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Images from the Prophet's Islamic Welfare State: Short Analysis in Pakistan's Perspective¹

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Abstract

In theory, social welfare encompasses various policies and interventions designed to improve the overall welfare of individuals, families, and communities. It includes economic, health, educational, housing, income maintenance and social support systems that contribute to people's well-being, and reduce inequality, poverty, and social exclusion. These programs play a crucial role in supporting poor, develop mentally challenged, and disadvantaged groups in society. Policies may also prevent social disintegration and maintain equilibrium.

The Prophet Muhammad's model of a welfare state, established on Divine Guidelines and exemplified in his lifetime and the early Islamic community of Medeenah, is an idealized concept. It recognized that true well-being encompasses all dimensions of human life emphasizing governance, justice, equality, and compassion as well as moral, spiritual, social wellbeing and political dimensions for all members of society. While its principles are universally relevant, this paper considers its applicability in Pakistan's perspective.

Keywords: Allah, The Qur'an, the Prophet, Madeenah, social-welfare, welfare state.

Theoretical Perspectives

Social welfare has evolved over centuries, influenced by cultural, economic, and political factors. Early forms of social welfare included charity, religious institutions, and mutual aid societies. The emergence of the modern welfare state in the 20th Century marked a significant shift toward government-led social

¹ The paper derives its intellectual content from the PowerPoint Presentation titled 'Images from the Prophet's Islamic State' by Badr Hashemi. Charlotte. 2022.

programs.² This perspective views social welfare as a fundamental human right; thus everyone has the right to access essential services, regardless of one's socio-economic status.

The concept encompasses various activities and interventions designed to improve the overall welfare of individuals, families, and communities. It includes economic, health, educational, housing and social support systems that contribute to people's well-being. It seeks to reduce inequality, poverty, and social exclusion. Policies may also prevent social disintegration and maintain equilibrium.

The classical theory of social welfare, rooted in the works of Adam Smith and other economists of the 18th and 19th centuries,³ posits that the free market is the most effective mechanism for achieving social welfare. This theory assumes that

² In the Western perspective, historically the idea of modern welfare state and social welfare was introduced in the 17th and 18th centuries during era of industrial revolution after successful renaissance in Europe especially in Britain. Practically it was brought into practice in the 20th century after 'Great Depression' in Europe to re-establish and reconstruct the European economy and society. See Chan Joseph, "Giving priority to the worst off: A Confucian Perspective on the social welfare", *Confucianism in the Modern World*, (eds.), Denial Bell and Hahm Chaibong) (Cambridge: University Press, 2003). The Great Depression of (1929-1939) was like a natural disaster. It wiped out millions of investors in USA and Europe in this era. See Shaprio, Willaim E, *the New Book of Knowledge* (Danbury: Grolier Inc., 1983), 13: 221. Goetz, Philip W, ed., *The New Encyclopaedia Britannica* (London; Britannica Inc., 1983), 17: 614. *The New Book of Knowledge* addresses this issue as; "The need for such a system (Social Security and Welfare) become sharper in the 1930's, during the Great Depression. Millions of people lost their jobs and many faced starvation. This experience helped bring about a national security system under the Social Security Act which was passed in 1935 (USA)." Now many versions of welfare states have been introduced in the west. The basic duty of welfare state is to compensate the poor and needy people of the society. This concept was adopted in the West in the 20th Century. According to a statement of the *New Encyclopaedia of Britannica*; "In the 20th century the concept of state was ranged from anarchism in which the state was deemed unnecessarily and even harmful in that it operated in some form of correction to the welfare state, in which the government was held to be responsible for the survival of its members, guaranteeing subsistence to those lacking it." One thing which is very interesting that West is not founder to introduce a welfare state but now it has become very advance in social welfare, welfare state and society. It is a momentous fact that Islam had taken practical initiative for establishing the first welfare state and society under the leadership of Prophet Muhammad ibn Abdallah (CE 570-632).

³ Besides Adam Smith, other key figures associated with the classical theory of social welfare include Jeremy Bentham, David Ricardo, Thomas Malthus, John Stuart Mill, Herbert Spencer, and Carl Manger.

individuals acting in their own self-interest will lead to socially beneficial outcomes, such as economic growth and innovation.

Consequently, the government's role in social welfare should be minimal, limited to protecting property rights, enforcing contracts, and providing public goods that the market cannot supply. This *laissez-faire*⁴ approach is based on the belief that the market is self-correcting and that government intervention would only disrupt the natural order of things.

However, classical theory has been criticized for its failure to account for market failures and the unequal distribution of wealth and power, as well as its lack of attention to social justice and human rights, as it prioritizes economic growth and efficiency over social and political equality.

In fact, social welfare draws from diverse theoretical perspectives, each shaping policy design and implementation. Balancing rights, utility, and societal needs remains an ongoing challenge. As societies evolve, the concept and application of social welfare continue to adapt to changing contexts.

Divine Orientation⁵

The Qur'an provides detailed guidance on justice, compassion, honesty, kindness, and ethical behaviour in various aspects of life. It condemns corruption, bribery, and dishonesty, urging believers to uphold integrity in all aspects of life.

The concept of justice is rooted in Allah's Divine nature – Q. 04:40 emphasizes the importance of treating others fairly and avoiding oppression.⁶ The Prophet

⁴ [Laissez-faire is a policy or doctrine of minimum governmental interference in the economic affairs of individuals and society. It is based on the idea that people should be free to buy and sell goods and services without too many laws and rules.](#)

⁵ The **Qur'an**, **New Testament**, and **Torah** share fundamental principles that guide believers toward practicing righteousness, upright living and moral conduct. While they may differ in specific details, they converge on universal moral values: compassion, justice, honesty, and care for others. Believers across these religious traditions strive to live by these Divine Injunctions, seeking guidance from their respective sacred texts. The Qur'an provides detailed guidance on justice, compassion, honesty, kindness, and ethical behaviour in various aspects of life. It condemns corruption, bribery, and dishonesty, urging believers to uphold integrity in all aspects of life. Central themes in the New Testament are compassion, forgiveness, honesty, integrity, and moral living. Its teachings emphasize love for one's neighbour (Matthew 22:39) and criticizes hypocrisy, greed, and exploitation. The **Torah (Five Books of Moses)** emphasizes honouring parents, avoiding theft, false witness, and coveting. It provides detailed laws on ethical conduct, social justice, and fair treatment. It emphasizes compassion for the vulnerable, including widows, orphans, and strangers. It contains guidelines for ethical living, including prohibitions against murder, adultery/same-gender relationship, and theft, etc.

quoted Allah as saying, 'O My Servants, I have forbidden injustice upon myself and have made it forbidden amongst you, so do not commit injustice.' This connection between human behaviour and Allah's sacred attributes encourages us to emulate virtues such as compassion, generosity, and advocacy for the oppressed.

Q. 70:23-35 is the one that presents a summary of the Qur'anic social perspective⁷ beside Q. 93:09-10; 92:04-10, 18-21; 90:13-17; 89:17-20; 76:08-09; 61:02-03; 49:13, and 23:01-11, etc. Q. 02:177 declares that only virtue in Islam is being righteous⁸ - not race or nation - it explains righteousness as:

'.... Righteousness/Piety is believing in Allah *of Absolute Unity and Uniqueness*, and the Last Hour, and the angels and the Scriptures, and the Prophets; giving money, despite one's love of it, to the relatives, and the orphans, and the poor, and the travellers *in need*, and the beggars, and for *freeing the captives* and paying out the *Zakat/annual charity*, and

⁶ Q. 04:40 - Indeed, Allah is never unfair *to anyone even* by as much as a speck's weight *of wrong*, while if there be a good deed *that one has done*, He will multiply its *reward*, and *on the top of this*, He will *also* grant an immense reward from Himself *beyond what onemay have merited*.

الَّذِينَ هُمْ عَلَىٰ صَلَاتِهِمْ دَائِمُونَ وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ لِّلسَّائِلِ وَالْمَحْرُومِ وَالَّذِينَ يُصَدِّقُونَ
بِیَوْمِ الدِّينِ وَالَّذِينَ هُمْ مِنْ عَذَابِ رَبِّهِمْ مُشْفِقُونَ إِنَّ عَذَابَ رَبِّهِمْ غَيْرُ مَأْمُومٍ وَالَّذِينَ هُمْ لِفُرُوجِهِمْ
حَافِظُونَ إِلَّا عَلَىٰ أَزْوَاجِهِمْ أَوْ مَا مَلَكَتْ أَيْمَانُهُمْ فَإِنَّهُمْ غَيْرُ مَلُومِينَ فَمَنْ ابْتَغَىٰ وَرَاءَ ذَلِكَ فَأُولَٰئِكَ هُمُ
الْعَادُونَ وَالَّذِينَ هُمْ لِأَمَانَاتِهِمْ وَعَهْدِهِمْ رَاعُونَ وَالَّذِينَ هُمْ بِبَشَاهِدَاتِهِمْ قَائِمُونَ . أُولَٰئِكَ فِي جَنَّاتٍ
مُكْرَمُونَ

They persevere in their Salat/Prayers and devotional obligations, and in whose wealth there would always be a rightful share of charity/alms - for the bagger and the deprived – the one who would have been deprived of his livelihood, and those who would affirm the truth of the Time of Judgment, and those who would endeavour to seek Countenance of Allah in every manner as they are fearful of the punishment of their Rabb - The Lord Supreme. Indeed, no one can feel wholly secure from the punishment of their Rabb - The Lord Supreme. And those who would guard the chastity of their private parts, from all except their own spouses and those whom you rightfully acquired in the qital/battle – a 7th century practice when the prisoners of war will be taken as servant - they would not be blamed, but whoever would seek ways other than those, it is then those who will be overstepping the limits. However, those who would faithfully fulfil their promises, contracts, trusts and oaths, and stand firmly by their testimonies in the court of law, and take due care of their Salat/Prayers and their devotional obligations - they all will dwell in Paradise, highly honoured.

⁸ See Illustration 1.

fulfilling their *promises, contracts and* agreements they have given, and enduring adversity and hardship in the time of peril...⁹

Islam places great emphasis on helping those in need. Almsgiving (Zakat) is a pillar of faith. Believers are obligated to give a portion of their wealth to support the poor and needy. Q. 09:60 states: The Zakat/*annual charity* is *meant only* for: the poor and the needy, and those administering it, and those whose hearts you wish to win over *to Islam*, and the freeing of captives, and those over-burdened with debt, and the Cause of Allah, and the traveler *in need of help*. *These are the Orders* by Allah.

Furthermore, Q. 70:24-25 states:

وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ لِّلسَّائِلِ وَالْمَحْرُومِ

‘and in whose wealth there would *always* be a *rightful share of charity/alms* for the bagger and the deprived – *the one who would have been deprived of his livelihood*. This reinforces the idea that wealth is not solely for personal gain but also for the welfare of others².

Additionally, those who spend their wealth in charity, both openly and secretly, are promised reward from Allah – Q. 02:274 states:

الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ بِاللَّيْلِ وَالنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِنْدَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ

Those who give away in alms of their wealth, throughout the night and throughout the day privately and publicly, for them - their reward will be with their Lord. And neither will befall them *any* fear nor will they grieve *in the Hereafter*.

Q. 02:153 encourages believers to seek help through patience and prayer. Patience in adversity and compassion toward others are essential qualities. It states:

يَا أَيُّهَا الَّذِينَ آمَنُوا اسْتَعِينُوا بِالصَّبْرِ وَالصَّلَاةِ إِنَّ اللَّهَ مَعَ الصَّابِرِينَ

O The Faithful! Seek *Divine* help through perseverance and prayers *against hardships and tribulations, and in fulfilling the obligations of Allah and HIS creation*. Indeed, Allah is *always* with those who endure *in hard times with perseverance and prayers*.

Furthermore, acts of kindness, whether in times of ease or hardship, are highly regarded. Q. 03:134 states:

⁹ English Translation and Paraphrasing of the Sacred Arabic Text of the Holy Qur’an throughout this Paper is taken from ‘Allah Speaks to you in The Qur’an’ by Badr Hashemi. 2024. ISBN 979-8-218-97245-5.

الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ وَالضَّرَّاءِ وَالْكَاطِمِينَ الْغَيْظَ وَالْعَافِينَ عَنِ النَّاسِ وَاللَّهُ يُحِبُّ الْمُحْسِنِينَ

‘...those who give out *in alms* in *their* good times as well as in *their* bad times, and who restrain their temper and pardon *other* people's *faults*. And Allah loves *such people* who seek excellence in virtue.’

The vision of equality in the Qur'an calls for equal human dignity in social, economic, and spiritual spheres of life. Embracing divine justice means advocating for fairness and kindness toward all.

The Qur'an explicitly condemns bribery which corrupts society and leads to loss of rights, as well as corruption, emphasizing their detrimental impact on society. Q. 02:188 states:

وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

And do not devour one another's possessions, *property and assets* by unscrupulous means and do not bribe the officials *in authority*, intending to usurp *rightful* possession of the others sinfully, knowing *well* what you are doing.¹⁰

Q. 83:01-03

وَيْلٌ لِّلْمُطَفِّفِينَ الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ وَإِذَا كَالُوهُمْ أَوْ وُزِنُوا يُخْسِرُونَ

sternly rebuke those who engage in fraud by providing less than the rightful amount during business transactions. Dishonest dealers will face humiliation and punishment on the Day of Judgment for their cheating: ‘Woe to the defrauders. Those who, when they take a measure from people, take full measure, yet when they give them a measure or weight, give less than is due.’

Q. 06:152 emphasizes fair treatment in business dealings and prohibits reducing the rights of others. It reads:

¹⁰ The Hadith reinforce Qur'anic injunctions against cheating, deception, and dishonesty. [Bribery is considered a grave sin, and those who accept bribes consume ill-gotten gains. See also Q. 05:42, 62-63.](#) They are willing to be listeners to the lies and falsehood, and consumers of what is unlawful. | سَمَاعُونَ لِّلْكَذِبِ أَكَلُونَ لِلسُّخْتِ: وَتَرَى كَثِيرًا مِنْهُمْ يُسَارِعُونَ فِي الْإِثْمِ وَالْعُدْوَانَ وَأَكَلِهِمُ السُّخْتِ: لَيْسَ مَا كَانُوا يَعْمَلُونَ لَوْلَا يَهْتَابُهُمُ الرَّبَّانِيُّونَ وَالْأَخْبَارُ عَنْ قَوْلِهِمُ الْإِثْمِ وَأَكَلِهِمُ السُّخْتِ: لَيْسَ مَا كَانُوا يَصْنَعُونَ | [And you can see most of them rushing into sin and transgression and consuming whatever is the unlawful. Evil indeed is what they are doing! Why is it not that the rabbis and scholars forbid them from sinful utterances and from consuming of what is the unlawful? Evil indeed is what they practice.](#)

وَلَا تَقْرُبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا الْكَيْلَ وَالْمِيزَانَ بِالْقِسْطِ لَا نُكَلِّفُ
نَفْسًا إِلَّا وُسْعَهَا وَإِذَا قُلْتُمْ فَاعْدِلُوا وَلَوْ كَانَ ذَا قُرْبَىٰ وَبِعَهْدِ اللَّهِ أَوْفُوا ذَلِكُمْ وَصَّاكُمْ بِهِ لَعَلَّكُمْ
تَتَذَكَّرُونَ

Do not draw *anywhere* near to the property/*wealth* of the orphan, but for betterment of *his/her interest*, until he/*she* attains his/*her full* maturity, and give in full measure, and full weight, in justice. WE do not burden anyone beyond his/*her capacity to establish justice*. And whenever you speak, then be just, even though it be *against* a family member, and fulfil Allah’s Covenant.

Q. 17:35 establishes that cheating in commercial transactions by giving less than due, through fraud or dishonesty, is a major sin in Islam. It reads:

وَأَوْفُوا الْكَيْلَ إِذَا كِلْتُمْ وَزِنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ذَلِكُمْ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا

And fill up the measure *to your customers* whenever you measure *for them*, and weigh with accurate scales. That is *only* fair and better in the end *for success in the Hereafter*.

While the Qur’an does not use the term ‘lewdness’ explicitly, it emphasizes modesty, purity, and moral conduct. Q. 17:23 encourages kindness toward parents and respectful behaviour, reflecting moral values. It reads:

وَقَضَىٰ رَبُّكَ أَلَّا تَعْبُدُوا إِلَّا إِيَّاهُ وَبِالْوَالِدَيْنِ إِحْسَانًا إِمَّا يَبُلُغَنَّ عِنْدَكَ الْكِبَرَ أَحَدُهُمَا أَوْ كِلَاهُمَا فَلَا
تَقُلْ لَهُمَا أُفٍّ وَلَا تَنْهَرْهُمَا وَقُلْ لَهُمَا قَوْلًا كَرِيمًا

And your Lord has decreed that you worship no one *else* but HIM *alone*. And that you be kind to your parents - whether one of them, or both of them, reach old age in your lifetime, never say *even* ‘Uff’ to them *out of irritation* – and do not *shout at them, or* repulse them, but *rather* speak to them with respectful words: *gently and graciously*. And conduct yourself humbly toward them, out of *your* affection *for them*.

The Qur’an consistently emphasizes justice, honesty, and integrity. Believers are encouraged to avoid corruption, dishonesty, and any form of immorality. The Qur’an provides guidance on human and social welfare. In fact, the concept of justice is rooted in Allah’s Divine nature – Q. 04:40 emphasizes the importance of treating others fairly and avoiding oppression.¹¹ The Prophet quoted Allah as saying, ‘O My Servants, I have forbidden injustice upon myself and have made it

¹¹ إِنَّ اللَّهَ لَا يَظْلِمُ مِثْقَالَ ذَرَّةٍ وَإِنْ تَكَ حَسَنَةً يَضَاعِفْهَا وَيُؤْتِ مِنْ لَدُنْهُ أَجْرًا عَظِيمًا | Indeed, Allah is never unfair to anyone even by as much as a speck’s weight of wrong, while if there be a good deed that one has done, He will multiply its reward, and on the top of this, He will also grant an immense reward from Himself beyond what one may have merited.

forbidden amongst you, so do not commit injustice.' This connection between human behaviour and Allah's attributes encourages us to emulate virtues such as compassion, generosity, and advocacy for the oppressed.

In summary, the Qur'an provides clear guidance on ethical conduct, condemning bribery, corruption, cheating, and promoting moral values. It emphasizes justice, compassion, charity, and solidarity. It encourages believers to actively contribute to the welfare of society, especially by assisting those in need. These are the essential parameters for ethical business practices and an upright community.

Glimpses of The Prophet's Model¹²

The model was structured on the Qur'anic guidelines¹³ and the Prophet's wisdom, teachings and consultations.¹⁴ Parameters of the model included justice, equity, and economic prosperity for all members of society, regardless of their faith, race or tribe. The state was to be fully responsible for ensuring their basic needs, and safeguarding their rights.

This holistic approach to welfare,¹⁵ which encompasses material, moral, ideological and spiritual dimensions offers valuable insights for modern states striving to achieve the total welfare of their citizens. In fact, the Prophet's model is not only a historical reality but also a blueprint and a viable model for contemporary societies seeking to balance material prosperity with spiritual well-being.

¹² Major part of this section has been adopted from 'Muhammad – The Recipient of The Qur'an'. Pp xxiv-xxxiii. 'English Paraphrasing of The Divine Qur'an' by Badr Hashemi. Jointly published by the Islamia University of Bahawalpur, and BZ University, Multan, Pakistan. Second Edition. 2023. ISBN 978-1-7923-8701-2. US LCCN 2022362541.

¹³ The Prophet's Model is deeply rooted in the teachings of the Qur'an. Here are some key linkages between the model's parameters and relevant Qur'anic Ayat: (i) Fair distribution of wealth - Q. 51:19. (ii) Social justice - Q. 04:135; 17:70. (iii) Human dignity - Q. 17:70; 21:105. (iv) Empowerment - Q. 21:105; 95:04. Additionally, the Qur'an emphasizes the importance of *Zakat* (charity) – Q. 24:37; *Sadaqat* (voluntary charity) – Q. 02:215; *Khums* (one-fifth tax) – Q. 08:41.

¹⁴ Q. 42:38 – وَأَمْرُهُمْ شُورَىٰ بَيْنَهُمْ – '.... and settle their affairs through consultations among themselves' The Prophet regarded consultation as his duty and bound himself by the opinion of the majority as he did before the battle of Uhud.

¹⁵ The term 'social welfare,' 'social justice,' 'social reform' and/or 'social development' does not have a precise definition. However, this jargon refers to a wide range of policies, activities and services for health, housing, income maintenance, education and social work. In fact, it instils a wide-range of issues extending far beyond the actions of a government, the means by which welfare is developed in a society and delivered to its people. This was the main target of Islam. Thus, social solidarity was apparent in all aspects of The Prophet's Message.

The Prophet's approach to statecraft and governance was deeply intertwined with his Divine Mission and the teachings of Qur'an/Islam. His leadership was not merely a political authority but also a spiritual and moral guide for the community. The anatomy of the state under the Prophet¹⁶ can be understood through the lens of three core tasks that he was assigned in guiding the believers through the (i) reciting the revelations, (ii) purifying their hearts, and (iii) teaching wisdom and knowledge - Q. 03:164.¹⁷

The first task was to recite the revelations of the Qur'an to the people. The recitation served to educate the people about the divine message, informing them of the distinction between good and evil, lawful and unlawful. It was a means to elevate the community from ignorance to enlightenment, providing them with the knowledge necessary to make moral and ethical decisions.

The second task was the moral purification of the community. The Prophet focused on weeding out evil and promoting virtue. This purification process was essential for the development of a just and moral society. It was believed that knowledge without morality could lead to self-destruction, hence the emphasis on cultivating a virtuous character was paramount.

The third task was to impart wisdom and knowledge. After the hearts were purified, they became receptive to the comprehensive knowledge of the Qur'an, which balanced worldly knowledge with religious understanding. The Prophet's teachings through his actions, sayings, and approvals nurtured the capacity for wisdom, defined as the righteousness of deeds, dealings and motives.

The Prophet's state was not just a political entity but a community bound by faith and moral values. The governance was based on the principles of justice, equality, and the welfare of the community. The state was responsible for ensuring the well-being of its citizens,¹⁸ both spiritually and materially. The Prophet's

¹⁶ See Illustration 2.

¹⁷ 03:164 - لَقَدْ مَنَّ اللَّهُ عَلَى الْمُؤْمِنِينَ إِذْ بَعَثَ فِيهِمْ رَسُولًا مِنْ أَنْفُسِهِمْ يَتْلُو عَلَيْهِمْ آيَاتِهِ وَيُزَكِّيهِمْ وَيُعَلِّمُهُمُ الْكِتَابَ وَالْحِكْمَةَ وَإِنْ كَانُوا مِنْ قَبْلُ لَفِي ضَلَالٍ مُبِينٍ | Allah has been Gracious to the believers by assigning them a Messenger *Muhammad* from among themselves, reciting to them His Messages *from The Qur'an*, purifying them *of polytheism, dogma and taboos*, and teaching them *of the Law of governance*, and the Wisdom - though they were clearly *lost* in error before.

¹⁸ The Islamic system of social security has several programs for the citizens of the country. It includes maintenance allowances, family allowances, widow's allowances, orphans' allowances, old-age pensions, unemployment allowances, medical aid, etc. The Islamic State is also responsible for providing financial aid to the debtors so they can pay off their debt burden. It also helps the prisoners and captives in the provision of food and clothing. It is the obligatory duty of an Islamic state to establish guest houses in every city of the state. See *The Islamic Welfare State*. Al Qalam, December 2019, Vol 24, Issue :2.

leadership exemplified a model where the ruler is also a shepherd, caring for and guiding his flock towards righteousness and prosperity.

In short, the anatomy of the state under the Prophet was a unique blend of religious and political governance aimed at creating a society that was spiritually enlightened, morally upright, and socially just. It was a state where the ruler was not just a political leader but a spiritual guide, leading by example and striving for the betterment of the entire community.

The Prophet's life and mission made an overwhelming appeal to the masses. It uplifted the status of women, gave rights to the underprivileged, and regulated the moral and social life of the disenfranchised.

He introduced a new moral order that shook the very foundations of the then Arabian society. It comprised:

1. A believer's life and living is not for self or family or tribal interest, but for seeking Allah's Pleasure (*Li Wajhi Allahil Karim*).
2. Belief in the Time of Final Judgment and the Resurrection - adding a new dimension of human responsibility and accountability.
3. Tribal vengeance and retaliation were subordinated to a belief in and reward from a Just and Merciful Creator and Judge – Allah.
4. Each person was personally accountable not to tribal customary law but to an overriding Divine Law.¹⁹
5. In order to ensure societal peace and interfaith harmony among Muslims and communities of Jews, Christians and Arab pagans in Madeenah, he promulgated a charter²⁰ setting out the rights and duties of all citizens.

The Prophet and the first Muslim community are seen as exemplifying the ideal of implementing the socially just society envisioned by The Qur'an - a society in which moral and social justice counterbalance oppression of the weak and economic exploitation. While recognizing differences in gender, ethnicity and

¹⁹ Thus, a society based on tribal affiliation and man-made family/tribal law and custom was replaced by a religiously bonded community - *Ummah* - governed by Allah's Law and the practice of His Prophet.

²⁰ When the Prophet arrived in Yathrib, people favoured him over, Abd-Allah ibn Ubayy, one of the two contenders for the ruler ship of the city. The Prophet ended the political conflict by reconciling the tribes of Banu Aus and Banu Khazraj. He named the city Madeenah, a city of civil order, and under the provisions of Mithaq-al-Madeenah, 'the Constitution of Medeenah' that he signed with the various faith-based communities, he established a politically and religiously pluralistic polity. By accommodating not just political pluralism, as is the norm in modern democracies, but also religious pluralism, the Madeenah model was more democratic than democracies of our time.

status, The Qur'an teaches the ultimate supra-tribal (transnational) unity and equality of all believers before Allah.

Belief and action are to be joined²¹ - Muslims are not only to know and believe, but also to act and implement; worship and devotion to Allah embrace both private and public life, affecting not only prayer, fasting, and pilgrimage, but social behaviour as well. Believers are those who behave like the believers; not those who look like or are called with Muslim names.

By taking what was best in morality, The Prophet proclaimed a sweeping program of socio-economic reforms, which is among its most striking features: exploitation of the poor, weak, widows, women, orphans and slaves is vividly condemned - Q.04:02, 10,²² etc. False contracts, bribery, abuse of women, hoarding of wealth, and interest/ usury were denounced, and so were slavery and aristocratic privilege, practices of female infanticide, fornication/adultery, robbery, etc.

It adopted a formula of the career open to the talents that represented a very considerable advance on the practice of the then prevalent Greco-Roman and the ancient Iranian world. The Qur'an provides a blueprint for a new order in society in which the poor would be treated more fairly with sufficient support.²³

²¹ It occurs 51 times throughout the Qur'an. For example, Q. 02:25 states - وَيَسِّرِ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ أَنْ لَهُمْ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ | And give the good news to those who believe, and practice righteousness of *the Paradise and rivers of plentiful blessings* flowing by.

²² Q. 04:02 | وَأَوِّدُوا أَمْوَالَهُمْ وَلَا تَتَّبِعُوا الْخَيْبَ بِالطَّيِّبِ وَلَا تَأْكُلُوا أَمْوَالَهُمْ إِلَىٰ أَمْوَالِكُمْ - Q. 04:10 | إِنَّ الَّذِينَ يَأْكُلُونَ أَمْوَالَ الْيَتَامَىٰ ظُلْمًا إِنَّمَا يَأْكُلُونَ فِي بُطُونِهِمْ نَارًا - Indeed, those who consume the possessions of the orphans unjustly, they are in fact consuming nothing but fire in their bellies. And *for their callousness* they will be scorched by a raging blaze of *the Hellfire*.

²³ Q. 02:177 states - لَيْسَ الْبِرَّ أَنْ تُوَلُّوا وُجُوهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلَكِنَّ الْبِرَّ مَنْ آمَنَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَالْمَلَائِكَةِ وَالْكِتَابِ وَالنَّبِيِّينَ - وَأَتَى الْمَالَ عَلَىٰ حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينَ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ وَالْمُوفُونَ وَعَبَّوهُمْ إِذَا غَاظُوا وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ | Righteousness/Piety is not a matter of turning your faces Eastward or Westward in prayers. Rather, *true* righteousness/piety is believing in Allah of *Absolute Unity and Uniqueness*, and the Last Hour, and the angels and the Books, and the Prophets; giving money, despite his love of it, to the relatives, and the orphans, and the poor, and the travellers in need, and the beggars, and for *freeing the captives*; and establishing the Salat/Prayers, and paying out the Zakat/annual charity, and fulfilling their promises, contracts and agreements they have given, and enduring adversity and hardship in the time of peril. It is they who Affirm the Truth, and it is they who *thus* remain Mindful of Allah's *obedience*. This Ayah encapsulates the essence of Islamic social welfare, emphasizing the importance of supporting the less fortunate as a fundamental aspect of righteousness and faith. It highlights the comprehensive approach to charity in Islam, which includes giving to relatives, orphans, the needy, travellers,

This 'economy of poverty' prevailed in Islamic theory and practice up until the 13th and 14th centuries. It was based on a notion that wealth is to be circulated and purified, in part, through charity. This uniquely Islamic conceptualization views charity, generosity, poverty, and the poor as a form of reciprocation for Allah's divine beneficence. With the poor as the focal point of this economic paradigm, the Quran's teachings on poverty exerted a substantial, even transformative influence on Arabia, the Near East, and beyond.²⁴

Allah's Injunctions required the believers to live their lives not only for their own personal interest, but also as agents of mercy to mankind through the spirit of *ukhuwwah* (all-encompassing brotherhood) where later part of Q.05:02 states:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ

'....support each other in righteousness and piety, and do not support each other in sinfulness and hostility....' This all-encompassing brotherhood transcended beyond lineage and kinship.

An important landmark of the pivotal role of unity in Islamic tradition was the establishment of *ukhuwwah* between the *Ansar* and *Muhajireen*²⁵ according to

those who ask for help, and for freeing slaves, as well as establishing prayer and giving out Zakat (almsgiving).

²⁴. 'It is a religious obligation of Muslims to contribute as much as Islamic State demands to fulfil the needs of the poor if Zakat revenues are insufficient.' Argues [Afzal-ur-Rahman](#), *Economic Doctrines of Islam*, Volume 2, Islamic Publication, 1975. He quotes a few sayings of great jurists like Ibn Hazm. 'Whoever has an extra camel, let him give it to him who has it not and needs it; whoever has surplus food, let him give it to him who is without it.' Most jurists before Ibn Hazm had mentioned only extreme thirst as a justification for individual violence. He criticizes them and says that if thirst justifies it, why not starvation or lack of coverage which might prove equally fatal. 'He says that if a person is dying of thirst or hunger and the person possessing water and food refuses to help him, the hungry or the thirsty man has a right to take it by force.'¹⁹ In the context of the Qur'an and Islamic history, the *Ansar* and *Muhajireen* were two significant groups among the early Muslim community. The *Muhajireen* (Emigrants) were the early converts who migrated from Makkah to Madeenah. They left behind their homes, wealth, and families for the sake of their faith and in support of the Prophet. The *Ansar* (Helpers) were the inhabitants of Madeenah who welcomed the *Muhajireen*. They offered them refuge, shared their wealth, and stood by them in the struggle to establish and spread Islam. [Their generosity and support were crucial in helping the Muhajireen settle and integrate into the Medeanan society.](#) The relationship between the *Muhajireen* and *Ansar* was characterized by a profound sense of brotherhood and unity. [This bond was further strengthened by the Prophet through a pact known as Al-Muakhaat, which paired individuals from both groups as brothers, signifying their mutual support and solidarity.](#) Both groups are highly regarded in Islamic tradition for their sacrifices and commitment to the cause of Islam.

²⁵. Q. 59:09 - وَالَّذِينَ تَبَوَّءُوا الدَّارَ وَالْإِيمَانَ مِنْ قَبْلِهِمْ يُجْزَوْنَ مِمَّنْ هَاجَرَ إِلَيْهِمْ وَلَا يَجِدُونَ فِي صُدُورِهِمْ حَاجَةً مِمَّا أُوتُوا وَيُؤْتُونَ عَلَىٰ أَنْفُسِهِمْ - Q. 59:09 | وَلَوْ كَانَ بِهِمْ خَصَاصَةٌ، وَمَنْ يُوقِ شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ | And in spoils of war there would also be a share for

which the former agreed to share their wealth and property with the *Muhajireen* and gave a portion of their homes to their families for use, and allowed them to farm on their lands under a system of sharecropping. Q. 59:09 records appreciation for the *Ansars*' altruistic spirit of contribution for the welfare of the *Muhajireen*.

Thus, the foundations of a 'welfare society' were laid down that connected individuals and brought them to a state of social cohesion. Social welfare started in two forms:

First, 'Zakat' - an obligatory charity that purifies one's self and possessions given out annually for benefit of the poor, destitute, marginalized and others.

Second by public works: the purchase and construction of wells. Upon his hijra to Madeenah, The Prophet found only one well to be used for public benefit, which was bought and used by the general public. After the Prophet's declaration that 'water' was a better form of sadaqah (charity), many of his companions sponsored the digging of new wells.

During the Caliphate,²⁶ the Muslims repaired many of the aging wells in the lands they conquered. These projects were financed through the institution of 'waqf.' The fundamental idea of waqf was to bring the profound ideal of philanthropic and benevolent attitudes within society into reality.

The idea of the waqf is very inclusive and expanded beyond religion to social and welfare purposes. The Prophet encouraged his companions to use waqf for both religious and worldly purposes. The establishment of mosques for worship and community activities, building wells for the use of the early Muslim community in Madeenah, horses for use in battles and lands cultivated for feeding the poor were all financed by waqfs under the supervision and guidance of The Prophet himself.

One would contend that it was due to the vast and wide practice of *waqf* throughout Muslim history that individuals and society became economically empowered, thus minimizing the role of state in education,²⁷ welfare and even

those *in Madeenah* who had provided them with shelter, and had accepted the Faith before them; they love those who had taken refuge with them, and they find no hesitation in their hearts in helping them, and readily prefer them over themselves, even when they needed what they gave away. Indeed, whoever would overcome one's greed, those - they will be successful.

²⁶. The references to the Caliphate after the Prophet (CE 632) imply the establishment of a system of governance to lead the Muslim community, or *Ummah*. [The Caliphate was both a religious and political entity, with the Caliph being considered the successor to the Prophet in terms of leading the Islamic state.](#)

²⁷. The Prophet put strong stress on education and made it obligatory upon every Muslim to acquire education and knowledge. The Caliphs remained persistent in accomplishing the duty of

healthcare. In fact, it continued to become the heartbeat of the Muslim community and survived in its religious as well as worldly forms.

The dynamo of civil society was not personal interest but it was a paradigm that reflected the degree of religiosity of individuals in maintaining their vertical relationship with Allah, and their horizontal relationship with their brothers and sisters – the people. The role of the state was 'minimal' and 'limited' to allow other representatives of society to have their share in power and decision-making.

The state functioned as the protector of people, of their security and freedom. It maintained law and order and regulated the market and public goods without interfering in the market process through central planning. Institutional checks and balances and effective watchdogs restrained arbitrary state action.

The administrative structure of the Prophet's governance was a pioneering model of leadership and statecraft that has been studied and admired for centuries. The administration was founded on the principles of justice, equality, and welfare of the people. As the head of state, he was the representative of Almighty Allah. He also held the roles of chief justice and chief supervisor of economics, with Almighty Allah as their only trustee.

The Prophet's administration was characterized by a well-organized and established centre where all officers and departments were busy in their works. A key aspect of his administration was the purification of the government from all kinds of corruption. For this purpose, he purified the hearts and minds of the people spiritually and socially, enabling him to properly train and guide his people.

The Prophet's government system included legislative, executive, and judiciary authorities. He was the lawgiver, chief justice, and supreme military commander, ensuring that sovereignty belonged to Allah while he served as the head of the state.

Many of the rules and regulations he laid out, in accordance with Qur'anic command, coincided with contemporary policies used today in many nations and even in the United Nations.

the state to educate the people. The Qur'an, Hadith and later governance of Caliphs made it one of the very important duties of the Islamic State to provide education to all its citizens. There is a misconception about the Islamic state only promotes the education of the Qur'an and Hadith. Islam gives significant importance to others to humanities, sciences and other technical subjects. It is evident that before the start of a renaissance in Europe, Muslims scholars had done scholarly works in science and philosophy. All these subjects were taught in the Madrasa of the Islamic states.

The administrative structure of governance was a comprehensive system that integrated spiritual guidance with political authority. It was a model of good governance that emphasized ethical leadership, structured organization, and the welfare of the community. The principles and practices of his administration continue to influence modern governance, demonstrating the timeless relevance of his leadership.

Lands of Crescent²⁸

The countries, spanning from Southeast Asia to North Africa, have diverse cultures, languages, and traditions, but all are united by their common belief in Islam. Despite their varying governmental structures, social customs, and economic contexts, they share a rich Islamic history and collectively impact geopolitics, history, and culture.²⁹

While the Prophet's Model provides valuable insights, its direct application requires thoughtful adaptation to the realities of today's world. Balancing tradition with innovation is essential to create just and compassionate societies.

Scholars and policymakers have debated how to adapt Islamic principles to the present context. Some argue for a reinterpretation of Islamic teachings to align

²⁸ Islamic welfare state has various dimensions and responsibilities but also various interpretations by different sects of the Muslims. This is always an ideal model of state for every Muslim but in spite of strong aspiration for the creation of an Islamic welfare state, one cannot find a single Islamic state in the world to be presented as a model. Another strange thing is that in different Islamic states, different roots have been adopted for achieving this goal. In Afghanistan for instance, the Taliban started an armed struggle for the creation of an Islamic State. On 4th April 1996, Mullah Umer, the supreme leader of the Taliban was declared Amir-ul-Momineen (Commander of the faithful). This also led to the same type of struggle in the Khyber Pakhtunkhah Province of Pakistan. In Turkey, The Welfare Party was established. This party conceived of democracy in instrumental terms, serving their quest to move the Turkish state and Turkish society in a more Islamist direction. The Muslim Brotherhood (*al-Ikhwan al-Muslimun*) is a transnational Sunni Islamic organization founded in Egypt by Islamic scholar Hassan al-Banna in 1928 but it is more popularly associated with the name of Syed Qutb Shaheed whose classical Tafseer of The Qur'an, *Fi Zilalil Qur'an*, created a new wave of renaissance among the Muslim all over the world. Initially, as a Pan-Islamic, religious, and social movement but later it advanced into the political arena, aiming the establishment of a state ruled by Sharia law. This party spread the famous slogan worldwide being: 'Islam is the Solution'.

²⁹ The Muslim world is at the bottom rung of participatory democracy, representative governance, and political stability in comparison to the rest of the world. Prevalent and perpetual social disintegration, economic stagnation, and resistance to modernity are all problems in search of answers whose validity and relevance are constantly questioned. Some have vested hopes in the ideal of an 'Islamic state,' but very few have defined such a loosely defined state, and even fewer have critically analysed or offered its theoretical parameters.

with current needs, while others advocate for a return to the original model – ‘back to the Qur’an, back to the hadith.’

The Prophet's model of a welfare state has inspired and influenced social welfare systems in various countries. While no country has fully replicated the exact model, some have incorporated elements of it into their social policies and programs.³⁰ Here are a few examples:

1. Saudi Arabia: Implements a modernized version of zakat, with a 2.5% tax on wealth, and distributes it to the poor and vulnerable.
2. Iran: Has a comprehensive social welfare system, including healthcare, education, and poverty reduction programs, inspired by Islamic principles.
3. Malaysia: Implements a dual-system approach, combining modern social welfare programs with Islamic values and principles.
4. Turkey: Has a robust social security system, including healthcare and pension programs, influenced by Ottoman-era Islamic social welfare traditions.
5. Indonesia: Incorporates Islamic values and principles into its social welfare programs, including poverty reduction and education initiatives.
6. United Arab Emirates: Provides a comprehensive social welfare system, including healthcare, education, and housing support, inspired by Islamic values.
7. Qatar: Implements a modernized version of zakat, with a 2.5% tax on wealth, and distributes it to the poor and vulnerable, in addition to other social welfare programs.

These countries have adapted elements of the Prophet's model to their unique contexts, combining Islamic principles with modern social welfare approaches. However, it is important to note that the implementation and effectiveness of these systems vary, and not all countries that claim to follow Islamic principles necessarily adhere to the Prophet's model in its entirety.

Good business practices such as fair pricing, quality products and services, honouring contracts and agreements, avoiding fraud and deception, and protecting the environment are reflected in the business practices of many Muslim entrepreneurs, who prioritize social responsibility and sustainability. This has had

³⁰ If the Islamic state in Prophet's era appears to us not to be as advanced as the state in its modern sense, it is necessary to keep in mind that this state was established almost 15 centuries ago in a land/country whose political life was based on centuries old tribal values, traditions, and system.

a profound impact on ethics, morality, and good business practices in Pakistan, Iran, Qatar, Saudi Arabia, Turkey and Malaysia.

A study by the World Bank³¹ found that countries with higher levels of Islamic finance, such as Malaysia and Saudi Arabia, have lower levels of corruption and bribery. Another study³² found that Muslim entrepreneurs in Pakistan and Iran prioritize ethical business practices, including honesty and fairness, over profit maximization.

In addition, some non-Muslim countries have also incorporated elements of the Prophet's model, such as:

1. Sweden: Implements a robust social welfare system, including universal healthcare and education.
2. Canada: Has a comprehensive social welfare system, including healthcare, education, and poverty reduction programs.

These countries demonstrate that the principles of social justice, compassion, and equality, embodied in the Prophet's model can inspire social welfare systems across diverse cultural and religious contexts.

Case Study – Pakistan³³

Pakistan's socio-economic profile presents a complex and challenging landscape. With a population of over 230 million growing at an annual rate of more than 2 percent, it faces significant development challenges, including a high poverty rate, a low literacy rate, and a widespread lack of access to basic services.

The following represent country's socio-economic profile:³⁴

³¹ World Bank, 2019.

³² The International Journal of Business and Management. IJBM, 2020.

³³ According to the Constitution of Pakistan, Pakistan is an Islamic state with Islam as the official religion of the country and all laws should conform to Sharia. In 1977, General Zia-ul-Haq promised to establish an Islamic state and enforce Sharia law. The main focus of his policy of Islamization was regulative, punitive and extractive but with little attempt to bring socio-economic equality under Islamic law. Several religious political parties have the aspiration for enforcement of Sharia which will ultimately lead to the emergence of the Islamic welfare state. In the 2018 elections, the MMA election manifesto was the implementation of Shariat laws. A militant group named Tehreek Nifaz-e-Shariat Mohammadi tried to enforce Shariah law in the Malakand Division of Pakistan. All these historical events indicate a strong desire in Pakistan for the Islamic welfare state. In 2015, Tehreek-e-Labbaik Pakistan, a religious political organization promised the same. And finally, in 2018, Pakistan Tehrik Insaf expressed its aspiration to make Pakistan an Islamic welfare state on the principles of the earlier Riyasat-i-Madeenah - a society based on justice, compassion and human dignity. This was nothing different from other leaders of the Muslim world like Turkey's Erdogan or Mursi in Egypt. But all slogging in Pakistan was political (i.e. non serious, non-committal) and a pipe-dream. Nothing was done on ground by any party.

1. GDP per capita (2020): \$1,563 (World Bank)
2. Poverty Headcount Ratio (2020): 39.3% (World Bank)
3. Access to basic necessities:
 - Food: 73% of population has access to sufficient food (2019, World Food Programme)
 - Water: 91% of population has access to improved water sources (2020, WHO)
 - Shelter: 77% of population lives in permanent dwellings (2017, PBS)
1. Education:
 - Literacy rate (2019): 59.1% (PBS)
 - Enrolment rates:
 - Primary (2019): 81% (PBS)
 - Secondary (2019): 44% (PBS)
 - Education quality: Ranks 150th out of 189 countries in the Human Development Index (2020, UNDP)
2. Healthcare:
 - Life expectancy (2020): 66.4 years (WHO)
 - Infant mortality rate (2020): 61.2 deaths per 1,000 live births (WHO)
 - Access to healthcare facilities: 72% of population has access to essential health services (2019, WHO)
3. Social Security:
 - Coverage: 15.6% of population has access to social safety nets (2019, World Bank)
 - Adequacy: Ranks 102nd out of 187 countries in the Social Protection Index (2020, UNDP)
4. Social Inclusion:
 - Gender empowerment: Ranks 151st out of 189 countries in the Gender Development Index (2020, UNDP)
 - Minority empowerment: Ranks 105th out of 113 countries in the Minority Rights Index (2020, Minority Rights Group International)

The country's economic growth has been hindered by political instability, corruption, and a heavy burden of foreign debt. Despite these challenges, Pakistan has made some invisible progress in recent years, with increasing investments in

³⁴ These parameters are based on available data and may not reflect the current situation, 2024. Additionally, these are just a few examples of socio-economic/welfare indicators and do not represent an exhaustive list.

infrastructure and industry. However, addressing the socio-economic disparities and ensuring sustainable and inclusive growth remains a pressing priority.

Moral decadence

Pakistan is an Islamic Republic³⁵ but has witnessed a steady decline in moral values and faces serious challenges in terms of corruption and peacefulness leaving a profound impact on the country's social fabric. For example:

1. Pakistan is ranked 108th out of 143 countries in the World Happiness Report 2024.³⁶
2. The Corruption Perceptions Index (CPI) score is 29 out of 100 for the year 2023, indicating a perception of significant corruption within the country. This score places it at 133rd out of 180 countries.
3. In terms of the Global Peace Index (GPI), its ranking is 146th out of 163 countries in the year 2023. The GPI measures the relative position of nations peacefulness, and this ranking suggests challenges in terms of peace and security within the country.

One of the primary indicators of moral decay is the rampant corruption that plagues Pakistan's political and bureaucratic institutions. The country ranks among the most corrupt nations globally, with bribery, embezzlement, and nepotism becoming an entrenched part of the system. This culture of corruption has trickled down to the grassroots level.

Furthermore, the country is marred by discrimination and injustice. This has led to a decline in empathy and compassion. Moral values are deeply intertwined with the country's religious and cultural ethos. Principles such as *taqwa* (consciousness of Allah), *adl* (justice), *ihsan* (benevolence), *akhlaq* (ethics), and *rahmah* (mercy) are considered significant. These values guide behaviour, foster social solidarity, and provide a sense of meaning and purpose for individuals and groups within the society.

However, there are concerns about the decay of moral values, with some attributing this to the absence of the rule of law and justice. Addressing these

³⁵ Pakistan is an Islamic and ideological country with Islamic rules and values in its Constitution. Under the Constitution of Pakistan, Islamic law is a source of legislation and the judiciary has the power to adjudicate disputes in accordance with it. However, the extent to which Islamic law is incorporated into the legal system varies depending on the particular legal issue and the jurisdiction in which it is being considered.

³⁶ [The report evaluates various factors such as GDP per capita, social support, healthy life expectancy, freedom to make life choices, generosity, and perceptions of corruption to determine the happiness level.](#)

issues is seen as essential for promoting social harmony and cohesion, and for ensuring that moral codes are consistent with the foundational principles of Pakistani society

The education system has also suffered a significant decline, leading to a lack of critical thinking and moral awareness among the younger generation. The emphasis on rote learning and memorization has replaced critical thinking and ethical inquiry, producing individuals who are ill-equipped to navigate the complexities of modern life.³⁷

Reclaim its moral footing

Given that Pakistan's population and the society is rapidly losing its understanding of the basic tenants of ethics and morality - everyone appears to have lost a sense of *rushd* and *hidayah*. One way to revitalize the Faith/*Iman* is to use *Da'wa*. Islamic concept of *da'wa* aims at intellectual, spiritual, and socio-economic developments of individuals and society at large. Thus, *da'wa* is a holistic approach to human life.

To arrest this decline, Pakistan may consider employing a variant or selected segments of the Prophet's Model. This would not mean that a case is being made for a theocratic framework with diverse interpretations of the Islamic Laws.³⁸ The point is to apply the Model for revival of the most critical areas namely moral

³⁷ See 'Why is it imperative to produce critical thinkers for better understanding of Creational Theology?' Paper presented by Badr Hashemi in EdTech International Conference, June 9-10, 2023, Islamabad, Pakistan.

³⁸ Islamic law, or Sharia, is the legal framework that governs the Muslim world. It is derived from the Qur'an and the Hadith, and is based on Islamic principles of justice.

- Sharia covers all aspects of life, including family law, contract law, [criminal law](#), and financial law. In Pakistan, Sharia is enshrined in the Constitution and forms the basis of the country's legal system.
- There are two principal schools of thought in Islam: Sunni and Shia. Sunni are sub-divided into Hanafi, Maliki, Shafi'i, and Hanbali. Each school has its own interpretations of Sharia.
- Islamic law is not static; it evolves over time in response to changing needs and circumstances. However, certain core principles remain constant, such as the prohibition on murder, robbery, and adultery.
- The role of Islamic law in Pakistan's legal system is significant; it provides a framework for resolving disputes in accordance with Islamic principles of justice.

There are two perspectives on this issue. One is that it provides a moral and ethical framework for society, promoting justice, equality, and compassion. It is reckoned that implementing Sharia would help address issues like corruption, poverty, inequality, and promote a more just and equitable society beside revitalizing the decadence of ethics, morality and righteousness. The other perspective is that Sharia is open to interpretation and has been used to justify punishments, discrimination against women and minorities, and restrictions on individual freedoms.

values, social services, and education.

By acknowledging and addressing these challenges, Pakistan can begin to reclaim its moral footing and build a society that values compassion, honesty, and justice for all. Pakistan Tablighi Jamat, a non-political and non-partisan missionary movement, can play a supportive and positive role in creating social change and addressing socio-moral issues in several ways:

1. Promote moral values such as honesty, compassion, and justice, which are essential for creating a just and equitable society.
2. Emphasize the importance of education, particularly for girls and marginalized communities, to empower individuals and communities.
3. Organize community service projects, such as healthcare initiatives, disaster relief, and poverty alleviation programs, to promote social responsibility.
4. Engage in interfaith dialogue and collaborative efforts with government and other religious groups to promote understanding, tolerance, and peaceful coexistence.
5. Provide support to marginalized communities, such as women, minorities, and the poor, to promote social inclusion and equality.
6. Play a crucial role in countering extremist narratives and promoting a peaceful, inclusive interpretation of Islam.
7. Engage in outreach efforts to build bridges with other communities, fostering greater understanding and cooperation.

Poverty Reduction

The government espouses four major poverty alleviation programs. These include Benazir Income Support Program (BISP),³⁹ Ehsaas,⁴⁰ Pakistan Poverty Alleviation Fund (PPAF),⁴¹ and Kamyab Jawan Program.⁴² These programs are

³⁹ [BISP - Benazir Income Support Programme is a significant social safety net in Pakistan, established in July 2008. Named after the late Prime Minister Benazir Bhutto, BISP was initiated by the political party she headed \(PPP\) to mitigate the impact of inflation and economic slowdown on the poor, particularly focusing on consumption smoothing and poverty reduction. The World Bank has been a major foreign backer, providing significant funding.](#)

⁴⁰ 'Ehsaas' is yet another overarching program launched in 2019, built on the framework developed under BISP. (The Program may have been closed down).

⁴¹ The **Pakistan Poverty Alleviation Fund (PPAF)** was established with the aim of combating poverty and empowering economically disadvantaged communities. It operates on a model of public-private partnership and is considered one of the country's leading agencies for poverty reduction. PPAF's approach to alleviating poverty is multi-faceted, focusing on various aspects such as :i) **Financial Inclusion**, (ii) **Capacity Building & Skills Enhancement**, (iii) **Sustainable Livelihoods**, (iv) **Infrastructure Development**/Implementing projects related to health, education,

part of Pakistan's broader strategy to tackle poverty and achieve Sustainable Development Goals(SDGs), particularly SDG1, which aims to end poverty in all its forms everywhere. The World Bank also supports social protection initiatives by providing research and data to assist in poverty reduction efforts.

BISP is one of South Asia's largest cash transfer programs and Pakistan's flagship social protection initiative. It currently caters to 5.7 million ultra-poor families via unconditional cash transfers. However, the program has been criticized for creating a culture of dependency and politically favoured class of beneficiaries besides hundreds of 'ghost' beneficiaries. So the program needs to be reformed and remodelled so as to create a self-respecting class of people with small skills. Instead of launching new programs there is an urgent need of the integration of more than 134 fragmented and insufficiently managed social protection programs, and prone to political manipulation.

Remodelling of BISP may be considered along the following lines:

1. Integrate vocational training and skills development programs into BISP, focusing on entrepreneurship, craftsmanship, and cottage industries.
2. Tie cash transfers to specific conditions, such as:
 - School attendance for children
 - Health check-ups and vaccinations
 - Participation in skills training or community development projects
3. Implement a gradual phase-out strategy, reducing cash transfers as beneficiaries become self-sufficient through acquired skills and income generation.
4. Offer microfinance opportunities and support entrepreneurship initiatives, enabling beneficiaries to start small businesses at/from home and become economically independent.
5. Encourage community participation and social responsibility among beneficiaries, promoting a sense of ownership and social cohesion.

water, and infrastructure to improve the quality of life, and (v) Assisting households affected by natural disasters and managing reconstruction efforts, like rebuilding houses after earthquakes.

⁴² Kamyab Jawan Program is the first of its kind in Pakistan. It [provides assistance and resources to youth](#) on a national level. Through this platform, the country's youth ages 15 to 29 will benefit from youth empowerment programs, loans for youth entrepreneurs and start-ups, youth legislations and youth councils. Through this program, Pakistani youth are finally being integrated into civil institutions and given opportunities to lift themselves out of poverty. (The Program may have closed down even before it could take-off).

6. Ensure transparency in beneficiary selection, cash transfers, and program monitoring, with accountability mechanisms in place to prevent political favouritism.
7. Foster partnerships with NGOs, private sector organizations, and community groups to enhance program effectiveness, skills training, and job placement.
8. Prioritize support for the most vulnerable populations, including women and people with disabilities.
9. Regularly assess program impact, tracking progress toward self-sufficiency and skill acquisition among beneficiaries.
10. Develop a clear exit strategy, gradually transitioning beneficiaries from cash transfers to self-sustaining livelihoods, ensuring long-term economic independence.

By implementing these reforms, BISP can empower a self-respecting class of people with small skills, promoting economic independence, and breaking the cycle of political favouritism and dependency.

Taking care of the poor is at the core of Qur'anic teachings – it has been emphasised more than thirty times. The Qur'an and Sunnah emphatically and constantly encourage Muslims to engage in the social welfare programmes and remind them of their social responsibilities.

Pakistan should make the handling of its poverty and social welfare as the top priority – its poor, destitute, homeless. It should encourage private social welfare organizations/trusts to expand their footprint. Philanthropists and wealthy individuals should be encouraged to take the 'guardianship' of poor families in their areas and constituencies, and provide basic items of food, clothing and pay for their utility bills as a never-ending service in pursuance of the Qur'anic Teachings and The Prophetic practice of '*ukhuwwah*' and '*Al-Muakhaat*'.

It may also be a prudent initiative to build 'low cost' multiple-storey apartment buildings on the Government non-cultivable land for the poor and give the ownership right on gratis. This may also house all private housing societies thus creating new townships and cities and releasing pressure from urban housing and agricultural land.

Corruption Eradication

Pakistan must prioritize corruption eradication to ensure a prosperous and just future. This requires a comprehensive strategy to tackle moral, financial, and business corruption:

- Strengthen and independence of anti-corruption agencies like NAB, FIA and FBR.⁴³
- Implement a merit-based appointment process for key positions.
- Enact and enforce laws criminalizing corruption, money laundering, and tax evasion.
- Strengthen audit and accountability mechanisms.
- Implement e-governance and digitalization to reduce human interaction and increase transparency.
- Make public officials' assets and tax records publicly accessible.
- Incorporate anti-corruption education in school curricula.
- Encourage civil society and media to promote transparency and accountability.
- Encourage corporate social responsibility and ethical practices.
- Foster a culture of transparency and accountability within businesses.
- Encourage and support civil society organizations fighting corruption.
- Implement international best practices and standards in anti-corruption efforts
- Demonstrate a strong political commitment to eradicating corruption.
- Lead by example, with top leaders setting a tone of transparency and accountability.

Need for an urgent Austerity Plan

Pakistan's total outstanding external debt reached US \$ 131.2 billion by December 2023, i.e., 37.2 % of the country's Nominal GDP.⁴⁴ When compared with its neighbours, India is having approximately half of Pakistan's ratio (18.9%) and Bangladesh having even less (13.73%).⁴⁵

⁴³. NAB, FIA and FBR stand for National Accountability Bureau and Federal Board of Revenue. NAB is Pakistan's apex anti-corruption organization. FIA is to enforcement of laws relating to smuggling, narcotics, currency offences, foreigners, immigration & passports and offences having inter-provincial ramification. FBR is to check, supervise, ascertain, monitor, reconcile and properly enforce, in whole of Pakistan, the Withholding regime and other relevant provisions of the Income Tax Ordinance, 2001 and Sales Tax of 1990.

⁴⁴ CEIC calculates External Debt as % of Nominal GDP from annual External Debt and annual Nominal GDP. The State Bank of Pakistan provides External Debt in USD. The Pakistan Bureau of Statistics provides Nominal GDP in local currency. External Debt as % of Nominal GDP is in annual frequency, ending in June of each year. [[CEIC is a platform at Cornell University \(USA\) that selects and curates relevant macroeconomic and alternative data series for economists and investment professionals to gain insight into markets, with a focus on emerging economies.](#)]

⁴⁵ It's important to consider that these figures can be influenced by various factors, including the size of the economy, the structure of debt, and the terms of borrowing.

The poverty rate in Pakistan is estimated at 39.3% for 2020–21, for India 25%⁴⁶ and for Bangladesh 20.5%.⁴⁷

Given the high levels of foreign debt and poverty at home, Pakistan needs to design an Austerity Plan with a focus on equity and long-term sustainability. The following parameters may be considered:

Target reductions in government spending, particularly in areas that may not directly affect the most vulnerable segments of the population. This could include cutting down on non-essential government functions and overheads.⁴⁸

Increase revenue through measures such as higher taxes on luxury goods and services, which are more likely to be consumed by the privileged. This approach aligns with the principle of the privileged giving up certain privileges.

Ensure that austerity measures do not disproportionately affect low-income groups. This could involve protecting or even increasing funding for essential services like healthcare and education.

While austerity typically involves cutting expenditures, it is also important to consider policies that can stimulate economic growth, such as targeted investments in infrastructure and/or small businesses.

Consider the decentralization of fiscal responsibilities to lower levels of government, which may be more attuned to the local needs and can manage resources more efficiently.

Establish strong mechanisms for transparency and accountability to ensure that the austerity measures are implemented effectively and fairly.

Engage with the public, especially the privileged class, to foster a sense of shared sacrifice and gain support for voluntary contributions and/or giving up of privileges/perks.

⁴⁶ [Niti Aayog reported that 25% of the population in India are poor as of 2024](#)

⁴⁷ World Bank for both Pakistan and Bangladesh.

⁴⁸ **Public Expenditure Cuts may involve:**

- **the salaries and pensions of the heads of all civil, military, judiciary, public sector, parliamentarians - should be capped with a maximum of or equivalent to National Pay Scale/Grade 22;**
- **all pension privileges and perks like cars, staff and security should cease;**
- **air travel within the country and overseas should be minimised and all meetings conducted via video links;**
- **all heads and chief executives should voluntarily give up receiving their salaries and perks: it includes the President, Governors, Chief Ministers, Ministers – federal as well as provincial; and Chiefs of the higher judiciary, armed and para-military forces.**

Conclusions

The Prophetic model of social welfare is rooted in the principles of mutual responsibility, social balance, and the avoidance of circulation of wealth among the rich, emphasizing a holistic approach that combines individual charity with state responsibility to ensure justice and compassion in society. In Pakistan, the application of this model can be transformative, as it aligns with the country's constitutional obligations and societal values based on *Adl-wa-Ehsan* - justice and benevolence, and *Haqooq-ul-Ibad*, rights of the people.

By leveraging traditional Islamic instruments of social welfare such as *Zakat*, *Khums*, *Waqf* and *Ukhuwwah*, alongside modern social services, Pakistan can reduce poverty and income inequality and create a robust welfare system that not only addresses the immediate needs of the underprivileged but also fosters long-term social development and cohesion. This approach could enhance the quality of life for millions, particularly if the private religious sector, which already provides significant social services, is integrated into a comprehensive national welfare strategy.

Furthermore, the Model's emphasis on education, healthcare, and social services resonates with Pakistan's constitutional obligations under Article 38, which mandates the state to provide basic necessities like food, clothing, and shelter to its citizens. Empirical research has shown that countries with strong social safety nets and redistributive policies, like the Prophet's Model, experience improved human development outcomes and economic growth. Therefore, exploring the applicability of this model in Pakistan's context can offer valuable insights for policymakers seeking to create a more equitable and prosperous society.