market actors further shapes the landscape of Islamic philanthropy. The state plays a significant role in regulating zakat and integrating it into national welfare systems, while non-governmental organizations and religious institutions contribute to service delivery and community engagement. This multi-actor governance model reflects a hybrid system in which responsibilities are shared and negotiated among different stakeholders. While such arrangements offer opportunities for collaboration and innovation, they also create challenges related to coordination and accountability. Importantly, the effectiveness of Islamic philanthropy in Pakistan is influenced by broader socio-cultural dynamics, including trust, religious legitimacy, and patterns of donor behavior. Studies show that individuals are more likely to contribute to institutions that demonstrate transparency and alignment with Islamic principles. At the same time, cultural practices, such as increased giving during Ramadan, highlight the importance of aligning institutional strategies with social norms. These factors underscore the need for context-sensitive approaches that integrate religious values with modern governance practices.

Despite its potential, Islamic philanthropy is not without limitations. One of the key debates in the literature concerns the extent to which philanthropy can substitute for state responsibility in providing social welfare. While Islamic philanthropy can complement public services, it cannot fully replace the role of the state in addressing structural inequalities. Moreover, there is a risk that philanthropic institutions may be influenced by elite interests or lack sufficient oversight, leading to inefficiencies or inequitable outcomes. Addressing these challenges requires a balanced approach that combines philanthropic initiatives with strong public policy frameworks and institutional accountability.

In conclusion, Islamic philanthropy in Pakistan offers a compelling model for bridging religious norms and structural change. By aligning ethical principles with institutional innovation and policy coherence, it has the potential to function as a powerful instrument of social justice. The integration of zakat, waqf, and other philanthropic tools within a comprehensive governance framework can enable more effective resource mobilization and distribution, addressing both immediate needs and long-term development challenges. However, realizing this potential requires sustained efforts to strengthen governance, enhance transparency, and foster collaboration among stakeholders. Future research should focus on empirically evaluating the impact of Islamic philanthropy and exploring innovative models that integrate traditional values with modern development practices. Through such efforts, Islamic philanthropy can move beyond its traditional role and contribute meaningfully to inclusive and sustainable development in Pakistan.

## Islamic Philanthropy in Pakistan: A Bourdieusian Perspective on Social Change

Islamic philanthropy in Pakistan represents a complex and dynamic intersection between religious norms, institutional arrangements, and socio-economic transformation, which can be fruitfully analyzed through a Bourdieusian lens that emphasizes the interplay of habitus, field, and social capital. Rooted in core Islamic instruments such as zakat, sadaqah, infaq, and waqf, philanthropic practices in Pakistan are not merely expressions of individual piety but are embedded within a broader moral economy that structures social relations and redistributive mechanisms. Contemporary scholarship increasingly challenges Western-centric definitions of philanthropy, arguing that Muslim philanthropy must be understood within its own epistemological and normative framework, grounded in Qur'anic injunctions and the ethical objectives of maqāṣid al-sharī'ah (Siddiqui, 2022; Hughes & Siddiqui, 2024). Islamic philanthropy is divinely ordained in its normative foundations, grounded in the Qur'an, Sunnah, and the objectives of Sharīʿah, while socially manifested through institutional practices, governance arrangements, and community engagement. In this sense, Islamic philanthropy is both a moral obligation and a socially embedded practice that shapes and is shaped by the socio-political context of Pakistan.

While Bourdieu's framework explains the sociological dimensions of philanthropic behavior, how habitus, field, and capital shape giving practices, Islamic teachings ultimately recognize faith (īmān), sincere intention (niyyah), and divine accountability as the primary moral foundations of charitable action. The sociological analysis offered here is therefore intended to complement, not replace, the theological understanding of Islamic philanthropy. From a Bourdieusian perspective, the concept of habitus is central to understanding how philanthropic behavior is internalized and reproduced within Pakistani society.

Habitus refers to the durable dispositions that guide individuals' actions, and in the context of Islamic philanthropy, it manifests in the widespread cultural acceptance of giving as both a religious duty and a marker of social legitimacy. Pakistani donors, religious leaders, and philanthropic organizations operate within a shared moral framework that defines appropriate forms of giving, identifies legitimate beneficiaries, and establishes norms of accountability. This internalized structure of dispositions ensures the continuity of philanthropic practices across generations, reinforcing the role of religion as a key driver of social solidarity and collective welfare (Hughes & Siddiqui, 2024; Iskandar et al., 2021).

At the same time, Islamic philanthropy in Pakistan operates within a structured field characterized by interactions among multiple actors, including the state, civil society organizations, religious institutions, and market-based entities. This field is not static but is constantly shaped by negotiations over legitimacy, authority, and resource allocation. The state, for instance, seeks to institutionalize zakat as part of its welfare system, while private philanthropic organizations and waqf institutions often emphasize autonomy and community-based approaches. Meanwhile, Islamic financial institutions introduce market-oriented logics that aim to enhance efficiency and sustainability (Rawashdeh et al., 2017; Ayub et al., 2023). These interactions create a pluralistic governance landscape in which different forms of capital, religious, economic, and political, are mobilized and contested. Institutional reforms should preserve the religious identity, autonomy, and Sharīʿah-based character of Islamic philanthropic institutions while simultaneously enhancing their effectiveness, transparency, and public accountability. This dual emphasis ensures that modernization and professionalization do not come at the expense of religious legitimacy and community trust.

Social capital plays a crucial role in this configuration by facilitating trust, cooperation, and collective action. Islamic philanthropy generates both bonding social capital, which strengthens intra-community ties, and bridging social capital, which connects different social groups and institutions. Through networks of giving, communities are able to mobilize resources for development initiatives, ranging from poverty alleviation programs to educational projects. However, the mobilization of social capital is not without tensions, as actors must navigate competing demands between religious obligations, market efficiency, and state regulation. These tensions reflect a broader moral economy in which philanthropic practices are embedded within social norms and power relations (Iskandar et al., 2021; Maulina et al., 2023).

The institutional landscape of Islamic philanthropy in Pakistan further illustrates the complexity of this field. Zakat remains a central instrument for redistributive justice, often administered through state mechanisms aimed at supporting vulnerable populations. In contrast, sadaqah and infaq provide more flexible channels for voluntary giving, enabling individuals and organizations to respond to diverse social needs. Waqf, as an endowment-based institution, plays a particularly significant role in long-term development by financing public goods such as education, healthcare, and social infrastructure (Usman & Rahman, 2020). Notably, private waqf institutions have been instrumental in supporting higher education in Pakistan, although challenges related to governance, legal clarity, and transparency continue to limit their full potential (Usman & Rahman, 2021). Effective governance of these institutions requires an approach that balances professional management with the preservation of religious values, ensuring that efficiency does not compromise the spiritual and communal character of Islamic philanthropy.

In recent years, the integration of Islamic philanthropy with broader financial systems has given rise to the concept of Islamic social finance (ISF), which seeks to combine philanthropic instruments with market-based mechanisms. This includes innovations such as cash waqf, waqf-based investment models, and zakat-funded microfinance programs, all of which aim to enhance financial sustainability and social impact. The emergence of Integrated Islamic Social and Commercial Finance (IISCF) further underscores the potential of these hybrid models to address structural inequalities and promote inclusive development (Maulina et al., 2023; Sulistyowati, 2019). By linking philanthropy with financial inclusion, ISF expands the scope of traditional charitable practices and positions Islamic philanthropy as a strategic tool for development, provided that such integration remains consistent with the objectives of Sharīʿah (Maqāṣid al-Sharīʿah).

The rise of digital technologies has also transformed the landscape of Islamic philanthropy in Pakistan, giving rise to new forms of e-philanthropy and fintech-enabled giving. Digital platforms enable more efficient collection and distribution of funds, increase transparency, and broaden access to philanthropic resources. At the same time, they challenge traditional structures of authority and raise new questions about governance, data privacy, and ethical compliance. From a Bourdieusian perspective, these developments can be seen as a reconfiguration of the philanthropic field, in which new forms of capital, such as technological expertise, reshape existing hierarchies and power relations (Triantoro et al., 2021; Maulina et al., 2023). However, the adoption of digital technologies must be accompanied by robust governance mechanisms that ensure compliance with Islamic ethical principles and maintain public trust.

In terms of social change outcomes, Islamic philanthropy in Pakistan contributes to multiple dimensions of development. It plays a significant role in poverty alleviation by providing social protection and supporting income-generating activities, particularly when integrated with broader financial systems. Although empirical evidence specific to Pakistan remains limited, comparative studies suggest that well-governed ISF mechanisms can effectively reduce poverty and inequality (Iskandar et al., 2021). In the field of education, waqf-based funding supports human capital development by expanding access to higher education and improving the quality of educational institutions. Moreover, Islamic philanthropy fosters social entrepreneurship by channeling resources into productive ventures, thereby transforming religious and moral capital into economic and social capital that drive local development (Saputra et al., 2021).

Despite its transformative potential, Islamic philanthropy in Pakistan faces several challenges that limit its effectiveness. One major issue is the persistence of Western-centric frameworks in academic and policy discourse, which may fail to capture the unique characteristics of Islamic giving practices. Additionally, governance and accountability remain critical concerns, particularly in relation to waqf management and the coordination between public and private institutions. The lack of comprehensive regulatory frameworks and reliable data further complicates efforts to evaluate the impact of philanthropic initiatives. Finally, the rapid expansion of digital philanthropy introduces new risks related to ethical compliance and trust, highlighting the need for robust governance mechanisms that align with Islamic principles (Siddiqui, 2022; Usman & Rahman, 2020). Addressing these challenges requires an approach that integrates religious values, institutional innovation, and inclusive public policies, ensuring that the moral foundations of Islamic philanthropy are translated into tangible and equitable social outcomes.

In conclusion, a Bourdieusian approach provides a valuable framework for understanding Islamic philanthropy in Pakistan as a socially embedded and dynamically evolving system that bridges religious norms and structural change. By examining the interaction between habitus, field, and social capital, this perspective reveals how philanthropic practices are shaped by and contribute to broader socio-economic transformations. However, Islamic philanthropy derives its legitimacy primarily from the Qur'an, the Sunnah, and the objectives of Sharīʿah (Maqāṣid al-Sharīʿah), and contemporary governance models should remain subordinate to these normative foundations. Islamic philanthropy, when effectively governed and integrated with modern financial and technological innovations, holds significant potential to advance social justice, reduce inequality, and promote sustainable development in Pakistan. Realizing this potential requires addressing key challenges related to governance, regulation, and empirical research, while ensuring that the spiritual and moral character of Islamic philanthropy is preserved. Institutional reforms should enhance effectiveness and accountability without compromising the religious identity, autonomy, and Sharīʿah-based character of philanthropic institutions. Ultimately, this study demonstrates that Islamic philanthropy can serve as a powerful instrument of social change when its normative foundations are respected and its institutional expressions are aligned with the evolving needs of contemporary society.

## Conclusion

This study concludes that Islamic philanthropy in Pakistan is not merely an expression of individual religiosity but a socially embedded practice shaped by complex and dynamic interactions between religious norms, institutional arrangements, and socio-economic structures. Islamic philanthropy derives its legitimacy primarily from the Qur'an, the Sunnah, and the objectives of Sharīʿah (Maqāṣid al-Sharīʿah), while contemporary governance models and institutional arrangements should remain subordinate to these normative foundations. The key finding highlights that instruments such as zakat, sadaqah, infaq, and waqf function not only as mechanisms of economic redistribution but also as means of reproducing values, reinforcing social legitimacy, and strengthening collective solidarity. Through a Bourdieusian lens, it becomes evident that habitus shapes the deeply internalized disposition of giving as a moral and religious obligation, while the philanthropic field serves as an arena of interaction and contestation among the state, religious institutions, civil society, and market actors. In this configuration, social capital plays a crucial role in fostering trust, enabling cooperation, and facilitating resource mobilization for social welfare. While Bourdieu's framework explains the sociological dimensions of philanthropic behavior, Islamic teachings ultimately recognize faith (īmān), sincere intention (niyyah), and divine accountability as the primary moral foundations of charitable action. The sociological analysis offered here is therefore intended to complement, not replace, the theological understanding of Islamic philanthropy. Institutional reforms should preserve the religious identity, autonomy, and Sharīʿah-based character of Islamic philanthropic institutions while simultaneously enhancing their effectiveness, transparency, and public accountability. This dual emphasis ensures that modernization and professionalization do not come at the expense of religious legitimacy and community trust.

From a scholarly perspective, this research contributes by integrating Bourdieu's theoretical framework into the study of Islamic philanthropy, thereby enriching analytical approaches that have often been dominated by normative or economic perspectives. It also advances the discourse on Islamic Social Finance by demonstrating how the integration of traditional philanthropic instruments with modern financial mechanisms can support inclusive and sustainable development, provided that such integration remains consistent with the objectives of Sharīʿah (Maqāṣid al-Sharīʿah) and where consistent with international frameworks such as the Sustainable Development Goals. However, this study is not without limitations. As a literature-based research, it relies heavily on secondary sources, which may not fully capture the empirical realities of philanthropic practices in Pakistan. Furthermore, while the Bourdieusian approach provides strong sociological insights, it does not fully encompass the spiritual and theological dimensions inherent in Islamic philanthropy. Therefore, future research should focus on empirical investigations at the local level, deeper analysis of governance and accountability in philanthropic institutions, and the exploration of digital technology's role in transforming Islamic philanthropy. In conclusion, this study demonstrates that Islamic philanthropy possesses significant potential to serve as a transformative instrument for social change when its normative foundations are respected and its institutional expressions are aligned with the evolving needs of contemporary society. Realizing this potential requires addressing key challenges related to governance, regulation, and empirical research, while ensuring that the spiritual and moral character of Islamic philanthropy is preserved. This study thus serves as an initial step toward a more comprehensive and contextually grounded understanding of Islamic philanthropy in Pakistan.

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No potential conflict of interest was reported by the author(s).

## Ethical Approval

This study is a thematic literature review based exclusively on secondary data from published academic journals, official reports, and policy documents. It does not involve primary data collection from human subjects, animals, or any form of direct intervention. Therefore, ethical approval was not required for this research.

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