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## *The Role of Zakat in The Socio-Economic Development Of Sindh*

\* Amina Mangi

\*\* Farhana Qazi

\*\*\* Dr. Siraj Ahmed

**Abstract:** A big concern of Sindh (policy makers) is the framework and implementation of policy for Sindh for efficient resource mobilization, allocation, stabilization of the socio-economy and re-distribution of wealth to guarantee equal standard of living for all. The aim of this study is to classify and to provide the disclosure of Zakat emergence in a comprehensive way in light of the Quran. Similarly it is notified to accomplish the socio economic goals through Zakat and its contribution in the development of Sindh and how it has provided and serves in the perspective and mechanism of social and economic growth of her state. On the other hand the finding of this study is that what are the hindrances in implementing the Zakat distribution among poor and needy humans in Sindh by the government and non government's institutes because the majority of people in Sindh are giving the Zakat on the voluntary basis. Sindh already came under the red line of poverty, unemployment, crushing debt, distress, lack of educational opportunities, hunger and clean water by crushing them to voluntarily give money, goods to others for their well being and it could be enhance the individual status in the society, hence Zakat system is one of the best weapon to fight against it, it will achieve the goals of social basic needs of peoples and Zakat will open the new episode for poor society to participate in the economy of the Sindh. In order to promote the effectiveness and practices of Zakat for the social and economic sector of Sindh is to extend the pattern of zakat activities through underlying dynamics and determination to design and measure knowledge based policies and systems because there are huge differences among the charity and Zakat and voluntary sadaqah.

**Keywords:** Islam, social, policy, Muslim, judgment

## INTRODUCTION:

Nowadays, the world is facing numerous issues of social economic zones which are inevitable such as global warming, poverty, lack of food, clean drinking water, lack of education and lack of property (Ahmed, 1983)<sup>11</sup>. The alarming conditions of above social and economical issues are quite possible through the proper and right distribution of alms obligatory (Zakat) and it is considered the one of the best institutes to curb and sort out these issues in a Muslim society as a better option and approach to solve the social evils and improve, enhance the social welfare and better economic and social environment of individual based on the Shariah and Quran compliant. The five pillars of Islam are (profession of faith, prayer, alms, fasting, and pilgrimage) are the basic norms for Islamic practices to Muslims so Zakat stands at the third position and word Zakah in the Quran came 82 times in it and its literary meaning increase and purification of a eternal ecstasy Muslims and thus it is prescribed by the Allah(9:103), and it is mandatory of Muslims (Man and woman) having wealth and payable on business revenues and assets like gold, silver and money from above surplus and certain threshold called Nisab, to pay yearly donation of 2.5% of the wealth by the giver. Allah says in the Quran surah Taubah:

اِنَّهَا الَّذِيْنَ اٰمَنُوْا اِنَّ كَثِيْرًا مِّنَ الْاَخْبَارِ وَالرُّهْبَانِ لَيَاْكُلُوْنَ اَمْوَالَ النَّاسِ بِالْبٰتِلِ وَيَصُدُّوْنَ عَن سَبِيْلِ اللّٰهِ وَالَّذِيْنَ يَكْتُمُوْنَ الذَّهَبَ وَالْفِضَّةَ وَلَا يُنْفِقُوْهَا فِي سَبِيْلِ اللّٰهِ فَبَشِّرْهُمْ بِعَذَابٍ اَلِيْمٍ ﴿9:34﴾ يَوْمَ

<sup>1</sup>Lecturer, Department of Pakistan Studies, Govt: Girls Degree College Shikarpur

<sup>2</sup>Assistant Professor, Department of Urdu, Govt: Girls Degree College Shikarpur

<sup>3</sup>Assistant Professor, Department of Pakistan Studies, Shah Abdul Latif University, Khairpur

يُحَىٰ عَلَيَّاهَا فِي نَارِ جَهَنَّمَ فَمَتَّكُوا بِهَا جِبَاهَهُمْ وَجُنُوبَهُمْ وَظُهُورَهُمْ هَذَا مَا كَانْتُمْ لِأَنفُسِكُمْ فَذُقُوا مَا كُنْتُمْ تَكْتُرُونَ.<sup>2</sup>

“And as for those who hoard treasures of gold and silver, and do not spend them for the sake of Allah, announce unto them a painful torment. On the Day of judgment when that (hoarded wealth) shall be heated in the fire of Hell and with it will be branded their foreheads, their flanks, and their backs,( and it will be said unto them); this is the treasure which you hoarded for yourselves, now taste what you used to hoard.”<sup>3</sup>

For the Muslims the wealth given by the Allah is a precious gift from Allah and we should spend it accordance to will of Almighty Allah as HE says in the Qura’an:

الَّذِينَ يُنْفِقُونَ رِزْقَهُمْ مِمَّا آتَوْا وَيَقِيمُونَ بِالْغَيْبِ يُؤْمِنُونَ.<sup>4</sup>

“who believe in unseen and perform as salat (prayer) and spend out of what we have provided for them [i.e give zakat, spend on themselves, their parents, their children, their wives etc and also give charity to the poor and also Allah’s cause- jihad]”<sup>5</sup> sureh Bakrah (2:03).

The holy book of Muslims craves to share their money /income with needy people which are defining by the Allah in the Qur’an (9:60) about alms obligatory to those 08 categories people: 1) The poor people 2) The indigent 3) Zakat worker/servant in administration 4) People with hearts in need of reconciliation 5) free those People who are in Bondage 6) The debt ridden 7) People in a path of God 8) The wayfaring displaced.

Zakat or alms obligatory is a duty for sahib e Nisab

to achieve Islamic goals plus financial and spiritual reforms to upgrade the social status and consolidate the Islamic economy. In the Qur’an the Zakat describes it as a channel to receive Allah's mercy. Allah says in the Quran;

“My mercy extends to all things , that (mercy) I shall ordain for those who have Allah- consciousness and give their (Zakat) and those who believe in our sins”<sup>6</sup>

### A DETAILED PROFILE OF SINDH:

Pakistan has four provinces; Sindh is second largest province of her, about one quarter of the country's population and less than 22% of its land area and has a great potential to circulate the Zakat to be used as a channel to grow the social, economical and cultural modes.<sup>7</sup> Sindh got its name after the Sindhu River which is Pakistan's largest river about the 2900k.m high among the other rivers in Pakistan called Indus River. In the north side of Sindh lacerate from the Jacob Abad district to the vast Indus River Delta wetlands ablating the Arabian Sea and in the South the India is located and from the thinly populated Dadu District in the west to the Thar Desert and a militarized border with India to the eastern side of Sindh (figure No:01). The capital city of Sindh is Karachi with a highest population in rest of the province about the 46% which is considered the metropolitan city and largest earning center, on the other hand the lower side of Sindh rural area are less developed and counted in a poverty line has remained high with estimated 35 % and poor levels of education attainment of the Pakistan. Sindh is rich in mineral resources like gas fields, oil, largest coal field and

a sea port that has to be used to generate the trade and opportunities for locals and eradicate poverty.<sup>8</sup>

**FIGURE NO: 01 MAP OF DISTRICT WISE SINDH PAKISTAN**



Source: Government of Sindh Department by SEEF( Sindh Education Endowment Fund), 2021

**Table No: 01 Literacy Rate in Sindh 2014-2015**

Urban		Rural	
Male	Female	Male	Female
81%	66%	63%	36%

Source: Annual Pakistan Education Report NEMIS, AEPAM, Islamabad.

According to population welfare department statistics reports the Sindh population is about 47.8 million (2017). The population of Sindh increased 2.41% annually since the 1998 census which was 304 million (1998). Historically, the emergence of Sindh traced back to the Indus valley civilization that flourished 2000 years back. firstly, in the 8<sup>th</sup> century CE Muhammad bin Qasim the arab traders brought the Islam into the Sindh region in 712<sup>9</sup> after that Sindh came under the local Kalhoras dynasty and later than Talpurs from north side of Sindh, Muslims dynasty (Arab Traders, Mehmood Ghaznavi, Muhammad Ghorji, Delhi Sultanate and Mughal Dynasty) emperors over lordship from 712 to 1857 in the subcontinent respectively. Sindh came under the lane of Birtish invansion on 1843 by Charles Napier, she came under the British administration called Bomaby Presidency which later separated by the Father of the nation and hero of Pakistan Quaid e Azam Muhammad Ali Jinnah in his one of the demand of 14 Points in 1929 that were fulfilled in 1936 in the Government of India Act 1935. Sindh assembly

was the first who vote in 1938 in a favor of independent Muslim separate nation which officially put the demand in Lahore Resolution 1940 by Jinnah. According to Radcliffe Award 1947 the Sindh Assembly should decide to whether join India or Pakistan, Sindh voted to in a majority by joining the Pakistan who came into the map on 14<sup>th</sup> August from the long over lordship by the britishers from 1857 to 1947.<sup>10</sup>

### LITERATURE REVIEW:

This section is briefly detail related the Zakat and its participation in the social and economical sector of the Sindh on the basis of existing literature relevant to fulfill their target.<sup>11</sup> There are numerous concept of islam regarding the Zakat, Sadqah, Khairat, Qarz-i-husna and infaaq etc and other forms of Islamic froms which is mostly repeated in the Quran and it is articulated with a numerous terms: a) Alms obligatory: it is a annual tax on a adult muslim and a primary source of the act of giving to others levied on the wealthier which is a vast relief to the Muslim poor, widows and orphan, b) Ushr: is a tax levied on the agricultural land, c) Fitrana or Zakat: al Fitar is an obligation for every adult Muslims to pay the Fitrana during the end of Ramazan and before the Eid-ul-Fitar to the poor, so the poor can enjoy the day of Eid, d) Khairat: the individual vultineery give the Khairat (charity) on the sake of good deeds e) Sadqah throw light on the vouldarny giving rather than obligatory giving and it's a kind of act which relieved a muslim person from the sins or to the ward off the eye evil from others by giving

Sadqah f) Qurabani means sacrifice, Muslims around the world celebrate the Eid-ul-Adha by slaughter the halal animal, it is a kind of giving on the occasion of performance of the 12<sup>th</sup> month of Islamic calendar Dhul Hajj. G) Qarz-i-Husna: it is one of the way of giving, corresponding with gift (reward by the Allah Almighty) and is considered in the Quran the beautiful loan by the individuals to Allah's bounty which will be multiplied with many times.<sup>12</sup> However Zakat has been the main subject of interest amongst academia, institutes of Government, general public sector and Zakat itself a universal organization, the main objective behind the Zakat firstly this system of alms obligatory to provides a strong basis for development and community welfare initiative for deep rooted impact of Islam among the Muslim society, secondly it maintains the economic balance and it guarantees that every individual will be able to get the basic need of food, shelter and other needs of life, thirdly religious factors plays a Vitol role to elaborate the conceptual of Zakat in the social development of individual behavior through social, demographic, economic and other fields as well<sup>13</sup> The alms obligation is broad in scope and literal meaning is Love and Care for Humanity in every religion and culture. It includes the good act by the voluntary giving or groups to give a message and promote the same common cause. There are numerous forms of helping others in Sindh like charity, giving money to mosque, to give Rashan (food), helping someone in need, saving somebody from fire, donating body organs to a kith and kins and help to those who are stranger in an emergency, all these good postures

all ultimately beneficial in the society and give the eternal satisfaction to the donor.<sup>14</sup> These activities are possible through the proper alms obligatory to provide immediate relief and address someone in need; this is a disbursement of welfare where people in need are typically provided with food and shelter and to give free education through Zakat money to orphans or paper money. It is broad in itself and long term connotations of a positive action towards alms obligation to build the human economic, social life better than before.<sup>15</sup>

**1) Alms obligatory management In Sindh:**

The system of Zakat and ushr made compulsory collection distribution were in the ordinance given by General Zia ul Haq in the 1980<sup>16</sup> Various welfare and charitable institutions in Pakistan came into being from 1950 about the 47000 organizations engaged in the welfare work of the country which is based on the non-profit institutions. Pakistan is ranked in the WGI (world giving Index 2021) as 107 out of 140 countries in the world by the UK-based charities aid foundation (CAF, 2021) which could be characterized as the most charitable countries among others. After the independence of Pakistan in 1947, the millions of migrants (Muhajireen) from Hindustan to Pakistan, the government showed gratitude and sympathy for the millions of rehabilitation from India by giving them basic needs of life (food, house, health centers and education). In Pakistan Zakat deducted about 2.5% every after 12<sup>th</sup> month of Islamic calendar and its compulsory collected through the basis of voluntary by the person and other institutions, though Zakat managed by the Central Zakat administration (CZA) and releases the central Zakat fund to the provisional Government committee known as provincial Zakat council as per share on the basis of the population by the council of

common interest (CCI) under the rules and regulation of constitution.<sup>17</sup>

The system of Zakat repealed in the 18<sup>th</sup> constitution Amendment in 2010, after that Zakat were undertaken by the provinces because all the provinces adopted their own Zakat \$ ushr acts in 2011, however Sindh enacted the Zakat \$ ushr act on April 7, 2011 and then re-amended on 25 August, 2015 and January 24, 2019 now called the Zakat \$ ushr amendment act 2018 (Iqbal, 2004)<sup>18 12</sup>. There are 29 districts in Sindh where the mechanism and circulation of alms by the Provisional Zakat council were handle through the province to follow the states religious federal CZA. The Sindh budget for the year of 2021-2022 allocated about the 1,511,314 million for the disbursement of Guzara allowance and other regular Zakat heads ( Deeni Madarsah, Health care units, Rehabilitation, social welfare, family education foundation service, marriage assistance to single woman) and disbursement to educational institutions (college and universities), Health institutions (see the Table No:02).

**TABLE NO: 02 SINDH BUDGET ALLOCATIONS 2021-22**  
**BUDGET POSITION FOR THE YEAR 2021-22**

Sr. No.	Name of Head	Estimate for the year 2019-20 (In Million)	Estimate for the year 2020-21 (In Million)	Approved budget for the year 2021-22 (In Million)	
1	Disbursement of Guzara Allowance through Sindh Bank ATM Cards of Guzara Allowance.	1,200.000	1,320.000	1,320.000	
<b>Subtotal-I</b>		<b>1,200.000</b>	<b>1,320.000</b>	<b>1,320.000</b>	
2	<b>Other Regular Zakat Heads</b>				
	I	Stipends to Students of Deeni Madaris	50.000	50.000	50.000
	ii	Health Care	60.480	60.480	60.480
	lii	Rehabilitation / Social Welfare	40.320	40.320	40.320
		Family Educational	5.000	5.000	5.000
	lv	Marriage Assistance to un-married women	48.000	48.000	72.000
<b>Subtotal-II</b>		<b>203.800</b>	<b>203.800</b>	<b>227.800</b>	
3	Disbursement of Educational Stipend through Public Sector Colleges / Universities in compliance to Courts orders into C.P.NO. D-2248 OF 2013 D-214 OF 2017, D-652 OF 2017 AND D-857 OF 2017		100.000	100.000	100.000
4	Admn: Expenditure (Salaries of Zakat paid employees and T.A to Internal Audit Staff)		191.314	191.314	191.314
5	National Level Health Institutions and other Hospitals approved by Sindh Zakat Council		600.000	600.000	600.000
6	Supplementary Grant		-	-	-

7	Calamity Budget	400.000	400.000	400.000
8	Eid Package at Rs. 2000/- per beneficiary (Rs. 2000 x 110,000) at the occasion of Eid-ul-Fitr 1443 A.H	200.000	220.000	220.000
<b>Subtotal-III</b>		<b>1,491.314</b>	<b>1,511.314</b>	<b>1,511.314</b>
<b>G. Total</b>		<b>2,895.114</b>	<b>3,035.114</b>	<b>3,059.114</b>

Source: Auqaf Religious Affairs Zakat & Ushr Department 2021-2022

## 2) Socio-Economic Benefits of Zakat:

- 1) Zakat gives light to those hopeless people who may feel set down.
- 2) Zakat wealth proper re-distribution among Muslim Ummah.
- 3) Zakat to alleviate Poverty.
- 4) Zakat enhances the method of giving and cut out the ego.
- 5) Zakat discourages stockpile of wealth.
- 6) Zakat creates Humanity.
- 7) Zakat provides the basic needs like Food, shelter, clothes to recipients.
- 8) Zakat establishes the awareness of reality ground issues surrounding.
- 9) Zakat reduces the illegal means in the society.

10) Zakat creates the brotherhood among the globally.

### **3) Contribution OF Zakat in the socio-economic development of Sindh:**

The Quran urges the believers to not “cancel out your charitable deeds with reminders and hurtful hands or Believers! Do not nullify your acts of charity by stressing your benevolence and causing hurt as does he who spends his wealth only to be seen by people and does not believe in Allah and the Last Day.”<sup>19</sup> This Ayat of Holy book emphasized to don not hurt the self respect of other person by giving the Zakat or Charity. Ultimately, Zakat Creates the Social and economical support system and service to give assurance to the society and build up the social security system in the economy based state<sup>20</sup> There are two kinds of People on the earth, one is strong regarding to their wealth and intellect and the second one is weak by their physically and weak called poor. So religion of Islam teach us and share their wealth to opt out the gap and creates resources for these needy people to make them socially and economically strong to attain them more concern by giving handful share of wealth. Rightly Allah says in the Quran “and who give the rightful share of their wealth, to the beggar and the poor.”<sup>21</sup> Alms is the fundamental Islamic economic and social system, it focuses on the social solidarity as an ideal that add the both justice and generosity<sup>22</sup> Allah compared the Zakat with a rainfall which reaches the soil “And the example of those who donate their wealth, seeking Allah’s pleasure and believing the reward is certain, is that of a garden on a fertile hill: when heavy rain falls, it yields up twice its

normal produce. If no heavy rain falls, a drizzle is sufficient. And Allah is All-Seeing of what you do”<sup>23</sup> Zakat plays a vast role in the civil society to develop its surroundings areas as diverse consideration like health, education, peace in the world, development of economy, incensement in employment, human rights and sustainable development<sup>24</sup> Various non-profitable organizations were setup in the Sindh for the welfare of society and promote the social activities have been successfully working in the province from several years including: Edhi Foundation(1951) is one of the top famous welfare organization for the development of social norms and provide the service in the health department by giving the service of ambulance not only Sindh but rest of the Country as well, Chhipa Foundation (2007) this welfare organization is operational in all over the Pakistan by serving the people and selfless devotion irrespective of caste, creed, sect or belief, SRSO (Sindh Rural Support Organization, 2003) on the mandate to alleviate poverty by harnessing the people’s potential and to undertake social development activities in Sindh particularly in 15 Districts Sukkur, Khairpur, Ghotki, Naushehro Feroz, Sh:Benazirabad,Sanghar, Badin, Thatta, Mirpur Khas, Umer kot, Shikarpur, Jacobabad, Larkana, Kashmore,Kandhkot and Qamber to Shahdadkot<sup>25</sup> Transparent Hands is the crowd funding organization working in the rural areas of Sindh which are facing a lot of challenges in the Health sector, Sindh Development society with a mission to a peaceful Sindh and wipe out the frustration to the jobless by giving them motivation Seminars and SDS is a place where Young People could

earn through sustainable means and others like Fatmid Foundation, Hayat I Nau, Association for social Development, Thatta Youth Organization, Hidayah Trust for the purpose of religious reasons and motivation and awareness among the Muslim Ummah related the Zakat and its role for the betterment of social and economical step by giving cash or kind of good act (providing cloth and food) to the individuals for the good reputation of charitable organization in Sindh.<sup>26</sup>

#### **RESEARCH METHOD:**

This study aims to research the alms obligatory and its role in the perspective of socio-economic patterns, volumes and documents and motivations towards the voluntary giving or in-kind of gifts to the social and economical development of Sindh. To achieve the objective of this research methodology both mix study techniques (Qualitative and Quantitative) were applied and collected the data through various angles of individual basis giving alms obligatory related to the injunction from the Holy Qur'an, conceptual and empirical studies in Sindh. Information was collected through articles, relevant Governmental official websites and on the basis of analysis.

#### **RECOMMENDATIONS AND WAY FORWARD:**

1) Zakat plays a vital role in the social sector development in Sindh to alleviation of Poverty through the awareness raising programs and campaign related Zakat giving and

creates the motivation of giving in cash donation or in a kind of gift and its positive outcome to better communication.

2) There should be made hard policy and measures to implement the action by the authority to root out the beggary and vagrancy in the Sindh province because day by day it has been increasing at every bus stand and at shrines so it is supposed to be in concern and provide them with a skill based development programs plus employment.

3) Government should reduce the trust deficit among the Zakat giver through a public involvement, partnership in the policy action of the disbursement of Zakat and usher funds by the GOP. In this purpose to ensure the implementation in the UC level, Tehsil level and District and Provisional level about the distribution of Zakat in the locality.<sup>27</sup>

4) There is an eminence of the individual giving charity system in Sindh regarding religious entities like Masjid, Madrasah and Shrines (Peer). The local government department involvement is supposed to be made in the large amount of funds donated in the Masjid and Shrines (peer) and Madrasah in the social and economical development of Sindh.

5) The Sindh Government should give full authority to religious scholars (Amils, Muzakki) for the legislation of laws related to the alms obligatory of Islamic rules and regulation who don't pay Zakat, the scholars should give them notice with a penalty and motivate them to give Zakat.<sup>28</sup>

6) Sindh Government could not alone be able to vanish



the barriers of Zakat giving in the society by timely voluntary giving; the society contribution has a significant step to relieve the underserved and marginalized. There has to be design made between GOS and the public with knowledge and trust within an enabling environment.

7) Bait-ul-mal should improve its functioning in terms of a more effective and transparent way to come out with the message of to rid out corruption.

### FINDINGS AND CONCLUSION:

Zakat positively strives and has great influence in the development of social economic protection, comfort and security and stimulates the stabilization of the economy and is able to attain distributive justice and social defense as well. Firstly, It is shown in our findings that majority of individual giving (Zakat) in Sindh is directed to poor and needy recipients, Secondly, only few individual donations is given to Government of Sindh, Thirdly Government of Sindh should create strong bond and trust like Social welfare organization working in Sindh as to public and official society will give them Zakat in timely for the comfort of individual giving. Certain types of Programs should be designed for the transparent collection and Distribution of Zakat by the Government of Sindh and then utilize these collected money to needy people which they can benefit from. It has a great impact over the economical development and society enhancement at the grass root level to upward level.

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