

Religions and Development Research Programme

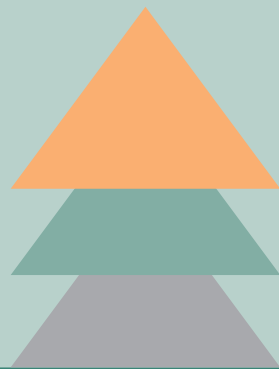
The Role of Faith in the Charity and Development Sector in Karachi and Sindh, Pakistan

Nida Kirmani

Research Fellow, Religions and Development Research
Programme, International Development Department,
University of Birmingham

Sarah Zaidi

Independent researcher



Working Paper 50- 2010



Religions and Development

Research Programme

The Religions and Development Research Programme Consortium is an international research partnership that is exploring the relationships between several major world religions, development in low-income countries and poverty reduction. The programme is comprised of a series of comparative research projects that are addressing the following questions:

- How do religious values and beliefs drive the actions and interactions of individuals and faith-based organisations?
- How do religious values and beliefs and religious organisations influence the relationships between states and societies?
- In what ways do faith communities interact with development actors and what are the outcomes with respect to the achievement of development goals?

The research aims to provide knowledge and tools to enable dialogue between development partners and contribute to the achievement of development goals. We believe that our role as researchers is not to make judgements about the truth or desirability of particular values or beliefs, nor is it to urge a greater or lesser role for religion in achieving development objectives. Instead, our aim is to produce systematic and reliable knowledge and better understanding of the social world.

The research focuses on four countries (India, Pakistan, Nigeria and Tanzania), enabling the research team to study most of the major world religions: Christianity, Islam, Hinduism, Sikhism, Buddhism and African traditional belief systems. The research projects will compare two or more of the focus countries, regions within the countries, different religious traditions and selected development activities and policies.

The consortium consists of six research partner organisations, each of which is working with other researchers in the four focus countries:

- University of Birmingham, UK: International Development Department, Department of Theology and Religion, Centre for West African Studies, Centre for the Study of Global Ethics.
- University of Bath, UK: Centre for Development Studies.
- Indian Institute of Dalit Studies, New Delhi.
- Nigerian Institute of Social and Economic Research, Ibadan.
- University of Dar es Salaam, Tanzania.
- Lahore University of Management Sciences, Pakistan.

In addition to the research partners, links have been forged with non-academic and non-government bodies, including Islamic Relief.

Religions and Development Working Paper 50

The Role of Faith in the Charity and Development Sector in Karachi and Sindh, Pakistan

Nida Kirmani

Research Fellow, Religions and Development Research
Programme, International Development Department, University of
Birmingham

Sarah Zaidi

Independent researcher

ISBN: 0 7044 2790 7
978 0 7044 2790 7

© International Development Department, University of Birmingham



This document is an output from a project funded by UK Aid from the UK Department for International Development (DFID) for the benefit of developing countries. The views expressed are not necessarily those of DFID.



Contents

Glossary and acronyms	1
Summary	2
1 Introduction	3
2 Background	5
2.1 Religion and politics in Pakistan	5
2.2 A historical profile of Karachi	10
2.3 The non-profit sector in Pakistan	14
2.4 Faith and charity	16
2.5 Approaching the study of ‘Faith-based Organizations’	20
3 Objectives and research design	23
3.1 Study objectives	23
3.2 Research design and methodology	23
3.3 Methodological challenges	28
4 Case studies of organizations	31
4.1 The Al Khidmat network of organizations	31
4.2 Alamgir Welfare Trust	39
4.3 Saylani Welfare Trust	41
4.4 Behbud Association	43
4.5 Abdul Sattar Edhi Foundation	46
4.6 Caritas	50
5 Analysis of the case studies	54
5.1 Comparing the case study organizations	54
5.2 A profile of professional development organizations	59
6 Conclusion	66

Appendix 1	70
List of Interviewees	
Notes	75
References	79

Acknowledgements

The authors would like to acknowledge the invaluable contribution of Muhammad Zaheer Khan who served as a research assistant on the project.

Glossary and acronyms

AKF	Al Khidmat Foundation
AKWS	Al Khidmat Welfare Society
AKK	Al Khidmat Khwaateen, the women's arm of AKF
AJK	Azad Jammu and Kashmir
<i>biradari</i>	extended family, kinship group or clan
FATA	Federally Administered Tribal Areas
FBO	Faith-based Organization
IRC	Indus Resource Centre
<i>istikhara</i>	religiously-based problem-solving guidance
Jel	Jamaat-e-Islami
<i>jihad</i>	struggle
<i>katchi abadis</i>	Informal settlements
<i>Muhajirs</i>	Urdu-speaking migrants from India to Pakistan at the time of Partition in 1947
NWFP	North-Western Frontier Province (now Khyber Pakhtunkhwa)
OPP	Orangi Pilot Project
<i>sadqa</i>	voluntary alms-giving
SAFWCO	Sindh Agricultural and Forestry Workers Coordinating Organization
TRDP	Thardeep Rural Development Programme
<i>ulama</i>	religious clerics
<i>zakat</i>	charitable giving that is obligatory for Muslims with disposable wealth (<i>nisaab</i>), calculated at the rate of approximately 2.5 per cent of all disposable wealth at the end of every year

Summary

‘Faith-based organizations’ (FBOs) are gaining increasing attention in development circles amongst practitioners, funders and policy-makers, as well as academics. There has been some discussion of the meaning of the term ‘FBO’ in academic circles, but little empirical research has been conducted on how the term is defined in different contexts. In addition, especially in developing countries, there is little research on what kinds of FBOs actually exist, and how they approach and either contribute to or hinder processes of development. Furthermore, little is known about how, if at all, these organizations differ from ‘secular’ non-governmental organizations (NGOs). This report explores how ‘faith-based organizations’ are understood and operate in the Pakistani context, with a focus on Karachi and Sindh.

In Pakistan and in South Asia in general, religion has historically been deeply involved in attempts to alleviate poverty, most often taking the form of philanthropic activities. Hinduism, Christianity, Buddhism, Islam, Zoroastrianism and Sikhism all have strong traditions of serving the poor and underprivileged. Pakistan, although a majority-Muslim country, has benefitted from the philanthropic contributions of all the major faith communities. The emergence of NGOs, however, is a more recent phenomenon, beginning in the period following Partition in 1947, when voluntary organizations emerged to address the refugee crisis. However, it was not until the 1980s, against the backdrop of the Afghan War and the accompanying influx of foreign aid, that this sector grew exponentially. These developments have shaped the context of contemporary civil society, particularly the voluntary/philanthropic sector, and must frame any discussion of ‘FBOs’ in the Pakistani context.

The research focuses on Karachi, within the wider context of Sindh province and Pakistan as a whole. The study is qualitative in nature and is intended to shed light on the role of religion in organizations engaged in development-related activities. It focuses on six case studies (the Al Khidmat network, the Alamgir Welfare Trust, the Saylani Welfare Trust, the Edhi Foundation, the Behbud Association and Caritas) and looks at the varying role of religion in these organizations. They are then placed within the wider context of the development sector in the region and are compared with professional development organizations, for which religion has no apparent role. The findings are based on semi-structured interviews with staff, volunteers and beneficiaries in Karachi and Sindh.

The key findings of the analysis are:

- With the exception of Caritas, the Christian organization studied, most of the organizations identified as ‘faith-based’ are locally-based and funded through local, individual donations.

- Faith is intertwined in the work of local charities to different degrees; these can be distinguished from professional development organizations, which have no apparent relationship with religion.
- Local charities focus on meeting immediate, individual needs rather addressing than long-term development objectives.
- There is little or no cooperation or dialogue between charities and professional development organizations.

The study concludes that:

- 'FBO' is a problematic category in the Pakistani context, as religion operates in complex and varied ways within organizations.
- Religion is implicit in the values and functioning of Pakistani organizations that are charitable in nature, with the exception of minority religious organizations, whose religious identity is explicit.
- Organizations that frame themselves as being part of the 'development sector' are generally non-religious or secular in nature.
- The role of religion within an organization is tied to its funding structure; its location within local, national and international networks; and the political and ideological profile of its members.

1 Introduction

Pakistan was founded largely on the basis of religious identity and the issue of religion has remained at the forefront of political struggles since the country's inception. However, very little is known about the nature and role of faith-based organizations (FBOs)¹ and their contribution to addressing the development challenges that Pakistan has faced since independence (See Bano with Nair, 2007). It has been hypothesized that FBOs are closer to communities, particularly the poor, and therefore may have advantages with respect to their development activities compared to secular non-governmental organizations (NGOs) (Clarke, 2007). However, some argue that there is a 'dark side' to FBOs, many of which are inherently discriminatory and encourage division based on religious differences (Clarke and Jennings, 2008; Flanigan, 2010). Little empirical evidence has been presented to support these assertions, especially in non-Western contexts. Furthermore, there is a lack of analytical clarity about the nature of FBOs themselves and the differences between them and NGOs (Jeavons, 2003), underlining the need for more empirical study of the characteristics and operation of faith-based and secular development organizations in particular contexts.

This study examines whether faith-based organizations, as they are understood in the development literature, exist in Karachi, and if not, how religion manifests itself in various organizations engaged in development-related activities. The study compares organizations that incorporate religion in their work with NGOs that claim no religious affiliation and for which religion has no apparent role. The organizations selected for study are involved in the betterment of the poor and marginalized sectors of society; they encompass organizations that openly profess a particular religious affiliation and see it as an explicit part of their work, as well as those that are not explicitly affiliated with a religious tradition and claim a humanitarian motivation, working in similar sectors and geographical areas. This allows for a comparison to be made between organizations in terms of their approach and their relationships with the communities in which they work. The study is focused largely on organizations working in Karachi, a city characterized by religious diversity, multiple urban development challenges, and a long history of development and social activism.

In order to understand the role that religion plays within organizations, six organizations are examined in depth in terms of their mission and aims, programmatic priorities and main activities, governance and funding structures, and the role of religion as a motivating factor for staff/volunteers and donors. These organizations are then placed within the wider context of the development sector in Sindh province.

This study is part of a wider research project exploring the development activities, values and performance of FBOs and NGOs. Similar studies are being conducted in Nigeria, Tanzania and India, with the intention of enriching understanding of FBOs in different contexts by exploring the ways they are defined by various actors, as well as outlining their activities, values, organizational characteristics and relationships with beneficiaries, and comparing them with non-religiously affiliated NGOs. The research is intended to inform development policy and practice in donor countries, including the United Kingdom, as well as in the countries in which the research is being conducted.

This paper is divided into five sections, including this introduction. Section 2 provides relevant background, including an introduction to religion and politics in Pakistan, a historical profile of the province of Sindh and the city of Karachi, a general description of the non-profit sector, an examination of relevant religious teachings, and issues in the study of FBOs. In Section 3 the objectives, research design and methods adopted are outlined and the process through which the fieldwork was conducted and data analysed described. Section 4 reports on the case studies of the six organizations profiled in the study, in terms of their mission, organizational history and structure, programmatic priorities, funding and relationships with religion. In Section 5 the organizations are compared with each other and then with professional development organizations working in Sindh. General conclusions are presented in Section 6, with reference to both the objectives of the comparative research project and those specific to the Pakistan study.

2 Background

The population of Pakistan is estimated at 180 million, with a growth rate of 2.3 per cent per year (Population Reference Bureau, 2009). According to the 1998 Census, 35.5 per cent of the population lives in urban areas — an increase from 14.2 per cent in 1941 (Hasan and Raza, 2009, p. 2).² The country is made up of four provinces: Punjab, Khyber Pakhtunkhwa (formerly North-west Frontier Province (NWFP)), Balochistan, and Sindh. The state also administers parts of Kashmir as well as the Federally Administered Tribal Areas (FATA). While Pakistan is often depicted both internally and externally as a ‘Muslim country’, it is diverse on multiple levels – culturally, linguistically, ethnically *and* religiously. Although 96 per cent of the population can be classified as ‘Muslim’, Pakistan is also home to various religious minorities, including Christians, Hindus, Parsis, Ahmadis,³ and smaller number of Sikhs and Buddhists (Population Census Bureau, 1998). ‘Muslim’ is also a label that masks a great deal of diversity. Apart from broad sectarian divisions between Sunnis, who constitute the majority of the Muslim population, and Shias, there are various sub-groups within each sect that are not officially documented by the Population Census Bureau. Sunni Muslims can be divided into four major schools of thought – Hanafi, Hanbali, Shafi’i and Maliki – with the majority of South Asian Muslims following two branches of the Hanafi school, Barelvi and Deobandi.⁴ While Shias only constitute between 15 and 20 per cent of the Pakistani population, they are divided into a number of sub-groups including Ismailis, Bohras, Dawoodis, Khojas and Zikris (Malik, 2002, pp. 12-13).

In order to contextualize the discussion of FBOs, the following sections provide a brief discussion of the fraught relationships between religion and politics in Pakistan in general, the political and historical context of Karachi and Sindh in particular, an overview of the nonprofit sector in Pakistan, and finally a discussion of the relationship between religion and philanthropy in Pakistan, with a particular focus on Islam.

2.1 Religion and politics in Pakistan

This section locates the discussion of ‘faith-based organizations’ within the wider historical relationships between religion and politics. The idea of Pakistan, which was first put forward by Choudhary Rahmat Ali during the 1930s, was to establish a separate homeland for Muslims (see Jalal, 1995). The decades preceding Partition saw the creation of separate electorates for Muslims and the steady rise in popularity of the Muslim League, with Muhammad Ali Jinnah at its helm. Jinnah and his supporters argued that there were ‘two nations’ in India, one comprised of Hindus and the other of

Muslims.⁵ Although it is possible that Jinnah and the League would have settled for semi-autonomous Muslim-majority states within a united India if the Congress Party had been more willing to share power, such a compromise was not reached between the two parties. Rather, the withdrawal of the British in 1947 was accompanied by the violent Partition of the subcontinent and the creation of Pakistan as a separate nation-state (see Jalal, 1985). It was the first nation to be carved out on the basis of religion as a distinct political identity and a reason for self-determination.⁶

However, it is important to also note that, although Pakistan was created with the interests of Muslims in mind, Jinnah believed in the separation of religion and politics and criticized Gandhi for his ‘pseudo-religious’ approach (Walbridge, 2003, p. 40). For example, in a speech given to the Constituent Assembly in 1947, Jinnah stated:

You are free; you are free to go to your temples, you are free to go to your mosques or to any other places of worship in the State of Pakistan. You may belong to any religion, caste or creed — that has nothing to do with the business of the State... We are starting with this fundamental principle: that we are all citizens and equal citizens of one State. Now, I think we should keep that in front of us as our ideal and you will find that in the course of time Hindus would cease to be Hindus and Muslims would cease to be Muslims, not so in the religious sense because that is the personal faith of every individual, but in the political sense as citizens of the state.

Therefore, although Pakistan may have been created to protect the interests of Muslims, once the state was established Jinnah argued relentlessly for religion and politics to be separate, especially to ensure the protection of religious minorities.⁷ It is for this reason that, according to Walbridge (2003, p. 44), “For the Christians and many other Pakistanis, he remains a voice of tolerance.”

At the same time, there remains a great deal of disagreement regarding Jinnah’s ideology and his intentions related to Pakistan. As Hoodbhoy (2010) argues,

Mr Jinnah’s plans were ambiguously stated and he left behind no substantive writings. His speeches, often driven by the exigencies of the moment, are freely cherry-picked today. Some find there a liberal and secular voice, others an articulation of Islamic values. The confusion is irresolvable.

The “fatal contradictions” of his own ideology (Jalal, 1985, p. 242), coupled with the fact that Jinnah died soon after Partition, meant that the relationship between religion and politics would remain a

troubled one. This has also allowed for the political cooptation and manipulation of Islam by various groups vying for power.

The notion that Muslims could and should form a separate nation united by their religion sidelined other forms of identity, such as ethnicity, tribe, caste, language and culture. These other identities, however, continued to exist amongst the people living in Pakistan. They have evolved and at times become more pronounced since Partition and have been the cause of ongoing conflict in various parts of the country including Karachi. Alavi (1988, p. 105) argues that after Partition, Muslim ethnicity had outlived its purpose, because Muslims no longer stood in opposition to Hindus:

Instead a new dominant ethnic group identified itself, the ruling Punjabis. In turn, other sections of the once-Muslim salariat now redefined their respective ethnic identities, as Bengalis, Sindhis, Pathans and Balauch, who were underprivileged in the new state.... They had left Muslim ethnicity behind in the pre-Partition world. How the regional question was to be resolved was at the centre of politics in Pakistan.

Jalal (1995, pp. 216-217) also notes the vast diversity and importance of clan-based solidarities within politics and power structures in Pakistan. In Karachi in particular, ethnic and sectarian identities play a prominent role in the politics and social geography of the city, and are the cause of periodic bouts of violence, which will be discussed in detail in the following section (2.2).

The boundary between religion and politics was increasingly blurred in the decades following independence. Liaquat Ali Khan, the second Prime Minister, introduced the Objectives Resolution in 1949, which provided a greater role for the *ulama*, or religious clerics, in the affairs of the state (Malik, 2002, p. 14). Furthermore, each of the constitutions implemented since independence has contributed to the confusion over the relationship between religion and the state. The 1956 Constitution officially declared Pakistan an 'Islamic republic'. However, the word 'Islamic' was dropped in the Constitution adopted under Ayub Khan in 1962. The 1973 Constitution, which remains in place today, was introduced under Zulfikar Ali Bhutto, and was the first constitution to be agreed to by elected representatives. It included the Objectives Resolution and required that the President and Prime Minister be Muslim. It also defined Pakistan as an Islamic state. However, this Constitution also provided for both the protection of minorities and religious freedom (Malik, 2002, pp. 15-16).

In the 1980s, under General Zia-ul-Haq, and with the support of religious clerics and political parties such as the Jamaat-e-Islami, the state hardened its Islamic identity and at the same time fostered sectarianism, questioning who qualified as a 'real Pakistani' (see Malik, 2002). The Russian invasion of Afghanistan and the support conferred upon him by the US government allowed General Zia to deploy the concept of *jihad* against not only an invading force but also the non-Muslim population. Moazzam Ali, who works for Church World Service, says that for these reasons religious minorities "have become fearful of their status since the period of Zia's rule" (October 30, 2009). Coupled with steady erosion of the rights of minorities and women, the Zia regime further institutionalized discriminatory laws under the rubric of an Islamic framework. The seeds of religious nationalism that were sown at independence found room to develop under General Zia, and were systematically pursued in areas related to culture and education (Hasan, 1999). It was during this period, as well, that secularism shifted from being a valid political position to being synonymous with apostasy (Alavi, 2002).

Furthermore, during this period several discriminatory laws and amendments to the Constitution were passed, which violated the rights of women and minorities. These included the Hudood Ordinances⁸ and the blasphemy laws (see Malik, 2002). It proved impossible to roll back these laws under the various democratic regimes that were in power between General's Zia's death in 1988 and the military coup of General Pervez Musharraf in 1999, including Benazir Bhutto's regime, to the disappointment of many of her female supporters (Jalal, 1995, p. 109). According to Arif Hasan, the ramifications of the Zia era continue to be felt today: "*What we [Pakistanis] are facing is the repression and regressive nature of Zia's time*" (July 29, 2009).

General Musharraf proposed the concept of 'enlightened moderation', which was modelled after the secularist approach of leaders such as Ataturk and emphasized principles such as justice, moderation and the acquisition of knowledge, as a response to Islamic militancy and extremism (Musharraf, 2004). While he managed to reform some of General Zia's discriminatory laws, such as amending the Hudood Ordinance, he was unsuccessful in his attempt to repeal the blasphemy laws, which sanction the death penalty for anyone who is found to have defamed the name of the Prophet, or the laws that make the declaration of religious identity mandatory on official documents (Hoodbhoy, 2006).

The period of Musharraf's rule also saw a growth in Islamic militancy in various parts of the country, especially in NWFP and the Federally Administered Tribal Areas (FATA). This growth has been traced to the fostering of Islamist groups by previous regimes in collusion with the United States government during the Afghan War, as well as the growth in Islamism surrounding 9/11 and the multiple U.S.-led invasions that followed, although some dispute this diagnosis (see Alavi, 2002). Musharraf expanded the army presence in FATA, particularly in Waziristan, to control and contain the growth of the Taliban. He has been heavily criticized for his counter-terrorism efforts (in cooperation with the US government), which included detention of terrorist suspects without charge and enforced disappearances (Human Rights Watch, 2009). His government also brutally suppressed the Balochi insurgency, which arose in response to a perception of being denied a fair share of the economic benefits from resources extracted from the province. As Musharraf's popularity declined and extremist Islamism began to take hold in northern parts of Pakistan, he was forced to step down and hold elections. The civilian government of the Pakistan People's Party headed by President Zardari (the widower of Benazir Bhutto), which came to power in September 2008, has also done little to improve governance or gain people's confidence.

2.2 A historical profile of Karachi

Sindh is the third largest province in Pakistan, covering an area of 140,915 sq km, roughly the size of Nepal, and is home to 30 per cent of the country's population (roughly 55 million persons). There are 23 districts in Sindh, including the city of Karachi. Half of the residents of Sindh (27 million) reside in urban centres, including Karachi, Hyderabad, Larkhana, Sukkur and Mirpurkhas. Sindh is one of the most diverse provinces in terms of its religious composition, with a larger proportion of religious minorities than the other provinces; while over 90 per cent of the population is Muslim, Sindh is also home to Hindus, Christians, Parsis (or Zoroastrians) and Sikhs.⁹ The province is also ethnically diverse, with about half the populating being indigenous Sindhis, but also people of Seraiki or Balochi origin (20 per cent), Urdu-speaking Muhajirs (those that migrated from India following Partition), and significant Pathan and Punjabi populations residing in Karachi. After Punjab, Sindh has the second largest economy, with Karachi serving as its major port and financial centre.

Karachi, where the majority of the fieldwork was conducted, developed from a humble fishing village into a major port city in order to export agricultural products from Punjab and Sindh. It was viewed as a

gateway between India, Afghanistan and Russia during the period of British rule (Hasan, 1999; Gayer, 2007). The population of the city grew exponentially in the years following Partition, initially due to an influx of 900,000 refugees who settled in the city between 1947 and 1951 — an increase of 165 per cent in its population (Gayer, 2007; Hasan and Mohib, 2003). A true melting pot, Karachi is now an industrial mega-city, with an estimated population of 12.1 million (UNDIESA, 2008), making it the largest city in Pakistan. Karachi is also the main industrial and economic centre in the country: according to the city district government's website, it generates 65 per cent of the national revenue (<http://www.karachicity.gov.pk/>).

The story of Karachi is one of multiple waves of migration (see Gazdar, 2005). Before Partition, Karachi was a multi-ethnic and pluralistic city which was home to Hindus, Christians, Parsis and Muslims. The creation of Pakistan changed the demographics of the city, with the arrival of thousands of Urdu-speaking migrants from India, who later became known as '*Muhajirs*'. The massive influx of refugees during this period led to the emergence of several humanitarian organizations (Iqbal, *et. al.*, 2004). The decades following Partition saw the exodus of the vast majority of Karachi's Hindu population and an influx of various Muslim groups from North India, Gujarat, and the princely state of Hyderabad, as well as rural Sindh, Balochistan and Punjab (Zamindar, 2007). Karachi was officially made the capital of Pakistan in 1948, when it was separated from Sindh and became a federally-administered area, which angered much of the province's Sindhi population and was the first in a series of events that led to conflicts between ethnic groups in the following decades.

Under General Ayub Khan (1958-68), Karachi was again transformed, increasing its population by 217 per cent (Hasan, 1999). General Ayub shifted the capital to Islamabad and also decided that refugees living in the city and those migrating from other areas should live outside the city centre. Two satellite towns, Landi-Korangi to the east and New Karachi to the north, about 25 km from city centre, were developed. Industrial estates were attached to these towns, but the process of industrialization was slow. The destruction of housing within Karachi created an unmet demand for housing, leading to the emergence of squatter settlements along the roads that connected the city centre with the satellite towns. These *katchi abadis* (informal squatter settlements) created urban sprawl, segregated living patterns with the poor living outside the city centre and the rich in its immediate vicinity, and also a perennial transport problem.

General Ayub also commissioned the Kotri Barrage on the lower Indus River, resulting in the shrinking of the Indus delta, which left the fishing community without drinking water and a source of livelihood. Members of the community migrated to Karachi to work in the developing fishing industry. In addition, the Green Revolution in Punjab province was increasing the production of crops for export, and Karachi was the main port for this activity. As the ruling elite at the time were from the Northwest Frontier Province, they recruited Pashtun-speaking people, Pathans, to work in emerging industries, the transport, as construction labourers, at the port, and in the security and police forces. The mechanization of agriculture during the Green Revolution in Punjab also resulted in increased migration to cities such as Karachi in search of employment opportunities (see Hasan and Raza, 2009). Much of the city's Punjabi population, including Punjabi Christians, migrated during this period. Finally, Ayub believed in a centralized state structure, which was reflected in his educational policies. He banned regional languages and publications and promoted Urdu as the state language, exacerbating the divisions between the Sindhi-speaking indigenous population, the Urdu-speaking Muhajirs, and other migrant groups, including Pathans, Balochis and Punjabis.

Prime Minister Zulfikar Ali Bhutto (1972-1977), who was a Sindhi himself, introduced affirmative action policies for Sindhi-speaking rural populations, further distancing the population living in rural Sindh from those in the city, and also alienating the Urdu-speaking Muhajir population. Karachi was envisioned as a cosmopolitan international city, which would cater to and entertain business interests from the Gulf States. However, a dramatic change took place under the military government of General Zia ul-Haq (1977-1987). The General kept Sindh divided by supporting ethnic organizations with money, arms, and patronage to fight internally amongst themselves or against the Movement for the Restoration of Democracy.¹⁰ Because of the Afghan war, arms, drugs and refugees entered the city, creating and strengthening divisions. In addition, institutions collapsed, including much of the social infrastructure, and were replaced by private interests. Islamist ideologies also penetrated the views of the generation that came of age under General Zia, who rejected feudal politics. After General Zia's death, Pakistan oscillated from one civilian government to the next. During this twenty-year period the Mutahidda Quami Movement (MQM) (formerly known as the Muhajir Quami Movement), formed on the basis of an Urdu-speaking immigrant identity, dominated the city's politics and welfare system (Arif Hasan July 29, 2009).

In 1999, another military government came to power under the leadership of General Pervez Musharaff. This period witnessed the opening of satellite television channels, increased imports, the privatization of services, and an IT revolution. There was also a growth in the number of NGOs as more funds became available for social sector development. However, poverty and the income gap between the wealthy and poorer segments of society also increased,¹¹ with Pakistan now ranked at 141 in the UNDP's human development rankings, and 22.6 per cent of the population living below the international poverty line of \$1.25 per day (UNDP, 2009, p. 177). The Asian Development Bank estimated in 2007 that 50.5 per cent of Karachi residents (and 89 per cent of those living in *katchi abadis*) live below the poverty line (Hasan, 2007).

Karachi has been the site of frequent bouts of political/ethnic violence since the 1980s (see Verkaaik, 1994, 2004). The city is characterised by various divisions, including those related to ethnicity, sect and class. Clashes have occurred, particularly between Shias and Sunnis in the past (see Zaman, 1998)¹² and between the Muhajir and Pathan communities in recent years (see Gayer, 2007). The city and its outskirts have witnessed an increase in internally-displaced persons from the NWFP, especially in recent years, as a result of the fighting between the Taliban and the Pakistani and US military in the Swat Valley, with estimates reaching 12,000 at the end of May, 2009 (*Dawn*, May 27, 2009). The influx of new migrants into the city may lead to an exacerbation of religious and ethnic tensions. Furthermore, there is widespread discrimination against religious minorities in Karachi and other parts of Sindh, including Hindus, Christians and the Ahmadi community. These ethnic and religious divisions undoubtedly affect the operation of power relations in the region, including those that involve faith-based and non-faith-based organizations.

Karachi is divided into 24 administrative districts by the Karachi Development Authority. Within each administrative unit, there are 'planned' and 'unplanned' areas (*katchi abadis*). The latter are comprised of squatter settlements developed through illegal occupation and the subdivision of public land and house more than half of the city's population. Conditions vary greatly between planned and unplanned areas in terms of basic services and public infrastructure, including electricity, water, sanitation, health and educational facilities (Gayer, 2007). The provincial and city governments have not been successful in providing a social safety net, and many basic services such as education and healthcare, are provided by non-governmental and other non-formal actors. There are no recorded

numbers in the public domain of how many new charities — trusts, foundations, welfare organizations, and even corporations that provide social support — have emerged over the last 20 years, but the numbers are substantial.

2.3 The non-profit sector in Pakistan

Beginning with the response to the refugee crisis following Partition, non-profit organizations have played a key role in the development of Pakistan and have attempted to fill the many gaps left by the state. A study conducted jointly by Johns Hopkins University and the Social Development Policy Centre in 2003 documents the historical evolution of this sector (Ghaus-Pasha and Iqbal, 2003). The authors trace the history of voluntary and philanthropic activities in the region to early recorded history and argue that all the religious traditions have advocated caring for the poor and destitute. These activities began to be institutionalized during the colonial period in the form of voluntary organizations, with laws such as the 1860 Societies Registration Act, the Religious Endowment Act (1863) and the Trust Act of 1882 put into place in order to regulate such activities (*ibid.*, pp. 2-3).

The events surrounding Partition had a profound effect on the evolution of the non-profit sector, with voluntary organizations stepping in to help deal with the massive influx of refugees (see Carlson, 1960). This period saw the establishment of organizations such as the All Pakistan Women's Association (APWA) and the Edhi Foundation, which were instrumental in dealing with the refugee crisis and have continued to be active in relief and charitable activities since this time. One of the members of Al Khidmat Foundation also said that they began their voluntary work during this period, although the organization itself was not formally established until 1992 (July 28, 2009).¹³ Voluntary organizations have been involved in such activities as reconstruction, rehabilitation and the provision of social services since Partition, and thus have been an established part of the country's available social safety nets since its inception (Ghaus-Pasha and Iqbal, 2003, p. 4).

The sector experienced a significant expansion during the 1980s with the influx of foreign funds into the region as a result of the Afghan War. Ghaus-Pasha and Iqbal (*ibid.*) argue that this expansion coincided with a growing general perception of the government's failure to provide basic social services. This combination of factors resulted in the growth of small, intermediary and large non-profit organizations working in various sectors. Prominent development organizations such as the Aga

Khan Rural Support Programme,¹⁴ which works extensively in the northern areas of the country, and the Orangi Pilot Project, which is based in Karachi, were established during this period (*ibid.*, p. 6). Furthermore, the influx of refugees from Afghanistan during this period led to the establishment of various international NGOs in Pakistan (NGORC, 1999), many of which have continued to operate within the country, working in the fields of relief and rehabilitation, with some also shifting into long-term development activities. The total number of registered non-governmental organizations was estimated to be 45,000 in 2000 (Aga Khan Development Network, 2000). Based on previous trends and as a result of the 2005 earthquake, the US-led invasion of Afghanistan and drone attacks in Pakistan's northern areas, one can assume that the number has subsequently increased significantly.

Several types of organizations are included in the non-profit sector in Pakistan, including both those that are registered with the government and those that are not. According to Ghaus-Pasha and Iqbal (2003), organizations that are registered with the government include umbrella NGOs, national non-profit organizations, mid-level and grassroots level organizations, while unregistered organizations include small NGOs, community-based organizations (CBOs) and grassroots organizations. Non-profit organizations include voluntary organizations, trusts, welfare organizations, societies, trusts, foundations, cooperatives and citizens' organizations. The authors also point to the growing use of the terms 'NGO' and 'CBO' in recent years, despite a lack of clarity over precise definitions of these terms (*ibid.*, p. 8).

Faith-based organizations are not included as a separate category within the non-profit sector within the Johns Hopkins study, although the data from this study was later disaggregated as part of the mapping study undertaken as part of the Religions and Development Programme, in order to identify organizations that could be identified as 'faith-based' (see Iqbal and Siddiqui 2008).¹⁵ Ghaus-Pasha and Iqbal point to the presence of religious organizations amongst voluntary and welfare organisations within the non-profit sector, including organizations that sponsor the building of mosques or *madrasas*.¹⁶ However, they also identify voluntary and welfare organizations that are 'secular' in nature, such as the All Pakistan Women's Association, the Family Planning Association, and the Hilal-e-Ahmar Society (The Red Crescent Society). They also argue that many religiously-motivated organizations have a specific sectarian affiliation, although they may not discriminate in terms of the provision of services. Finally, they point to the preponderance of ethnic and clan-based organizations

within the voluntary and welfare sector, such as the Muslim Rajput Association and the Katchhi Memon Welfare Society (*ibid.*, p. 9). The research team involved in the current study found that many such organizations are particularly visible in Karachi, where members of these communities are concentrated because of their historical involvement in business and trade. Because religious identity is often closely tied to ethnicity and clan/caste, these organizations can arguably also be categorized as being associated with religion or at least loosely ‘faith-based.’

Overall, there is a great deal of confusion amongst the general public as well as within the literature about ‘NGOs’ as a category. The Johns Hopkins/SPDC study points out that, although all the organizations included within the non-profit sector can technically be characterized as ‘NGOs’, in general parlance this designation is used to refer to particular types of organizations, namely “the relatively modern organisations espousing secular causes, and by and large, with specific purposes” (*ibid.*, p. 10). This perception may help to explain the resistance by some organizations encountered by the research team during the current study to being categorized as ‘NGOs’. Bano’s (2008a) research provides some clues as to why this suspicion of NGOs has arisen in the Pakistani context. Her survey data from across Pakistan indicated that there is a large amount of mistrust regarding NGOs on the part of the general public, as well as groups such as the media, government officials, the religious elite and activist groups. Much of this is related to a perception that NGOs are profiting from poverty, are not sincere in their efforts, are elitist, and are corrupt. NGOs were contrasted with ‘welfare organizations’, such as the Edhi Foundation, which were seen to be genuinely serving the poor (*ibid.*, p. 95). Often the most vocal opposition to NGOs comes from religious groups, who accuse them of being agents of ‘the West’ and anti-Islam (see Khan, 2000). This negative perception of NGOs is pervasive across Pakistan and affects the ways in which organizations are perceived and categorized, both internally and externally.

2.4 Faith and charity

Apart from contextualizing the discussion of faith-based organizations as above, it is necessary to contextualize the discussion within the history of philanthropic activities in Pakistan, especially in relation to Islam but also to Christianity. As mentioned earlier, the link between religion and charity has existed historically across the faiths represented in the South Asian region. Mosques, Sufi *khanqahs* (spiritual centres) and *madrasas* grew up during the 8th century, with the advent of Muslim rule in

South Asia, and were important sites of philanthropic activity, forming an informal social welfare system (Iqbal and Siddiqui, 2008, p. 16). The colonial period saw an influx of Christian missionaries in the region, who were involved in education, healthcare and awareness-raising around various social issues (*ibid.*, p. 17). Many of the institutions set up by these missionaries continue to flourish today. Furthermore, the colonial period also witnessed Muslim revivalism, which led to the establishment of a network of *madrastas*. The spearhead was the Darul ul-Uloom Deoband, which propagated an anti-colonial and religiously conservative ideology (*ibid.*, pp. 17-18).¹⁷

Muslim forms of charity have historically played a key role in funding charity and philanthropy at the individual and institutional levels, with *zakat* being the largest source of such funding.¹⁸ In addition, there are several categories of charitable giving within Islam apart from *zakat*, including *waqf* (religious endowment) and *sadaqat* and *khairat* (voluntary forms of giving). *Sadqa-e-jariya* is a particular form of charity, which involves investing in something that has long-term benefits; hence this particular form of religious giving can potentially contribute to long-term development. As well, every Muslim (who is able) is expected to sacrifice or pay for the sacrifice of an animal after the yearly *Hajj* period, known as *qurbani*, with the intention that the meat be distributed amongst the community and to those in need. The skins collected from these sacrifices form an important source of funding for many charitable institutions in Karachi. These concepts of charity, which have been termed 'financial worship' (Benthall, 1998), aim to purify wealth, better the self, and improve the chances of attaining paradise in the afterlife.

The Muslim vision of giving is quite extensive, including not only donations of material goods but also performing good deeds and donating one's time. Furthermore, there is a preference for individual anonymity in acts of material giving and even physical deeds. Emphasis is placed on donating without boasting, and *zakat* in particular is considered to be a right of the recipient rather than an act of benevolence on the part of the giver (see Kuran, 2003). It is worth noting that the interpretations of religious injunctions to practise charity have been disputed historically amongst Muslim communities in Pakistan and elsewhere. For example, Kuran (2003) points to disagreements during the early days of Islam over the practice of collecting and disbursing *zakat* funds. He points out that, though the Qur'an stipulates the categories of people who are eligible to receive *zakat* (the poor, the needy, *zakat* administrators, potential converts to Islam and Muslims who renounce Islam, manumitted slaves,

debtors, people fighting for God, and wayfarers), it does not outline exactly how much should be given to each category (*ibid.*, 278). Hence, there is a great deal of variation in the ways that *zakat* is distributed, depending on the context. Furthermore, there are disputes amongst Islamic scholars about whether non-Muslims can also be given *zakat* (Benthall, 1999). In the South Asian context, the majority view tends to be that *zakat* is reserved for Muslims (excluding those that are direct descendants of the Prophet or ‘Syeds’), which has clear implications for organizations that rely on *zakat* for their funding.

In many contexts, including Pakistan, the state has historically administered *zakat* funds. In Pakistan, the *Zakat and Ushr Ordinance (1980)* was passed by the Government of Pakistan as part of Zia ul Haq’s Islamization programme. This ordinance put in place a system in which *zakat* is automatically extracted by the state at source (for example, from bank accounts) at the beginning of Ramadan and is distributed through a system of *zakat* committees. This ordinance created an elaborate bureaucracy at the federal, provincial, district and local levels to oversee the collection and disbursement of *zakat* funds. This rule does not apply to non-Muslims, non-Pakistanis, Muslims of certain sects, and those who do not meet a certain threshold of wealth. Therefore, as was noted by several of the interviewees, many people, because of their opposition to the state’s interference in religious affairs for various reasons, including real and perceived practices of corruption by the state machinery, withdraw funds from their savings accounts before Ramadan or provide documentation that will exclude them from the law (Agha Khan Development Network, 2000, pp. 4-5; see also Weiss, 2002).¹⁹ As Candland (2000, p. 359) notes, “the Pakistani public widely resents being forced to perform an article of faith and objects to the highly politicized use of funds by local *zakat* committees.” At the same time, the state has also enabled the activities of charitable institutions through the provision of land, tax benefits for donors, and tax exemptions for certain charitable organizations (*ibid.*, p. 8).

Charity has also been an intrinsic part of Christianity in South Asia, and it is intertwined with the establishment of Christian communities in what is now India and Pakistan. Missionaries from Britain and the United States first began travelling to the Indian subcontinent during the early 19th century (Walbridge, 2003, p. 7). Some of these missionaries began working amongst members of lower castes and those excluded by the caste system in the latter half of the 19th century. Mass conversions

occurred, particularly in Western Punjab (*ibid.*, p. 15). Most of the Christian colonies in Pakistan were established in Punjab during the late 19th and early 20th centuries and included of both Catholic and Protestant communities.²⁰ European and American missionaries continued to establish orphanages and schools after Partition, but there was a growing sense amongst Catholics and Protestants that the churches should be turned over to Pakistanis. This began to take place during the 1950s and resulted in Pakistan gaining its first Punjabi Roman Catholic priest in 1960 (*ibid.*, p. 47). The churches continued to serve Christian communities by providing social services, while Christian faith-based organizations such as Caritas International and the Church World Service, which receive their funding largely from churches in Europe and North America, were also established in Pakistan during the 1950s and 1960s.

While many non-governmental organizations receive funding from international donors, much of the local philanthropic activity that takes place in Pakistan is closely tied to religious belief and practice. According to the Agha Khan Development Network report, “the near universal context for giving in Pakistan is that of religion, specifically Islam” (2000, p. 67). The *National Survey of Individual Giving*, which was conducted in 1998-1999 and is cited in the report (*ibid.*, p. 44) found that 98 per cent of respondents cited their religious faith as a motivation for donating to charity.²¹ Furthermore, 94 per cent of donations went to religious institutions and causes.²² This study estimated that the people of Pakistan contributed 41 billion rupees (1.5 per cent of GDP) and volunteered 1.6 billion hours of time to philanthropic activities in 1998 alone.²³

The survey also found that the majority of individual donations were directed to other individuals rather than organizations, reflecting a general belief that *zakat* is best given in a discreet fashion to individuals personally known to the donor, with priority given to relatives and neighbours in need.²⁴ This belief may explain the relatively low number of locally-driven explicitly ‘faith-based’ organizations in Pakistan today.²⁵ For example, when the research team visited Orangi, which has been described as one of the largest slums in Asia, residents of the area were largely unable to identify faith-based organizations providing assistance. Rather, they said that certain wealthy individuals would periodically visit the area in order to distribute material assistance to the needy. Similarly, when one of the researchers interviewed residents of Korangi, another unplanned, low-income area in Karachi, residents were unable to identify any organizations they could approach for assistance, whether faith-based or non-

religiously affiliated, although they knew of individuals who offered assistance to the needy. At the same time, a significant proportion of *zakat* money is distributed through institutions and used to run schools; provide health care, meals and dowries; run welfare centres; and provide assistance with the cost of burials across Pakistan.

2.5 Approaching the study of 'Faith-based Organizations'

The concept of 'faith based organizations' has been extensively discussed and debated in the literature related to development and service delivery, with little agreement over the precise definition of the term. Clarke and Jennings describe a 'faith-based organization' as "any organization that derives inspiration and guidance for its activities from the teachings and principles of the faith or from a particular interpretation or school of thought within the faith" (Clarke and Jennings, 2008, p. 6). Preferring the term 'religious NGOs', Berger (2003, p. 16) defines these as:

formal organisations whose identity and mission are self-consciously derived from the teachings of one or more religious or spiritual traditions and which operates on a nonprofit, independent, voluntary basis to promote and realize collectively articulated ideas about the public good at the national or international level.

Clarke, in his typology of faith-based organizations, defines 'faith-based charitable or development organizations' as organizations that "mobilize the faithful in support of the poor and other social groups, and which fund or manage projects which tackle poverty and social exclusion" (2006, p. 840). The Religions and Development Programme defines FBOs as organizations engaged in development or humanitarian activities that explicitly claim a religious motivation. These definitions, although seemingly straightforward, mask a great deal of complexity and ambiguity. Jeavons (2003) notes the lack of analytical clarity surrounding the term 'faith-based organization' and argues for a nuanced and historically contextualized understanding that recognizes for the diversity within the category.

Various typologies have been proposed for classifying organizations vis-à-vis their relationship with religion, highlighting the particular characteristics that determine organizations' religiosity. Sider and Unruh (2004), for example, developed a typology to assess the faith characteristics of social service and educational organizations, conceptualized as a continuum of religiosity, with organizations ranging from faith-saturated, to faith-centred, faith-related, with a faith background, embodying a faith-secular

partnership, to secular, according to the organization's mission statement, foundational history, religiousness of the management and staff, affiliation with religious agencies, sources of finance, content of programmes, and working environment. Smith and Sosin (2001) similarly assess the level of faith affiliation of organizations based on their dependency on religious entities for resources, affiliation with and control by a denomination or other religious group, and religious culture. Finally, Jeavons (1998) delineates the role of religion in seven characteristics, including an organization's self-identification, participants (staff, volunteers, funders, clients), material resources, goals and services, decision-making processes, distribution of power, and external relationships. These typologies were useful in designing the research and analysing the findings (see Section 4.3).

Aside from the definitional aspects of classifying FBOs, there is a great deal of debate about the possible benefits and disadvantages of working with FBOs as development partners. On the positive side, there is a belief that FBOs are more effective in reaching the poorest. In her discussion of religious organizations (ROs), Lunn states:

ROs stand out because of their commitment to and zeal for serving people and communities. They are perceived to work for the public good and, in comparison with government agencies, it is believed that they are more sensitive to people in times of catastrophe, chaos or conflict, are responsive to people's needs and flexible in their provision, act with honesty and take distribution seriously. (2009, p. 944)

Hence, FBOs are seen as being more sincere and closer to the poor than secular NGOs.

Clarke (2006) and Williams and Demerath (1998) argue that FBOs have advantages in terms of being able to draw on spiritual and moral resources as motivating factors in gaining support and effecting social change. Furthermore, supporters of FBOs argue that they are often highly networked nationally and internationally, which provides them with a broad base of support in terms of donors and participants. Berger (2003) points to these networks as sources of 'social capital' for FBOs, which provide human and financial resources (see also Candland, 2000). Using the example of missionaries, Martin, Chau and Patel (2007) argue that FBOs have a longer-term commitment to the communities in which they work. This is contrasted with secular NGOs, which often experience high rates of turnover and where members of staff are transferred frequently. It is also argued that FBOs

rely more on individual donations than institutional donor funds (Clarke, 2006, p. 845), which provides them with greater independence from the imperatives of donors.

A limited amount of research has been conducted on the particular advantages of Muslim FBOs. Benthall (2008), for example, has studied the work of Islamic Relief in Aceh, Indonesia. He finds that the 'Islamic' label was largely advantageous for Islamic Relief in this context, in terms of gaining access to and trust within Muslim communities. However, he also points out that it was Islamic Relief's performance in terms of service delivery that contributed most to its positive image in the community. Similarly, Kirmani and Khan (2008) point to the advantages Islamic Relief has as a Muslim FBO in gaining access and trust, and in terms of being sensitive to the spiritual needs of Muslim communities.

At the same time, critics warn against the potential dangers of working with FBOs as development partners. FBOs are often perceived as being linked to proselytization, and there is a concern that people who are poor and desperate are more vulnerable to this kind of pressure (Lunn, 2009). There is also a fear that FBOs privilege religious identity in negative ways and over all other forms of identity. De Kadt (2009) cautions against the privileging of religious identity and is particularly critical of those FBOs that promote rigid and inflexible versions of religion, which aim to regulate social and cultural interaction. Others point to the divisive potential of FBOs, especially in areas that have experienced religious conflict, as FBOs may reinforce the boundaries between religious groups (Flanigan, 2010). Furthermore, Pearson and Tomalin (2008) are wary of an over-reliance on FBOs, which often take conservative stances on gender-related issues and can pose a threat to advances made with respect to women's rights.²⁶ Islamic FBOs face an added layer of suspicion because of the perceived links of some of these organizations with international terrorist networks (see Kroessin and Mohamed, 2008).

3 Objectives and research design

As noted above, this study is part of a wider research project within the Religions and Development Research Programme, which is exploring the development activities, values and performance of FBOs and NGOs. An effort was made to adopt a similar methodology across the four countries, for the purposes of comparison. However, it was not possible to follow an identical methodology because of the differing national contexts and the makeup of each research team. The methodological approach adopted for the study in Pakistan is described below.

3.1 Study objectives

The aim of this study was to identify whether and in what circumstances FBOs make a distinctive contribution to the achievement of development objectives in Karachi and a rural district of Sindh. We intended to achieve this aim through addressing the following objectives:

1. To identify and compare the sectors in which NGOs and FBOs have focused their development activities in the region.
2. To compare the aims, values, activities, organizational structures and characteristics, decision-making priorities, perceptions of performance, and relationships with beneficiaries of selected FBOs and NGOs.
3. To compare perceptions of the outcomes and effects of FBO and NGO activities with respect to a selected sector or theme, according to staff of the organization itself, intended beneficiaries and relevant observers (local officials, members of other organizations, community leaders).
4. To compare the ways in which NGOs/FBOs approach and are received by members of the local community as well as by other stakeholders (the state, funding agencies, political organizations, etc.).

3.2 Research design and methodology

As the largest and most diverse city in Pakistan in terms of its ethnic and religious composition, Karachi (and the province of Sindh) provides a rich canvas on which to explore the activities of various communities in the field of social welfare and development. As noted above, Sindh has significant representation from across the religious traditions, including members of the Hindu, Christian, Parsi and Muslim communities. Furthermore, many of the ethnic and religious communities that have settled in Karachi have established philanthropic institutions, leading to a high concentration of organizations in the city. Thus it was anticipated that it would be possible to identify comparable organizations working in the same geographical area from different religious traditions. Finally, despite the wider context of violence and insecurity in Pakistan in recent years, which ruled out fieldwork in

parts of the country, and although Karachi has repeatedly witnessed bouts of violence since Partition, the city was relatively stable at the time during which the fieldwork was conducted.

The research methodology builds on the approaches adopted in studies of FBOs conducted elsewhere (Benthall, 2008; Bornstein, 2005; Occhipinti, 2005; Olson, 2008). These rely largely on qualitative methods (semi-structured interviews and participant observation) and on case studies, to gain deep, contextually-grounded, insights into the functioning of particular organizations. This research was constrained, however, by the relatively limited resources and duration of the fieldwork. Hence, the researchers were unable to examine the outcomes and impacts of particular programmes, especially in the long term, and focused more on organizational characteristics.

The Pakistan research team initially scoped out several groups of voluntary organizations and then selected a small sample of NGOs working in and around the city of Karachi for more in-depth study, including faith-based and non-religiously affiliated institutions. The team began by reviewing the literature on NGOs in Pakistan, including the report produced as part of the Religions and Development Programme entitled *Mapping the Terrain: The Activities of Faith-Based Organizations in Development in Pakistan* (Iqbal and Siddiqui, 2008). Approximately twenty people working within the NGO sector, as well as those familiar with development-related activities in Karachi, were interviewed in order to determine the types of organizations working in the development sector and identify the geographical and programmatic areas in which they were operating. One purpose of these interviews was to select the case study organizations. The aim was to study a set of organizations from across the religious traditions and across a spectrum of religiosity (ranging from those for whom religion is a driving force to those that identify themselves as ‘secular’²⁷ or ‘non-religious’), that operate in Karachi and Sindh, as well as at least one organization not affiliated with any particular religion working in the same sector and geographical area as the faith-based organizations studied, for the purposes of comparison.

Rather than imposing a restrictive definition or singular typology of ‘faith-based organizations’ at the outset of the research, the team allowed respondents to describe which organizations they defined as being ‘faith-based’ in the Pakistani context with as little prompting as possible. When the researchers were asked for clarification of what they meant by ‘faith-based organization’, this was defined as any organization that is affiliated with a particular faith tradition. This broad definition allowed the team to capture the diverse interpretations and types of organizations that fit into this category within the

Pakistani context. As well, the research team did not restrict the definition to those organizations that self-consciously identify themselves as 'faith-based', because it was felt that this would exclude many organizations that draw in various ways from religion.²⁸

Through this initial research, the team identified several organizations that respondents familiar with the NGO sector in Karachi themselves identified as being affiliated either with a religious tradition or as 'faith-based'. Most of the organizations mentioned were involved largely in philanthropic and charitable activities and most, with the exception of a single Christian organization, Caritas, were either branches of national organizations or locally-based, rather than being part of an international network. This is in line with the tradition of philanthropy associated with religious social engagement in the region,²⁹ but narrowed the pool of potential case studies to organizations that are charitable in nature. The team also identified two organizations that are not explicitly 'faith-based' but are supported by local funds and are charitable in orientation.

Following the initial interviews and the review of secondary sources, organizations were selected for more detailed study based on their:

- Relationship with religion/religious orientation
- Sources of funding (local individual donors, foreign individual donors, local funding bodies, foreign funding bodies)
- Programmatic scope
- Geographical scope
- Prominence

Because of the diversity within the non-governmental sector in terms of geographic and programmatic scope, it was very difficult to find organizations that are comparable in terms of either their programmes or the geographical locations in which they work. Furthermore, because most of the organizations identified as being 'faith-based' in the initial scoping exercise are locally-based and funded and involved in some form of local charitable work, it was decided not to include NGOs that rely heavily on foreign funding, which excluded most NGOs traditionally associated with the 'development sector' in Pakistan.

It also worth noting that the type of organization most often identified by respondents as ‘faith-based’ was *madrasas*. Because *madrasas* were studied in another component of the programme (see Bano, 2008b), education in general was thought to be too complicated and vast to serve as a focus of this study, and different educational systems are operated by different religious groups (including church-run schools and *madrasas*), the team chose to focus on organizations which work in a broader range of services, sometimes including education.

The research team set out to identify organizations from across the spectrum of religious communities present in Karachi and Sindh. For this reason, the initial visit involved mapping of organizations that were active in the field of social development and social welfare³⁰ in Karachi through discussions with members of different religious communities and those active in civil society. These discussions revealed that, although members of the Hindu and Parsi communities had played a significant role in establishing development-related institutions in Pakistan in the past (see Iqbal and Siddiqui, 2008), their presence and significance had greatly waned over the previous two decades. For this reason, no appropriate Hindu or Parsi organization was identified. In addition, despite an intention to include a Shia organization, and although there are several Shia-run charities working in Karachi, no organization was identified that was comparable in terms of its scope or activities to the other charities identified as ‘faith-based’ by respondents.³¹

After an initial assessment, the team selected six organizations working in Karachi and in parts of Sindh, as well as one organization working only in rural Sindh, for comparison. These organizations are:

- Al Khidmat family of organizations (including Al Khidmat Welfare Society, Al Khidmat Khawateen and Al Khidmat)³²
- Alamgir Welfare Trust
- Saylani Welfare Trust
- Edhi Foundation
- Behbud Association (Karachi)
- Caritas (Karachi and Hyderabad)

Each of these organizations will be described in detail in Section 4, in terms of its history, structure, funding, activities and relationship with religion.

The selection was related to the five criteria outlined above, but it is worth explaining the logic behind the choice of each organization. Although the organizations that make up Al Khidmat can technically be categorized as the 'welfare wing of a religious political party' (Jamaat-e-Islami) and were analysed in a parallel research project (Bano, 2009), it was also included in this study because during the scoping exercise, respondents frequently identified it as one of the largest and most prominent 'faith-based organizations'. The Alamgir and Saylani Trusts were included because they are both prominent welfare organizations in Karachi, which many respondents also identified as being 'faith-based'. The Edhi Foundation is one of the most well respected and well-known public charities in Pakistan. It is not technically a 'faith-based organization' in that it does not explicitly claim a faith orientation, instead taking a 'humanist' stance. However, many people are under the impression that it is faith-based, because of the demeanour of its leaders, Abdul Sattar and Bilquis Edhi. It was chosen not because it is identified as 'faith-based', but because of its prominence and comparability with the other organizations studied. Behbud Association was included because it is also a prominent, largely voluntary organisation that does not claim a faith affiliation. Finally, Caritas was included because it is an active Christian faith-based organization, which, although it is part of an international network, is run largely by members of the Pakistani Catholic community.

The research was conducted over the course of five months, in two phases. The first phase took place between July and August 2009 and the second phase in November 2009. The majority of the fieldwork took place in Karachi and involved conducting interviews with representatives of various organizations, as well as a limited amount of participant observation of the programmatic activities of the organizations under study. The research team conducted a total of 83 interviews with representatives (staff and volunteers) and some beneficiaries of the six organizations profiled, as well as with a range of NGOs working in Karachi and Sindh, including those affiliated with particular religious or ethnic communities, as well as 'professional development organizations'³³ and research centres, which were largely secular in orientation (see Appendix 1). Most of the interviews were conducted with senior staff, due both to time limitations and because many of the charitable organizations were unwilling to allow the researchers to interview middle or lower-level staff or to introduce the researchers to beneficiaries, for reasons that will be reflected upon in the following section. Because of the sensitivity of the subject matter, the anonymity of those individuals who did not explicitly give permission for their names to be given has been preserved (see Appendix 1).

Most of the interviews were conducted in Urdu and later translated into English by members of the research team. Approximately half of the interviews were conducted individually and the remainder involved two or three of the researchers. Some interviews were conducted with individuals and some in small groups. Because of the sensitive nature of the subject, only a few of the interviews were audio-recorded, with the majority being recorded in the form of hand-written notes. The researchers also collected publicity materials in Urdu and English from most of the organizations including, where available, annual reports, pamphlets, donation materials, and newsletters, as well as studying organizations' websites.

3.3 Methodological challenges

The research team experienced many difficulties, in both gaining access to organizations and assembling in-depth data. These can only be understood within the wider socio-political context of Pakistan, in terms of the sensitivities around the question of religion.

As mentioned earlier, the level of detail achieved in the organizational case studies varied. While several organizations were willing to introduce us to their upper-level staff, they were unwilling to permit interviews with their middle and lower level staff and volunteers, or their beneficiaries. For example, one of the managers at Alamgir Welfare Trust was willing to discuss the organisation extensively, and showed the team around its facilities. However, when approached for a follow-up visit, the organization was unwilling to provide us with any more assistance because of hesitation amongst their board members. Similarly, one of the Karachi-based employees of Hidayat Trust, which is a rural Islamic-based charity that we had initially intended to include as a case study, spoke in depth about the organization and its projects and invited the team to their field offices, but later recanted on this offer following discussions with others in the organization.

While no explicit reasons for their reluctance were offered by organizations, there are several possibilities. As mentioned earlier, the issue of religion has been extremely sensitive since Pakistan's inception, and has become increasingly politicized since the period of Zia ul-Haq's rule and the U.S. invasion of Afghanistan. This period saw a narrowing of the space for discussion not only of secularism but also of religion. Measures such as the blasphemy laws, under which thousands of Muslims and non-Muslims have been imprisoned since the 1980s (see Malik, 2002), have contributed

to a general climate of fear surrounding the public discussion of religion, especially if one is perceived as being critical of it.

In addition, the government-led crackdown on terrorism, which was initiated during Musharraf's rule with encouragement from the United Nations and the US, and which led to the banning of organizations such as the Al Rashid Trust (Clark, 2006),³⁴ has also contributed to a general hesitation amongst charitable organizations to openly admit their religious affiliation, lest they be branded as 'extremist'. For example, Simi Kamal, who runs the Hisaar Foundation and Raasta Development Consultants, said that people are "*careful here [in Pakistan] because of the militancy that has come to be associated with religion*" (November 2, 2009). However, one of the members of Al Khidmat Foundation was very critical of the labelling of religious groups as 'extremist', asserting that "*there are no better organizations than religious organizations*" in Pakistan (July 31, 2009). Furthermore, as several respondents pointed out to us, this fear may have been heightened because of the research team's perceived affiliation with the UK government.

Apart from the hesitation on the part of several of the organizations interviewed to discuss the subject of religion, the fact that many charitable organizations do not have long-term relationships with their beneficiaries (clients) because of the one-off nature of the assistance provided may also explain their inability to introduce the researchers to their beneficiaries. It emerged that several of the organizations studied, such as the Edhi Foundation, Alamgir Welfare Trust and Saylani Welfare Trust, are approached by individuals for immediate and urgent assistance, and they do not run ongoing, longer-term projects aimed at the development of individuals or communities. Many of Al Khidmat's projects are also short-term, for example building wells or distributing gifts during Ramadan. The research team was, therefore, only able to interview beneficiaries associated with Caritas and Behbud, both of which maintain longer-term relationships with their beneficiaries.

Furthermore, the study focused on organizations that rely largely on individual, local donations. Of the six charities studied, five relied primarily on individual Islamic charitable donations, and did not receive (significant) foreign funds. Caritas, which receives the bulk of its funding from other Caritas country offices, was the main exception, although the Al Khidmat Foundation, has also recently received funding from the Japanese government (<http://al-khidmatfoundation.org/clean-water.php>). The

hesitation to reveal details of their operations was markedly greater amongst those organizations that rely primarily on locally generated funds than amongst those linked to the international donor arena.

Moreover, because charitable giving in Islam is expected to be discreet, charity is not to be flaunted either by the giver or the recipient. Therefore, introducing researchers to those who have approached an organization for assistance may be deemed socially and religiously inappropriate and interpreted as a violation of trust between the giver and the recipient, placing individuals in an uncomfortable situation. One of the employees of Alamgir Welfare Trust described the process of verification used when it is approached by people for assistance at the time of a girl's marriage. He described how the neighbourhood where the family lives is visited, in order to assess its needs, but that they must be done 'quietly' so as not to embarrass the recipient family (July 31, 2009). While such practices can be seen as an admirable mark of an organization's humility and sensitivity, they may also contribute to a lack of accountability and transparency, and have implications for those who are interested in documenting charitable giving (see Benthall, 2003; Kroessin and Mohamed, 2008).

Finally, as with all research, and especially qualitative research on sensitive issues, the positionality of the researchers had an impact on the way the research was conducted and analysed, and therefore must be taken into account when considering the findings (England, 1994). The fieldwork was undertaken by three researchers. All were Pakistani-origin, although their geographical trajectories have differed. One of the team was born and raised in Pakistan, but had studied and lived abroad for several years. Another was born in the United States and is based abroad, but her father was from Pakistan and many members of her family continue to live there. The third researcher was born and has lived for most of his life in Pakistan. The backgrounds of the researchers, as well as the affiliation with the University of Birmingham and the Department for International Development as research funder, had an impact on the research in terms of the ways in which the researchers were received and perceived by the organization under study and, as noted above, may have sparked concerns about the purpose of our research.

4 Case studies of organizations

The following section will provide brief profiles of the six organizations that were studied. Each will outline the nature of the organization, its institutional history, its structure in terms of staffing and decision-making, funding sources, and the motivations of its staff, especially with regard to religion. The profiles of Caritas and Behbud also include a discussion about their relationship with beneficiaries. This is followed by a comparison of the six organizations' differing relationships with religion. Finally, the case study organizations will be compared with NGOs formally engaged in the development sector in Karachi and Sindh, especially with regard to the differences in their approaches and their varying relationships with religion.

4.1 The Al Khidmat network of organizations

The organization that was most often identified in interviews as being 'faith-based' was Al Khidmat, the name commonly given to the network of organizations affiliated with the largest religious political party in Pakistan, the Jamaat-e-Islami (Jel).³⁵ People who were not themselves linked to the Al Khidmat network generally spoke about it as one organization. However, there are several organizations affiliated with the Jamaat-e-Islami, some of which include 'Al Khidmat' in their name and some of which do not, each of which is registered separately. These include the Al Khidmat Foundation (AKF, a national organization), Al Khidmat Welfare Society (AKWS, based in and serving only residents of Karachi), and Al Khidmat Khwaateen (AKK, the women's arm of AKF and a national level organization), which are all profiled below. The Al Khidmat network also includes various other organizations that were not included in this study, both because they are not prominent in Karachi and Sindh and because of limitations on space.³⁶

Benthall (1999, p. 28) describes how Islamic movements in the Middle East and North Africa "have achieved their salience and popular support through blends of religious, political and welfarist activism." The Muslim Brotherhood in Egypt, for example, has run an extensive network of schools, hospitals, and charity services since the 1940s (see Clark, 2004, p. 15). Similarly, the welfare-related activities of the organizations affiliated with the Jamaat-e-Islami can be seen as a means of garnering support for their political ideology.³⁷ For example, Bano's (2009) research on the welfare wings of religious political parties in Pakistan and Bangladesh discusses the ways in which the Jamaat-e-Islami engages in charitable, welfare and service provision activities as part of the process of political mobilization.

While the Al Khidmat network does not officially state its affiliation with Jel, with each organization registering independently, the publications of each of the organizations profiled below and interviews with volunteers suggest that their work is very much in keeping with the vision and mission of Jel. For example, a vice president of AKF at the central level said that “*We don’t use Al Khidmat for Jel, but if a party is working then it will want to tell people why it is working, what its agenda is*” (July 31, 2009). Furthermore, the leadership of all of the organizations profiled below is largely drawn from Jel’s party structure. Indeed, while all the organizations operate independently, with separate programmes and registration, they all have similar objectives and identical ideological approaches that are in line with the ideology of the Jel.

Each of the Al-Khidmat organizations included in the study is described separately below. For each we provide a brief history, and a discussion of its structure, activities and focus. This is followed by an analysis of the motivating factors behind the work of this network of organizations, which are discussed collectively because of their similarities.

4.1.1 The Al-Khidmat Foundation

The Al-Khidmat Foundation (AKF) was established as a registered NGO under the Societies Act in 1992. However, its origins are rooted in the history of Partition, when Jamaat-e-Islami established a welfare wing to assist and provide support to Muslim refugees arriving in Pakistan. In 1953 Jel launched a nationwide programme known as Khidmat-e-Khalq (Service of People), during which they began the practice of collecting the hides of animals sacrificed during the religious festival of Eid-ul-Adha and using the funds to support welfare projects, which continues to be an important source of revenue today. The organization’s national headquarters are in the city of Lahore in Punjab and it works at the national level across all four provinces as well as in Azad Jammu and Kashmir (AJK) (<http://al-khidmatfoundation.org/>).

The decision-making structure is organized at the national and provincial levels as well as according to projects. There are presidents, vice presidents and assistant secretaries at the national and provincial levels, as well as a coordinator for each set of projects. The office holders collectively make up the Executive Council or *shura*, which sets the strategic direction of the organization. According to one of AKF’s vice-presidents, there are also several sub-committees, which plan and implement

activities at the national and local levels (July 31, 2009). He explained that AKF has two vice presidents, three assistant secretaries (one each in Lahore, Karachi and Islamabad), four provincial heads and project directors at the central and district levels. People are nominated through the party mechanisms to serve in their posts for a period of four years. The vice-present also explained that when looking for members of the party to serve within the AKF, they seek people who understand the importance of relief work. AKF's governing body meets every six months to design, monitor and plan at the national level.

The main sources of AKF's funds are monthly collections (*aanat*) from Jel supporters, hides from animal sacrifices collected during Eid-ul-Azha, business donations, and donations from supporters living overseas. The AKF does not have an endowment and claims to spend all donations directly on programmes. It is managed and supported through volunteers —professionals who may or may not be affiliated with the political party. Administrative staff, as well as some of the doctors, nurses and teachers who provide services for the organization, are paid, although the management says that many of them work for lower wages than they would in other contexts. According to volunteers and staff of the AKF, this results in low overheads, with most funds being spent on actual projects (volunteer, Al Khidmat Foundation medical team, July 28, 2009).

The AKF runs several service-related programmes in the areas of health, education, and relief, the focus of which is to provide basic services and support to people in distress.. It lists the following on its website (<http://al-khidmatfoundation.org/>):

1. Dispensaries
2. Education projects for girls and boys in backward areas of Pakistan
3. Ladies' vocational centres
4. Adult literacy
5. Women's empowerment projects
6. Hospitals
7. Refugee care programmes
8. Prisoners' welfare
9. Renovation of Nangarhar University in Afghanistan
10. Mobile dispensaries
11. Orphan sponsorship projects

12. Home schools (informal schools)
13. Drinking water in remote areas
14. Subsidized vaccination against Hepatitis B
15. Emergency relief
16. Ramadan gifts
17. Eid packages
18. *urbani* programmes

Many of these programmes were elaborated upon during interviews with volunteers.

According to one of AKF's vice-presidents, sectoral priorities are set keeping in view the experience of volunteers and staff members. Projects are also assessed based on their sustainability. In the case of relief activities, the criteria of familiarity with relief work and volunteer experience is taken into account. The AKF does not collaborate with government or other organizations. He noted that, in his view unfortunately, organizations such as theirs are considered a challenge by the current powers that be (interview, July 31, 2009).

4.1.2 Al-Khidmat Khawateen Trust

Because gender segregation is the accepted norm within all of the organizations affiliated with Jel, women supporters of the party maintain parallel structures and organizations, which only cater to women. The Al Khidmat Khawateen Trust is one such organization, which undertakes welfare work similar to the other branches of the Al Khidmat network. According to the president of the Karachi wing of the organization, its main aim is "*roohani ghiza aur jismani ghiza*" (to serve Allah's creation without discrimination and to provide nourishment for the soul as well as the body) (July 28, 2009). Similarly, the organization's website begins with the words, "**Serving the [sic] humanity without discrimination to enjoy the blessings of almighty Allah**" (<http://www.alkhidmatkhawateen.org/english/index.php>). Hence religion is at the centre of AKK's mission.

The history of this organization is rooted in the 1965 India-Pakistan conflict, when Nasira Ilyas, of the Chinioti *biradari*,³⁸ was motivated to respond to the sacrifices of soldiers and their families. She started by raising funds to assist these families from close family members and friends within her own *biradari*. As her work expanded, she contacted the Jel, which was already working to provide welfare

and support. She was moved by the Jel vision of the world, and decided to become affiliated with them and their social welfare wing. The partnership appeared effective, but in 1980s, probably as a result of the party's close alignment with General Zia-ul-Haq, members of the Chinioti *biradari*, from whom she still received a large amount of funding, did not want to be seen as supporting a political party and asked her to establish an independent charity. The organization was officially registered in 1990.

The governance mechanism is composed of a president, vice-president and several assistant coordinators (currently four, who act as secretaries). In terms of the work, each programme area has a coordinator in each of the cities where the organization operates: Faisalabad, Hyderabad, Islamabad, Lahore, Peshawar and Karachi, which is the headquarters. In addition, there is a coordination office responsible for project implementation in each city. Most of the senior staff work as volunteers and only those at the lower levels of the organization are paid.

AKK works through what are termed *falai* (service) centres, which house several activities under one roof, including vocational training through sewing schools, Islamic education, and a distribution point that assembles material goods for dowry boxes and Ramadan packages. The organization also provides health-related services, through periodic medical camps, cash aid for patients with hepatitis or tuberculosis, and assistance with medical relief through the Chinioti hospital and Korangi clinic. In Karachi AKK has four centres with twelve staff in each.

The organization's funding is largely based on Islamic giving of *zakat*, *khairat*, *sadqa*, and *imdad* *ashiat* (general charity).³⁹ Funds are also raised from rich individuals (mainly women) and industrialists of the Chinioti community. An example of their fundraising strategy is holding a *dars*, a religious gathering conveying Islamic teachings, after which "posh" (upper-class) women are asked to donate whatever they can, such as the jewellery that they are wearing. Although much of the organization's funding comes from supporters of the Jel, not all of it does. For example, I spoke to a woman who actively donates to Al Khidmat Khawateen, not because she is a supporter of their politics but because she is confident that her money will reach the needy (August 5, 2009). It was unclear whether this respondent felt this way because of the group's religious orientation or because of her personal relationship with some of its members.

Shaheed and Mumtaz's (1992) research on Jel women discusses the similarities between women members of Jel and secular feminists, in terms of Jel women's calls for increased women's rights, an end to economic exploitation and an improvement of women's status in society. However, women supporters of Jel differ from secular feminists in their analysis of the causes of women's oppression, with the former considering them to be rooted in unlimited interaction between the sexes, leading them to advocate strict gender segregation. The women we interviewed in Al Khidmat Khawateen echoed this view: their advocacy of women's economic rights supports women's employment only in specific occupations, such as tailoring and embroidery, within gender-segregated spaces, and they argued for women's limited autonomy within the context of patriarchal families. For example, the vice chairperson of the Karachi branch spoke about how they help women who are facing discrimination and problems within their household, which they do this by counselling women about how to keep their marriages from breaking down (July 23, 2009). In this way, the organization acts as a support mechanism for women who may otherwise have none, while reinforcing women's primary roles as wives and mothers. Underlying their approach is a strong belief in 'natural differences' between women and men, reflected in the need for clear gender roles and *parda* (seclusion), which limits the degree of autonomy and empowerment women can achieve. Nonetheless, participation in the organization gives women opportunities to take leadership positions and gain self-confidence.

4.1.3 Al-Khidmat Welfare Society

Al-Khidmat Welfare Society (AKWS) is the oldest Jel-affiliated welfare organization, stemming directly from the 1947 establishment of Pakistan. Formally registered in 1976, it began its activities as part of Jel when caravans of refugees arrived in Karachi. The focus initially was on relief and rehabilitation. The AKWS is also very close to the Jel political activities, with offices in the same compound and leadership that fulfils multiple roles within the party and the organization. Its mission is similar to the other Al-Khidmat organizations, "to serve the oppressed humanity and bring it closer to the true Islamic religion and constitute an ideal society" (organizational brochure, n.d.). The Society's activities are largely focused on providing basic needs: health, education, food and shelter. In addition, it provides humanitarian relief in emergencies and natural disasters (Al Khidmat Welfare Society volunteer, July 24, 2009).

AKWS's work is concentrated in Karachi, but it also runs some projects in interior Sindh. Its beneficiaries are largely low-income people or poor communities. The organization provides a variety of services, including religious education, adult education, community services such as water supply, burials, and cash aid through their *rozgaar* (employment) project that supports the establishment of small businesses, material aid during Ramadan for Eid clothing and gifts, an orphan sponsor project, and health services, from tertiary hospitals, primary health care and diagnostic services to awareness-raising around health-related issues.

At the helm of AKWS is a president, assisted by a secretary-general and a deputy secretary. The senior management oversees all the programmes, while project managers run day-to-day activities. AKWS has no membership from which to draw volunteers, and relies on the party to provide its senior as well programme staff. Like the other Al Khidmat organizations, the administrative staff is paid. Its funding also comes from Islamic income streams, as well as from its parent organization, the Jel. Sales from the annual collection of hides are the main source of income.

The Al Khidmat Welfare Society has a women's wing that is separate from the Al Khidmat Khawateen Trust. This wing operates independently, although it is not registered separately and much of its funding is channeled through the AKWS. Its organization and activities are very similar to those of the Al Khidmat Khawateen Trust: dowry boxes, medical and material assistance, income generation through sewing and embroidery, emergency relief and religious forms of charity. However, it works on a smaller scale than Al Khidmat Khawateen and, like the AKWS, only operates in Karachi (president, women's wing, AKWS, August 4, 2009).

4.1.4 Motivations of the Al Khidmat Network

Each of the organizations profiled above is run largely by volunteers drawn from the Jel party structure. These volunteers are motivated by their religious and political commitment, which they linked. For example, asked what drove his relief work, a member of AKF stated "*this is our responsibility as Muslims, to give our people relief and work for them... We want to connect people with their religion*" (July 31, 2009). A woman who runs the vocational training centre for Al Khidmat Khawateen Trust similarly said that the Trust's main work is not giving people material goods, but rather connecting people with the Quran (July 28, 2009). The vice-chairperson of Al Khidmat

Khawateen Trust said that she considers it the Trust's duty to make people into "*good Muslims, good Pakistanis, and good people*" (July 23, 2009). Religious belief also underpins the motivations of some of the organizations' paid staff. For example, one of the obstetricians working in the Al Khidmat Hospital in Orangi Town said that the main difference between the work she does at the Al Khidmat Hospital and elsewhere is that "*God will hopefully give us a reward for this work*" (July 29, 2009).

In the opinion of the president of the Al Khidmat Welfare Society's women's wing, it is the 'fear of Allah' that causes people to work for humanity: "*People who don't fear Allah will just work for their own welfare*" (August 4, 2009). In her view, it is this religious motivation that distinguishes the Al Khidmat network from other NGOs, a perspective echoed by several other volunteers. The head of the Al Khidmat Foundation's medical team in Sindh, for example, spoke about the differences between working for Al Khidmat and any other NGO. He explained that, when he works for an organization such as the World Health Organization, he charges a 'hefty fee', but when he works for Al Khidmat, he is willing to sacrifice his time and work in the most basic conditions because he is doing it for Allah. He also said that, in general, people in Pakistan are willing to work in the service of Allah, which he regards as an under-utilized force (July 28, 2009). A vice-president of the Al Khidmat Foundation echoed the view that Al Khidmat's religious underpinnings distinguish it from other NGOs, which employ staff at high salaries that Al Khidmat does not pay because, unlike other NGOs, "*we will have to answer for our actions in front of Allah*" (July 31, 2009).

While most of the responses regarding the motivation and main aims of the organizations under study related them to religion, income redistribution and fair wages were also referred to. For example, one of the volunteers in charge of Al-Khidmat Khawateen's vocational training centre stated that "*khawateen ko munasib ujroot milnee chaiya*" (women deserve a reasonable reward for their work), reflecting her desire to provide women with a decent wage through her work - a material motivation (July 28, 2009). The chairperson of Al Khidmat Khawateen in Karachi asserted that one of the AKK's main goals is to take wealth from the rich and give it to the poor, and noted this was one of the reasons that some of their religious activities, which double as fundraising activities, are targeted to the 'posh' areas of the city. Furthermore, according to her, Al Khidmat Khawateen was founded by Nasira Ilyas not for a religious purpose but "*for the love of Pakistan*" (July 28, 2009). Hence, the motivations behind the work of Al Khidmat's volunteers are not only religious but also political, social, and material.

4.2 Alamgir Welfare Trust

The Alamgir Trust, which is a welfare trust operating in Karachi, was founded in the early 1990s by a businessman, Anwar Naseem Chandna, who was in 2001 the victim of a ‘target killing’⁴⁰ (Human Rights Commission of Pakistan, 2002). One of the coordinators in the organization, explained how Mr. Chandna began on a small scale, distributing leftover food from weddings. After establishing the welfare trust, he shifted his focus to health, which remains the major focus of the organization’s work (July 31, 2009). The Trust’s main office is located in Bahadurabad, a largely middle class and ethnically mixed area near the centre of the city, which is also the site of their main clinic. They also have a clinic on the Hub River Road, on the outskirts of the city.

Policy decisions within the organization are made by a Board of Directors, which consists of ten or eleven individuals who work on a voluntary basis. All the members of the Board are male, including prominent industrialists and businessmen, and although they are not all from the same ethnic community, we were told that most are well-established financially. There is also an executive committee that handles day-to-day operations.

Although the board members work on a voluntary basis, the organization is staffed by paid employees in order to ensure smooth and efficient operations. We were told that the Alamgir Trust has between 200 and 250 staff, both male and female, but rely on volunteers for special events, such as ‘joint *qurbani*’ (animal sacrifices in which several parties are involved), as well as for some of their emergency operations. For example, they sent volunteers to the violence-affected Swat region. However, as explained by one of the organisation’s coordinators, they do not rely on volunteers for day-to-day operations, because they can be unreliable and it would be difficult to enforce strict working hours (coordinator, Alamgir Trust, July 31, 2009).

The organization does not have an explicit mission statement. However, the coordinator stated that the Alamgir Trust’s main aim is to serve ‘the well-being of humanity’ and to provide free welfare services to the community (July 31, 2009). The Trust’s website highlights the further principles of integrity, honesty and sincerity (<http://www.alamgirwelfaretrust.com.pk/>). The coordinator also emphasized the importance of good quality service, saying that the Alamgir Trust “*wants to work with dignity; if you work for welfare than there is no harm in working with dignity.*” He drew attention to the

'modern' nature of the organization, which provides clean, air-conditioned facilities where most activities are computerized, claiming that the organization's insistence on such a 'dignified environment' distinguishes them from other charities and is one of the reasons many people prefer to donate to them (July 31, 2009).

Alamgir Welfare Trust's main activities are oriented towards service provision and providing immediate assistance and relief. The main focus of the work is the provision of medical care, which they see as one of the major needs of people living in Karachi. They run a dialysis centre in the Bahadurabad area, along with a health clinic that, according to the coordinator, sees about 400 patients a day. The organisation's website also lists various other medical services, including treatment of burn victims and haemophiliacs, and a mobile physiotherapy unit. The Trust also provides various forms of material assistance. It is most well-known for *qurbani* services, which appear to be one of its main sources of revenue - people approach Alamgir to perform *qurbani* for the purposes of *sadqa*, a form of religious charity. The organization provides a list of animals that can be sacrificed, according to the budget of the donor, from the most expensive animal, a cow, which according to the website costs PKR 18,200 (£140), to the modest hen, a mere PKR 250 (£1.92). The meat from these animals is distributed amongst the poor and needy. Nisar said that the meat from *qurbanis* is often given to tuberculosis patients, who need a large amount of protein. Similar to the Jel-affiliated charities, assistance with dowries, educational stipends, material assistance and *iftar* [food] boxes during the month of Ramadan are also provided. Finally, according to its website, the Alamgir Trust provides a range of religious services, such as providing the materials necessary to perform the *hajj* (robes, slippers, prayer mats and beads, etc.) at subsidized rates, as well as educational materials related to the *hajj*.

When we asked the coordinator whether Alamgir Trust is a 'faith-based organization,' he said that it was not. However, he also added "*We are all Muslims, so in that way we are all related to religion...[and] we cannot separate from religion*" (July 31, 2009). Thus religion is taken as a given rather than something that needs to be explicitly stated. Moreover, many of the services that the Alamgir Trust provides are related to religious ritual and practice, such as their *qurbani* and *hajj*-related services. Furthermore, most of the organization's funding comes from individual religious donations, especially *zakat* and *sadqa*.⁴¹

4.3 Saylani Welfare Trust⁴²

The Saylani Welfare Trust is similar to the Alamgir Welfare Trust in that it is an urban-based welfare trust that is oriented towards service provision. Like Alamgir, the Saylani Trust does not have an official mission statement. However, the organization's website highlights its focus on alleviation poverty and deprivation. The website states:

Undoubtedly, the poor and the needy are helpless. Our organization spends time with them and is fully aware of their problems and weaknesses. Therefore we want to help them in such a way that all financial aid is free from interest....

By the Grace of the Almighty Allah, it can be proudly said that this organization has become a backbone of the poor society and provides help after a complete inquiry survey...In a way, your *sadqa* or *zakat* is being spent with your own hands. Our aim is to inquire and survey to find the ones who need us. (<http://www.saylaniwelfare.com/about-us.php>)

Hence, serving the poor is framed as a religious obligation that the Saylani Trust enables people to fulfil. Similarly, when one of the employees of the organization was asked about its main purpose, she said that it is to serve "*the poorest of the poor*" as well as "*to bring people to Islam*" (August 12, 2009).

Like the Alamgir Welfare Trust, the Saylani Welfare Trust's main offices are located in Bahadurabad, and it has additional centres across the city where donations are collected and free meals, the service for which Saylani is best known, are provided. Many of these feeding centres are attached to government hospitals, where the Trust offers free meals to the families of patients. The main office also houses a health clinic and an office that provides free *istikhara*⁴³ services. Saylani also offers material assistance to individuals and families they identify as 'deserving', including help with bills, home repairs and school fees. Their staff mentioned helping people with bills and dowries and providing rations. Between 1,200 and 1,300 families were registered to receive regular assistance at the time of the study. Generally, the organisation is approached by individuals seeking assistance. Staff are then sent to the person's residence in order to verify whether the case is genuine. Saylani also operates *madrasas* in various low-income neighbourhoods in the city, including Korangi and Syedabad (interview with female staff, August 12, 2009). It also runs a *rozgar* (employment) programme for men. It used to help women find employment, but we were told that they ran into some problems and now focus solely on men (interview with male staff, November 4, 2009).

Little information was provided as to the structure and decision-making processes of the organization, because the team spoke mostly to female staff members working in the *istikhara* centre at the main office and one of the donation/feeding centres, who did not seem to know about the decision-making processes. The staff informed us that Saylani is headed by Maulana Bashir Farooqui and also has a Board of Trustees. However, when asked for further information about the decision-making structures, one of the women responded “*We don’t know about the men’s issues*” (August 12, 2009), reflecting the strict gender segregation within the organization. For example, we were told that Maulana Bashir Farooqui does not personally meet women (including the members of the research team).

While for these reasons it was difficult to get a sense of the larger structure and policy-making processes of the organization, we were able to speak to operational staff working in the main office and donation centre about their personal motivations for working at Saylani. One of the women working in the *istikhara* centre said, “*We want a job where there is Islam and respect.*” Another employee added, “*I like the environment here. My daughters see this environment.*” She also noted that she and her colleagues learn from the *dars* and *ijtimas*⁴⁴ organized by the Trust that they attend, “*so we are praying and working at the same time. Otherwise a person is only fulfilling part of their duties*” (August, 12, 2009). Similarly, a woman working in the Clifton office said that, although she and her colleagues are not being paid very much, they are doing “*nek kaam*” (pious work) (November 4, 2009). Thus religion was a central motivating factor for several of Saylani’s employees, in terms both of preferring a religious environment and having a sense of performing a religious duty through their work. In addition, religion underlies many of the services the Trust provides, including the *istikhara* service and the operation of *madrasas*. Furthermore, providing meals to the needy and travellers has historically been practised in Sufi shrines across South Asia; as Saylani is affiliated with the Barelvi school of thought, the organization’s focus on feeding people may be tied to their religious beliefs. Both the Alamgir Welfare Trust and the Saylani Welfare Trust are urban-based organizations that provide a means of distributing religious forms of charity in a context in which local kinship ties have been dissolved as a result of the upheaval of migration. Both also provide middle and upper class populations with a means of performing their religious duties towards the less privileged in a manner that is ‘modern’ and efficient. Although their employees did not explicitly associate the Alamgir Welfare Trust with the Deobandi school of thought, it is regarded as having this affiliation, while employees of the Saylani Welfare Trust proclaim themselves as associated with the Barelvi school.⁴⁵

Both trusts were the subject of both praise and criticism by members of other non-governmental organizations and individual donors. Several informants praised both trusts for providing an efficient and reliable means of distributing religious forms of charity. Alamgir was praised by one Karachi resident familiar with local charities for providing new ways of distributing *zakat*. Saylani was also praised by several people throughout the fieldwork period for its food distribution programme, which was seen as visible evidence of its genuine concern for the poor.

At the same time, some members of other non-governmental organizations were critical of such welfare trusts for not providing people with a means of overcoming poverty. One senior member of the Ansar Burney Trust, a prominent Karachi-based human rights organization, said: “*We need to move away from zakat, khairat and sadqa and think of humanity,*” implying that organizations that focus on such forms of charity are narrow and short-sighted in their approach. He also questioned the usefulness of Saylani’s feeding programme when an informal system of food distribution has long existed in places such as Karachi, suggesting that the Trust feeds people ‘like beggars’, rather than treating them with dignity. In his view, this activity is a way for the organization to gain visibility for itself, rather than genuinely tackling the issue of poverty (August 12, 2009).

4.4 Behbud Association

The study also included the Behbud Association, which is a national organization headquartered in Rawalpindi, with branch offices in Islamabad, Lahore, Gujranwala, Quetta, Peshawar, Multan and Karachi. Although a national organization, each branch office operates independently and is autonomous in terms of decision-making and funding. The research team visited the headquarters in Karachi, as well as a vocational training centre, and spoke to several members of the Association’s executive board, volunteers, teachers and some of the women who are involved in income generating activities.

Behbud was founded in Rawalpindi in 1967 by Akhtar Riazuddin, who began working with a group of volunteers to help in the rehabilitation of refugees and victims of the 1965 war with India (http://www.behbud.org/index.php?page=about_us). Its Karachi branch, established in 1970, began to work with women and children. Since then, Behbud (Karachi) has shifted its focus to education, health and vocational training. According to its 2007-2008 Annual Report, the Association’s vision “is

educated, healthy, prosperous, empowered and responsible individuals, with equal opportunities in society.” Its mission “is to uplift and empower communities by providing health, education and income generation opportunities through vocational training.” Its objectives stress the importance of establishing strong institutions that deliver quality services, with community participation. It also states that an objective is to “promote healthy family traditions and empower women.”

Behbud is a woman-led membership-based organization with about 150 members in Karachi. It is led by an executive committee with 22 members, including seven office bearers, all of whom are women elected on an annual basis. Executive committee decisions are made by consensus. All the executive committee members interviewed appeared to be members of the educated, urban elite classes, although they were not from a particular ethnic or regional group. The organization employs approximately 150 paid staff in Karachi, including administrative staff, teachers, and medical staff, and also has 55-60 volunteers who assist with the health clinic and income generating activities. However, it does not rely on volunteers for day-to-day operations.

The organization relies largely on individual donations for its funding, including religious forms of charity such as *zakat* and *sadqa*, which are kept in a separate interest-free bank account. According to the Annual Report (2007-2008), 45 per cent of income came from donations (of which 24 per cent was from *zakat*), 36 per cent came from their projects, including the sale of items produced through their income generating activities, and 18 per cent came from returns on investments. The Annual Report states that *zakat* funds are only spent on ‘distress’ cases and for medicines. Behbud also receives institutional funding from the Infaq Foundation, which helps fund one of its vocational training centres, and would be open to receiving more institutional funding in the future.⁴⁶

The Association’s Annual Report (2007-2008) outlines its main activities. The organization’s largest school is in the Shireen Jinnah area of Clifton, but it also runs several smaller schools across the city: 18 in total, as well as supporting several informal schools in people’s homes, which are run by local residents. It also runs computer classes and adult literacy classes for both women and men. It holds 36 health clinics every week, run by 31 doctors (some of whom are paid and some volunteers) and 30 volunteers, including a TB clinic, a chest/asthma clinic, a dental clinic, ultrasound and x-ray arrangements, and ‘population welfare’ services (a euphemism for family planning). These clinics are

not free of charge, but medicines are provided at subsidized rates. Behbud also runs three 'industrial homes', which are training and production centres where women are taught how to sew and do embroidery and block printing. Some of the items they produce are sold to generate income. The organization also provides training in leather work for a limited number of men and boys. Apart from the income-generation activities that take place in the industrial homes, Behbud also employs hundreds of women in tailoring and embroidery-related work on a piece-rate basis. It holds periodic exhibitions of the goods produced and runs a gift shop in an elite area of Karachi.

Behbud does not consider itself to be a 'faith based organization', in that it is not affiliated with or limited to serving a particular religious community, nor are those concerned driven explicitly by their religious beliefs. However, it is run largely by Muslim elite women, and this has an influence on the Association's work. The Annual Report, for example, begins with "*bismillah hir rahman nir-rahim*" (In the name of God, the compassionate and merciful), which is the phrase traditionally uttered by Muslims at the beginning of any activity or new endeavour. As well, although religious activities are not a core part of the Association's programmes and nor are they mandatory, according to the 2007-2008 Annual Report, there is a Qur'an class every Friday for the girls studying in the industrial home, and volunteers and employees at their main office mentioned that there is a *dars* for women every Friday. Furthermore, like many of the other charities profiled in this study, during Ramadan Behbud also distributes material goods such as rations to their beneficiaries. Religion was also cited as a motivating factor for some of Behbud's volunteers and members. For example, one of the employees working in its vocational training centre felt that working at Behbud is a way of making God happy and gaining spiritual peace, as well as being better than doing nothing at home (October 29, 2009). One of the executive committee members also mentioned performing good deeds as one of members' main driving forces, often tied to their personal faith (October, 28, 2009).

However, religion is not explicitly included in its mission or objectives and religious instruction is informal and not mandatory. In fact, the office bearers explicitly stated that the Association is not a faith-based organization, claiming that it does not discriminate based on religion. Moreover, religion was not mentioned in the majority of interviews conducted with women involved in the income generating activities of the organization. Although most of the women praised Behbud for helping them earn more and for providing a safe and respectful working environment, free from male

harassment, none explicitly mentioned religion as a motivating factor for their link with the organization. One of the women involved in their income-generating activities said frankly, “*We get paid on time, and that makes us happy. People only work for money. That’s the truth*” (October 26, 2009). Behbud has also been criticized by some for hosting fashion shows, seen by some more conservative sections of society as being un-Islamic, as part of its fundraising efforts.

Behbud cannot, therefore, be classed as being entirely ‘secular’ or ‘faith-based’. Religion is intertwined within the organization, in that many of Behbud’s volunteers and members are motivated by their faith to work for the poor and a large part of their funding comes from religious forms of charity. At the same time, religion is not presented as a key part of the organization’s identity or mission and it is not a motivating force for all of its staff or volunteers.

4.5 Abdul Sattar Edhi Foundation

The Edhi Foundation is one of the most respected charities in Pakistan. The history of the organization is narrated very much as the story of an individual and his vision. It was built gradually by Abdul Sattar Edhi, also known as the ‘Angel of Mercy’, beginning with a small medical dispensary in 1951 where medicines were provided at subsidized rates (Durrani, 1996, p.50). The Memons, the Gujarati trading community of which Mr. Edhi is a member, have a long history of philanthropy within their own community. However, Mr. Edhi rejected this concept and “struggled to break the communal monopoly of charity” (*ibid.*, p. 57). He drew inspiration from his mother, who taught him the principles of charity and collective social welfare beyond the *biradari* (kinship group). She suffered from a prolonged illness towards the end of her life and, at the age of 19, after he had buried her, he says that he decided to dedicate his life to the service of humanity. According to the Edhi Foundation’s website:

He had a vision of chains of welfare centers and hospitals that could be opened to alleviate the pain of those suffering from illness and neglect. He also thought of the in-human treatment meted out to the mentally ill, the insane and the disabled persons. (<http://www.edhi.org/profile.htm>)

He refused to go to the Memon community for donations, instead basing his approach on the British charity model, which at the time requested donations for projects, such as the restoration of churches and running clinics, quoting amounts needed for specific work and giving an account of the actual work done with the funds raised (Durrani, 1996, p. 53-54).

The Foundation, which is headquartered in Karachi, is registered as a welfare trust and governed by a board of trustees comprised of the Edhi family, including Abdul Sattar Edhi, his wife Bilquis, and their children Faisal, Kubra, Qutub, Almas and Zeenat. Initially, the Foundation had a more diverse board but, according to Mrs. Edhi, because of “*too much interference*”, it was reconstituted into a family-governed organization (August 1, 2009). There is a great deal of deference by other family members to Mr. Edhi’s experience and vision of piety, and because of this he is reported as generally having the final word on decisions (*ibid.*). Referring to charity organizations that emerged in the period following Partition, of which the Edhi Foundation is an example, a report of the NGO Resource Centre states that:

While such organisations have rendered invaluable services to the poorest of the poor, they have remained dominated by their founding fathers. They are characterized by informal structures and a lack of internal democracy and accountability (Baig, 2001, p. 16).

This is demonstrated in the decision-making structure and organization of the Edhi Foundation, which is not systematized and is largely dependent on Mr. Edhi and his family.

While the trusted few who work closely with Edhi and his wife are all from the Memon community and many are related to the couple directly, many other employees (currently estimated at 1,500 paid staff) are recruited through posters and referrals. All potential hires are interviewed by an Edhi family member before being offered a position. The only criterion for hiring an individual is a basic ability to read and write Urdu and a willingness to work for the cause of humanity (Bilquis Edhi, August 1, 2009). The organization does not rely on volunteers, noting that they tend to be unreliable in terms of regular attendance and acceptance of responsibility, and all staff members are paid. However, one of the women working in the home for destitute women in North Karachi said that there is a very high turnover rate amongst employees and that people with higher levels of education tend to leave after one or two years because of the long working hours, the low wages, and the “*saada mahol*” (simple atmosphere) (July 30, 2009).

The work of the Edhi Foundation began long before its formal establishment. As mentioned earlier, Edhi began his organization with a dispensary in Mithadaar area of Karachi, at the same time starting to provide free shrouding and burial of unclaimed dead bodies. These activities slowly expanded over

the following decades into what is now the largest charity operating in Pakistan. The Foundation works all over Pakistan, with over 250 Edhi Centres, and reports the following activities:

- An ambulance service with over 1,200 vehicles
- Edhi homes: shelter homes for the destitute, mentally ill persons, drug users, and orphans
- Missing persons services operated through the welfare centres and burial services.
- Free kitchens
- [Medical] consultant clinic and diagnostic centre in Karachi.
- Two maternity homes in Karachi;
- Child adoption services.

Currently the Foundation provides homes for over 6,000 destitute individuals, runaways and mentally ill people, and transportation to over 1,000,000 persons annually through its ambulance service.

Services are generally provided in a minimalist fashion, with an emphasis on providing basic services to the largest number of people at the lowest cost, rather than quality. Nevertheless, the Edhi Foundation is arguably providing services where none exist, and in that sense, their work is valuable, if not always to the highest standard.⁴⁷ In addition to running national programmes, the Foundation has also provided relief services and donations for victims of disasters internationally, including aid to Afghanistan, contributions to the relief efforts following Hurricane Katrina in the U.S., and aid during the 2007 Bangladesh cyclone (Bilquis Edhi, August 1, 2009).

The Foundation does not collaborate with any other NGO or the government, and does not take funds from institutional donors, instead only taking donations from individuals – *zakat*, *khairat*, *sadqa*, *chanda*. The emphasis is on individual social commitment. Contributions are also made in kind, in the form of food, clothing, medicines, animal hides and skins, and land. Medical supplies and technical support are also received from several non-governmental organizations and in-kind contributions from governments. For example, the government of Pakistan gave Edhi a plane for humanitarian purposes. However, they will not take foreign funding even when offered, because they do not want to be influenced by foreign donors, and also would not have the capacity or desire to fulfill their reporting requirements (Anwar Kazmi, July 30, 2009). With offices in thirteen countries, the Edhi Foundation also raises funds from Pakistanis living abroad. Mr. Edhi is known for launching fundraising

campaigns while standing on pavements and busy road junctions. For his frequent appearances in this role, he has become a familiar figure to the general public as a known champion of the poor.

The Edhi Foundation prides itself on its universal, humanitarian vision. In his biography, Mr. Edhi speaks about his ideological awakening:

I found an answer to religious practices as a way of life. Submission to God aroused compassion and warned against disgust towards fellow humans. It directed man toward humanitarianism, serving humanity came hand in hand with religion (Durrani, 1996, p. 75).

Hence, in Edhi's narrative his humanitarian vision grew out of his religious conviction. Bilquis Edhi echoes her husband's view: "*Humanitarian work loses its significance when you discriminate between the needy. Prejudice is evident in refusing medicine to the ill, whoever they might be.*" According to her, the priority of the Foundation is never to discriminate when it comes to helping the poor, because Islam is not implementable without both compassion and self-help and the Edhi Foundation wants to create a 'giving spirit' in Pakistan (August 1, 2009; Durrani, 1996). Hence, the emphasis within the organization is on broader, humanitarian principles rather than particular religious tenets.

At the same time, there is a general view, which emerged during the course of the interviews, that Mr. Edhi is a particularly pious man, which might be attributable to his appearance or to the fact that humanitarian work in general is considered to be a pious act.⁴⁸ Furthermore, many of the services for which the Edhi Foundation is most famous, including providing people with dignified burials and caring for orphans, are considered to be particularly Islamic forms of charity. Several of the people interviewed by the research interviewed listed the Edhi Foundation as a 'faith-based organization', although others were aware that it is not faith-based. A doctor who volunteers for the Al Khimdmat Foundation, for example, said that when he was inspired to volunteer for social welfare, he did not join the Edhi Foundation because it is not a faith-based organization, preferring to work with Jel instead (July 28, 2009). At the same time, although official figures are not available, much of the Edhi Foundation's funding comes from religious donations, including *zakat*, *khairat*, and *sadqa*. However, the Foundation is clear that they do not discriminate in the distribution of funds, hence they distribute *zakat* funds regardless of religion, which drew criticism from some of the more religiously conservative people to whom we spoke.

4.6 Caritas

The research team also studied the work of Caritas in Karachi and Sindh. Caritas International is an international network of Catholic charities working in over 200 countries (<http://www.caritas.org/worldmap/index.html>). As noted above, the research included Caritas because it is one of the most prominent Christian organizations working in Karachi and Sindh, and because, unlike other Christian organizations, Caritas (Karachi) works directly with communities rather than through partner organizations. Furthermore, although Caritas (Pakistan) is a member of Caritas International, which is based in Rome, Italy and was established in 1965, all of Caritas staff is local and the priorities and direction of the organization are also decided in Pakistan. Its main office is in Lahore and it also has offices in each diocese of the Catholic Church, including Karachi, Hyderabad, Multan, Faisalabad, Rawalpindi and Quetta. According to a pamphlet (undated) given to us about Caritas's Karachi office, "Caritas Pakistan is an expression of the concern of the Catholics for promoting animation for justice, peace and development. It is the social arm of the Catholic Church." We interviewed several staff members, including the project coordinators and community organizers (or 'animators', as they are known within the organization) in the Karachi office, as well as visiting four of the communities in Karachi where Caritas has projects. We also spoke to staff working in Caritas's Hyderabad office, which oversees projects across Sindh province.

Unlike some of the other organizations studied, Caritas has a clearly stated identity, vision and mission, which is outlined in its promotional materials. It "started as a relief organization and has grown into a development organization ... [that] works without regard to creed, race, gender or ethnicity." The organization's vision is to, "Induce a change in mentality about love, justice and peace, to be broad about... the field of social education modeled on the lifestyle of Jesus Christ." Its mission is "Motivating people to utilize their resources (time, talent and treasure) to work in harmony towards total human development" and its goal "The integrated human development of each person, which induces focus on a change of mentality concerning the life style, the dignity of humanity, the dignity of work, rights and duties of all persons" (pamphlet, n.d.) Thus the organization emphasises 'human development', which is articulated as being in line with Christian teachings.

Caritas (Pakistan) is managed hierarchically. It is headed by a Board of Governors, which is under the authority of the Bishop's Conference of Pakistan. Under the Board of Governors is the General Body and Executive Board (pamphlet, n.d.). Since 1998, efforts have been made to coordinate the activities

of the individual diocesan offices at the national level. Programmatic priorities and themes are decided at the national level by Caritas staff, in consultation with its regional offices. Staff of the Hyderabad office explained that a national meeting is held every five years, following workshops at the diocesan level, in order to decide the thematic focus areas at the national level (November 3, 2009). At the same time, individual offices have a degree of autonomy in deciding which thematic areas on which to focus, depending on the needs of the communities in which they are working.⁴⁹ Caritas (Karachi) relies on parish priests to identify communities that they feel could benefit from Caritas's intervention. Once a community is identified by a parish priest, Caritas deploys an 'animator', or community organizer, to work in the area for a period of three years. Parish priests also put forward candidates for employment when there is a vacancy within the organization (Dominic Gill, October 28, 2009). Caritas (Pakistan) does not rely on volunteers to run its programmes, although members of its local development committees are sometimes referred to as 'volunteers' and are an important part of the organization. The Karachi office has 22 paid staff members and the Hyderabad office employs roughly the same number of staff.

Unlike the other organizations studied, Caritas Pakistan does not depend on local donations for funding. Rather, funding for the diocesan offices is channelled through the head office in Lahore. The national office receives its funding from other Caritas country offices, including Caritas Germany, Caritas Italy and CAFOD in the UK, which depend partly on donations from individuals in those countries. Dominic Gill told us that the churches in Karachi also collect donations for Caritas on one Sunday during the year, but the amount collected is a nominal proportion of the office's overall budget. Donations collected during the rest of the year are used to support church activities (October 28, 2009). The fact that Caritas Pakistan is largely dependent on donations from country offices located in Europe and North America reflects the class makeup of the Christian population in Karachi, which is largely comprised of poor migrants from Punjab who migrated during the 1960s and 1970s when the city experienced a period of rapid industrialization (Zahid Farooq, July 21, 2009; see also Walbridge, 2003).⁵⁰

In terms of programmatic areas, Caritas (Pakistan) has historically focused on disaster relief and this remains central to its mandate. However, according to its 2008 Annual Report, it also works in the areas of livelihoods, agriculture and livestock, non-formal education,⁵¹ and community mobilization ('animation'). Caritas (Karachi) is guided by the programmatic themes outlined by the national office,

but adapts these according to the needs of the communities in which it works. Dominic Gill outlined the priority areas of the Karachi office as non-formal education, which includes vocational training, micro-credit, community mobilization and other small projects, including kitchen gardening, drug awareness, youth-related programmes and disaster preparedness.

Animation, which is a mechanism for organizing and strengthening communities, has been adopted by branches of Caritas International in various countries at different times, and was established as a method of working in Pakistan in 1994. There are ten animators working in the Karachi diocese and eleven in the Hyderabad diocese, which covers the rest of the Sindh. Animators follow a programme intended to empower communities through the formation of local development committees (LDCs). Separate LDCs are generally organized for women, youths and seniors, in order to assist these groups solve problems that they face, with the ultimate goal that these groups will sustain themselves after animators are phased out of a particular area. This approach was described by Caritas staff as being the base of all of their programmes, with many programmes operationalized through LDCs. This focus on community mobilization and self-reliance distinguishes Caritas from many of the other organizations included in this study, but is similar to methods adopted by development NGOs operating in Pakistan, such as the Indus Resource Network and various rural support programmes.⁵²

Caritas (Karachi) works largely within the Christian community, although periodically Muslims are included in their programmes, especially in areas with a mixed religious composition. However, the fact that Caritas is organized on a diocesan and parish basis and often works in partnership with local congregations means that the Catholic community is prioritized. At the same time, members of the staff were very proud of projects that have involved Christians and Muslims working together. They talked about working as 'family members' and it seemed that one of the reasons that this does not happen more frequently is that some Muslims hesitate to work with a Christian organization (interview with Caritas staff in Karachi, October 28, 2009). Caritas (Sindh) tends to work more with Muslim and Hindu communities, as the Christian population in rural Sindh is relatively small and scattered across the province (interview with Caritas staff in Hyderabad, November 3, 2009).

Caritas is very open about the role of religion within the organization. Religion influences the way the Caritas is structured, in terms being organized on a diocesan basis. It influences decision-making, as the organization comes under the control of the Bishops Conference of Pakistan. It affects staffing, as parish priests generally nominate candidates to fill vacancies within the organization. Religion is also included in its vision statement, which states that the organization is focused on social education and modelled on the life of Jesus Christ. Furthermore, religion was mentioned as a source of motivation by several members of staff interviewed. For example, Suleiman, one of the animators in Orangi Town, mentioned that he works for Caritas because he wants to walk in the footsteps of Jesus Christ (July 29, 2009). Similarly, Sarfaraz, who also works as an animator, said that he was brought to Caritas “*through God*” (October 28, 2009). Nadeem, a coordinator in the Hyderabad office, also said that he is motivated to work for humanity by Catholic social teachings (November 3, 2009). Jawed, an animator working in Karachi, said that he was inspired by the work of a particular nun and sees it as a kind of ‘service’, noting that if he was inspired to work by his salary, he would only work for two hours a day (October 28, 2009).

Religion was also a part of many of the organization’s activities. For example, one of the events organized by Caritas and attended by our research team in the Nusrat Bhutto area of Karachi was held in the premises of the local church and began with a prayer led by the parish priest. According to Mansha Noor, religious teachings are also sometimes used by members of staff to communicate key messages. He cited the parable of Jesus turning water into wine, for example, as a means of communicating the idea of self-reliance to communities (October 28, 2010). At the same time, staff members said that the role of religion in activities is adapted to the community in which they are working. Therefore, if the audience for a particular programme includes Hindus and Muslims, they begin with prayers from both religious traditions. They also said that they focus on universal humanitarian concepts when working in religiously mixed settings. For example, Jawed, who works in the religiously mixed Saiful Malik area of Karachi, said ‘Our work is about humanity. That is our only basis. We don’t talk about religion’ (October 28, 2009). Thus the role of religion in Caritas is both central to all levels of the organization’s operations and also adaptable within the context of a Muslim-majority country.

5 Analysis of the case studies

The organizations profiled in this study demonstrate a number of similarities in terms of the ways they are organized and the types of services they provide. However, they also differ in important ways in terms of their priorities and relationship with religion. This section identifies the similarities and differences between the six organizations, in terms of their mission/aims, decision-making structure, staffing, geographical scope, programmatic focus, funding sources and relationship with religion. These characteristics are broadly based on those outlined by Jeavons (1998) and Sider and Unruh (2004), which highlight the main areas of organizations where religion can have an influence. This analysis is followed by a discussion that places the organizations studied within the wider context of NGOs working in the development sector in Karachi and Sindh.

5.1 Comparing the case study organizations

The characteristics of the six organizations profiled in the case studies are summarized in Table 1.

The organizations profiled can be placed on a spectrum, in terms of being focused primarily on welfare to working on longer-term development projects. At one end of the spectrum are activities that respond to immediate needs and generally involve a single interaction with beneficiaries (e.g. providing material assistance and relief) – these are categorized as ‘welfare’ activities. At the other end are activities that aim to make individuals/communities self-sufficient (e.g. training, income generation, community mobilization) and which involve a longer-term relationship with beneficiaries – these are treated as ‘longer-term development’. We recognize that the distinction between welfare and development is unclear, for example activities related to health and education both respond to immediate needs and contribute to people’s longer-term development needs. Having said that, the research found that overall, of the six organizations, the Edhi Foundation and the two welfare trusts, Saylani and Alamgir, are more focused on welfare-related activities, although Alamgir’s health-related activities sometimes entail a long-term commitment to beneficiaries, as does Saylani’s employment generation programme. The organizations associated with the Al Khidmat network are also largely focused on providing immediate welfare. However, they also include income generation amongst their activities, entailing a longer-term relationship with beneficiaries. The activities of the welfare trusts and the Al Khidmat network are also closely tied to religious ritual and practice, including those related to the *qurbani* and services provided during Ramadan.

Table 1: The case study organizations compared

	Al Khidmat network	Alamgir/Saylani Welfare Trusts	Caritas	Behbud Association	Edhi Foundation
Mission/Aims	Social welfare in the service of Allah/propagating the Jel ideology	Providing welfare services with dignity	Serving humanity/following the example of Jesus Christ	Empowering individuals by providing equal opportunities	Providing services in a non-discriminatory fashion
Decision-making structure	Hierarchical based on region and projects	Board of Trustees/ executive Staff	Board of Trustees/ family	Member-based, Executive Committee	Board of Governors/Bishop's Conference
Staffing	Leadership is voluntary/ operational staff both voluntary and paid	Paid staff	Paid staff	Leadership is voluntary/ operational staff both voluntary and paid	Paid staff
Geographical scope	National	Karachi	International	National	National
Programmatic focus	Service delivery/ material assistance/ relief	Service delivery/ material assistance	Relief/ community development	Service delivery/ community development	Service delivery/relief
Funding sources	Individual donations/fee-based	Individual donations/fee-based	Caritas International	Individual donations/ earnings from projects	Individual donations
Relationship with religion	Explicit: Religio-political	Explicit: religious	Explicit: religious	Implicit: religion intertwined with charity	Implicit: humanitarian but based on religious donations

The Behbud Association and Caritas both provide a mixture of welfare and longer-term development activities. The Behbud Association's health-related activities are focused on providing for people's immediate needs, while their education, training and income generation activities aim to make individuals, especially women, self-sufficient and hence are oriented towards longer-term development. Behbud's programmatic focus may be a result of the class, gender and educational backgrounds of those who manage the organization, who tend to be women members of the urban, educated elite. Caritas also provides a mixture of welfare and development activities. The organization's mandate has historically centred on providing emergency relief. However, as its staff mentioned, it had moved towards longer-term development activities over the ten years prior to the study. This can be traced to the wider shift amongst large international Christian FBOs, including Caritas, Church World Service and Christian Aid, towards promoting sustainable development rather than focusing solely on meeting immediate needs. Caritas (Pakistan), unlike the other organizations included in the study, is part of an international network and is arguably more influenced than them by international trends in its approaches to development.

All of the organizations included in the study are hierarchically organized, although their structures differ. The Edhi Foundation is the only family-run organization included in the study, with Abdul Sattar and Bilquis Edhi managing all its major operations. Both of the welfare trusts are managed by all-male boards of directors, and Saylani Welfare Trust is symbolically headed by Maulana Bashir Farooqui, a Bareilvi religious leader. The Al Khidmat network of organizations is organized similarly to the Jel, in that each organization has a president, vice presidents and assistant secretaries who are nominated through the party mechanism. The Behbud Association is a membership-based organization, which is run largely by urban, elite women on a voluntary basis. Finally, the decision-making structure of Caritas operates through the Catholic Church, under the leadership of the Bishops' Conference of Pakistan, although major organizational decisions are taken by staff members who are hired largely through the mechanism of the Catholic Church and the organization is also influenced by wider trends within Caritas International.

In terms of the class and gender profiles of the organizations studied, most are managed by male members of the elite and staffed by male and female members of the middle and lower middle classes. The Al Khidmat network is run largely by the leadership of the Jel, which is largely male and

drawn from the professional or business classes. The leadership of the Al Khidmat Khawateen Trust is largely composed of elite women from the Chinioti *biradari*, a prominent trading community. Most of the cadres of the Jel, who serve as Al Khidmat volunteers, are drawn from the male, urban, educated, Urdu-speaking middle classes. Decision-making power within the Alamgir and Saylani Welfare Trusts also rests with male members of the elite. However, much of their staff is mixed in terms of gender and drawn from the middle and lower middle classes, as salaries within these organizations are relatively low. As mentioned earlier, the Behbud Association is run largely by women members of the elite, who have the time and resources to dedicate to volunteering. The paid staff of Behbud is largely from the middle to lower middle classes and is mixed in terms of gender, although most of the teachers are female. The Edhi Foundation is run by the Edhi family, which can be characterized as middle class, although it is part of the Memon community, which is a prominent trading community. The organization operates under the leadership of one man, Abdul Sattar Edhi, although his wife, Bilquis, is viewed as an important partner. The staff of the Edhi Foundation is largely drawn from the middle to lower middle classes, again largely because of the low pay offered by the organization, and is mixed in terms of gender. Finally, the staff of Caritas is drawn from the Christian community, which overall is relatively poor in Pakistan. However, some Christians, especially those who have migrated to urban centres, have experienced upward mobility and entered the middle classes. Therefore, the staff of Caritas is mixed, with upper level staff drawn from the educated middle classes, and lower level staff, such as animators, drawn largely from the lower middle classes. The leadership of Caritas is largely male, with the all-male Bishop's Conference at the helm, although efforts are made to achieve a gender balance amongst the lower and middle level staff, especially the animators.

With regard to geographical scope, the organizations range from being based only in Karachi to being international, although the research focused solely on their work in Karachi. The Edhi Foundation is a national organisation, whose work is concentrated in Pakistan's urban centres, especially Karachi. The two welfare trusts are both focused on Karachi. The work of the Al Khidmat network of organizations is spread across the country, although much of it is also urban-based, as Jel is largely an urban political party. The Behbud Association operates only in major cities, with Karachi being one of the most active branches of the organization. Finally, Caritas is part of an international network, although Caritas (Pakistan) operates independently.

In terms of funding sources, all of the organizations rely to a differing extent on one or more forms of religious donations. The Edhi Foundation and the Alamgir and Saylani Welfare Trusts rely largely on Islamic forms of charity, *zakat*, *khairat*, and *sadqa*. However, while some of the Edhi Foundation's activities can be seen as being tied to Islam, such as providing for orphans or burying unclaimed bodies, their primary aim is meeting people's needs without discrimination. The activities of the welfare trusts, such as *qurbani* and religious services, are more clearly tied to Islamic practice. The Al Khidmat network is funded through a mixture of religious forms of charity and dues collected from party members. This is reflected in their activities, some of which are explicitly Islamic, while others are more generally aimed at alleviating poverty. The Behbud Association receives a mixture of general charity and religious forms of charity, as well as proceeds from the sale of merchandise produced through their income-generation projects. All the above charities receive *zakat* funding, which for all except the Edhi Foundation limits the types of activities and groups of people for which this particular funding can be used. Caritas (Pakistan) receives funding from other Caritas country offices located in Europe and North America, which in turn raise funds through a mixture of donations from church congregations and grants from secular donor agencies.

Each of the organizations profiled in the study has a different relationship with religion. The organizations affiliated with the Jel are explicit about their affiliation with Islam. This is not surprising considering the party's overall mission to achieve a society that is in line with Islamic principles. Because members of the Jel do not separate politics, welfare-related work and religion, faith manifests itself in all aspects of the organizations affiliated with it, in terms of their mission, gender-segregated organization, programmes and sources of funding. Alamgir and Saylani Welfare Trusts are also highly religious organizations, in that they provide religious-based services and rely on religious donations. However, Saylani Welfare Trust is more explicit about its religious orientation than Alamgir, in that its staff members are open about their affiliation with the Barelvi sect, and the organization practises gender segregation because of its interpretation of Islam. Caritas is also an explicitly faith-based organization in terms of its identity, structure and funding base, although it does not offer religious services, since these are under the ambit of the Church. It is also explicit about not engaging in proselytization, reflecting their position as members of a minority community. Both the Edhi Foundation and the Behbud Association have a less clear relationship with religion. While both rely heavily upon religious donations, they do not identify themselves as 'faith-based' and most of their

activities are not tied to religious practices. However, because charity is so closely tied to religion, religion influences the motivations of many of their staff, volunteers and donors.

A comparison of the six organizations demonstrates the differing degrees of 'religiosity' within each, with religion being central to the mission and activities of some and peripheral to others. This reflects the point made by Berger (2003) regarding the 'pervasiveness' of religion in different organizations. Rather than arguing that there is such a thing as a purely 'secular' or purely 'religious' organization, she proposes that organizations should be analysed on a scale, in terms of their level of 'religiosity'. In the case of the six charities profiled in the study, it is more useful to think of them as falling in different places on a spectrum of religiosity, with some, such as the Jel-affiliated groups and Caritas, being explicitly religious in most aspects of their identity and operations, and others, such as the Edhi Foundation and the Behbud Association, having religion intertwined with certain aspects of their organisation.

5.2 A profile of professional development organizations

The research team also met with several professional development organizations working in Karachi and Sindh. These included the Orangi Pilot Project (OPP), the Indus Resource Centre (IRC), the Thardeep Rural Development Programme (TRDP), the Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO), the Hisaar Foundation and Church World Service, as well as coordinating and research-based institutions such as the Urban Resource Centre, the Civil Society Resource Centre, the Social Policy and Development Centre, the Indus Institute for Research Education Network and the Collective for Social Science Research. Although we did not look at these organizations in depth, we did get a sense of their programmatic scope and relationship with religion. It is worth comparing the six organizations profiled in the study with some of the organizations in this wider group of NGOs, in terms of their differing priorities, approaches to development and relationships with religion, in order to understand the wider dynamics of development-related work in the region.

Overall, the research team found that there was a broad difference between the languages, programmatic priorities, funding structures and relationship with religion of local charities and professional development organizations. Our aim is not to present this as a clear dichotomy, as many

of the organizations profiled had similarities with the professional development organizations. At the same time, there are clear differences between those organizations that have emerged locally and rely to a large extent on individual donations and to some extent on religious forms of charity and those that explicitly engage in development-related activities, many of which rely heavily on foreign funding.

Of the organizations in which interviews were conducted, the Orangi Pilot Project, the Indus Resource Network, the Thardeep Rural Development Programme, and the Sindh Agricultural and Forestry Workers Coordinating Organization all began and continue to work in Sindh. Although it is not possible to discuss the work of these organizations separately here, it is useful to contextualize the organizations profiled in greater depth in the study by providing a broad overview of their work and relationship with religion.⁵³

The Orangi Pilot Project (OPP) is one of the most well-known NGOs working in Pakistan and has been written about extensively (see Khan, 1998; Hasan, 2008). It was founded by Akhtar Hameed Khan in 1980. OPP's work initially focused on improving the living conditions in slum settlements (*katchi abadis*). The organization developed the concept of 'component sharing', which involves communities organizing and partnering with the local government in order to improve local infrastructure (sewerage facilities, water supply, schools, clinics, solid waste disposal and security). The work of the organization has expanded and now includes a large microcredit programme (OPP-Orangi Charitable Trust), a health programme (OPP-Karachi Health and Social Development Association) and the OPP-Research and Training Institute, which manages the low cost sanitation, housing, education and research training programmes (<http://www.oppinstitutions.org/>). Funding for particular projects comes from local government as well as donor agencies such as Water Aid and UNICEF (Orangi Pilot Project, 2009). In terms of their relationship with religion, Naila Ghias, a Joint Director in the organization and head of the micro-finance department, says that religion has a minor influence on their work, in that a very small minority of people refuse to take a loan from them because of their Islamic principles. Instead, they had to give no-interest loans to local madrasas in order to keep people in the community happy (July 29, 2009). Otherwise, religion is not an explicit part of OPP's work and there are no references to religion in any of their publications or on their website.

The Indus Resource Network was started in 1999 by Sadqa Salahudin, who had previously worked for the Agha Khan Development Network. Its work is largely focused in the districts of Khairpur, Dadu and Jamshoro in rural Sindh. Their projects focus on empowering marginalized groups of people and their aim is:

to create a society in which all citizens, irrespective of their gender, class, religion or sect can learn, work and become full members in the participatory governance of their areas. (http://www.irc-pakistan.com/about_Frame_Work.html)

According to the Network's website, its work is focused on "human and institutional development" and includes programmes on participatory governance, education and literacy, economic initiatives, and emergency relief and rehabilitation. Their funding comes from Pakistani and international donor agencies, including the Pakistan Poverty Alleviation Fund (PPAF), which is funded largely by the World Bank, Developments in Literacy, which is funded by expatriate Pakistanis, and Save the Children (UK). Sadqa Salahudin emphasizes that Indus Resource Network is non-religious and non-sectarian in its approach. She is also clear that her personal motivations are not religious, and says very clearly that she is not working to get 'blessings' (*sawab*) or to provide welfare, but rather to empower people to claim their rights (July 24, 2009).

Thardeep Rural Development Programme (TRDP) has its origins in a relief programme started by Save the Children during a drought that occurred in 1987, which was later established as the Tharparkar Rural Development Project. The organization expanded, was independently registered as an NGO in 1998 and now operates in the Tharparkar, Umerkot, Jamshoro, Dadu and Khairpur districts of rural Sindh. Tharparkar district, where much of TRDP's work is concentrated, is one of the few truly religiously mixed areas in Pakistan, with a population that is almost evenly split between Hindus and Muslims. TRDP works with both communities and has Hindu and Muslim staff. According to its 2006-2007 Annual Report, the organization's mission is 'to enlarge the choices of marginalized people, focusing on women and working children, and to achieve greater impact on reducing poverty by working with all stakeholders' (Ahmad, 2009). The basis of its projects is 'social mobilization', which is an approach adopted by many rural development programmes working in Pakistan, and is a means of organizing communities in order to enable them to solve their problems collectively. The organization also works on poverty reduction through livestock, agriculture and microcredit programmes (*ibid.*). TRDP is funded by a range of donor agencies, including UNICEF, Pakistan Poverty Alleviation Fund

(PPAF), Oxfam, Save the Children and USAID, as well as government ministries. In terms of their approach to religion, Hussein Saleem Shaikh, a senior manager in the organization, said that they are 'non-religious', and that their aim is to serve whoever is suffering. He asserted that organizations that take a "*religious approach look at how they can benefit their community...they are focused on their own group*", and that he has not come across faith-based organizations that he would define as 'development organizations' (July 30, 2009).

Finally, the Sindh Agricultural Worker's Association (SAFWCO) was started informally in 1986 by a group of five social activists led by Suleman Abro. Its mission, according to its website, is "to mobilize the poor under a common platform and to support them to carry out sustainable development" and their vision is "sustainable communities achieving equitable economic, social, political and cultural development through grass roots development institutions" (<http://www.safwco.org/home/>).

SAFWCO began its work in the district of Sanghar, and now has projects in the districts of Thatta, Mirpurkhas, Matiari, Jamshoro, Khairpur, Tando Allahyar and Nawab Shah in rural Sindh (SAFWCO, 2008). Its objectives include organizing and capacity building in order to make communities self-sufficient, mobilizing people to claim their rights, achieving gender equality, poverty alleviation and 'people focused development', conservation and environmental protection, and emergency relief. The Association's projects are based on 'social mobilization' around such issues as education, agriculture and livestock, political participation, sustainable livelihoods and water. It also runs microcredit, infrastructure improvement, education and disaster management programmes. Its funding comes from institutional donors such as PPAF, Oxfam and Catholic Relief Services (*ibid.*). Religion is not mentioned as a factor in their work either in their Annual Report or on the website, nor was it mentioned as relevant in discussions with SAFWCO's chief executive officer, Suleman Abro (November 3, 2009).

Sadqa Salahudin, the director of the Indus Resource Centre (IRC), divides NGOs in Pakistan into four work or service-related categories: those that work in the area of welfare, those that work on welfare and development, those that work primarily on development, and those that are involved in empowerment and development (July 24, 2009). She places organizations such as the Edhi Foundation in the first category because they are primarily engaged in welfare-related activities, and argues that Al Khidmat and Behbud fall into the second category, as they are also involved in limited

training/education and income generation activities. She places the rural support programmes, such as the National Rural Support Programme (NRSP), the Aga Khan Rural Support Programme (AKRSP) and the Thardeep Rural Development Programme, in the 'development' category, as they generally focus on providing people with the means to be self-sufficient. Finally, she argues that organizations such as her own and the Orangi Pilot Project would be classed as involved in development and empowerment, because they give people the tools to organize collectively in order to claim their rights (July 24, 2009). Hence, according to Ms. Salahudin's typology of Pakistani organizations, those profiled in this study fall into the first two categories and focus on welfare and limited development-related activities, while the NGOs discussed above fall in the latter two categories, focusing on development and empowerment.

This difference was also evident in the findings of the research. However, rather than a four-fold typology, there seems to be a three-fold distinction between those organizations that are focused on providing welfare and services, those that are interested in giving individuals the means of becoming self-sufficient, and those that are focused on community mobilization, empowerment and sustainable development. The six organizations profiled in the case studies fall along a spectrum between these three categories, with a heavy concentration on welfare and service delivery and a lesser focus on individual development, while the NGOs discussed in this section are by and large concentrated in the second and third categories and engage in very limited welfare-related work, largely in the context of emergencies. There is also a clear difference in the language used by these different sets of organizations. Terms such as 'social mobilization', 'empowerment', and 'sustainable development' appear frequently in the literature of the professional development organizations and discussions with their members. On the other hand, such terms were rarely used by the six charities profiled in Section 4, with the exception of the Behbud Association, which emphasizes women's empowerment in their literature, and Caritas, whose approach has shifted from relief to sustainable development. Furthermore, of the four organizations profiled in this section, three (TRDP, IRC and SAFWCO) have a strong focus on achieving gender equality and women's empowerment, while of the six local charities profiled earlier, only Behbud places a strong emphasis on women's empowerment in its work.

Apart from the differing focuses of the organizations profiled in the case studies and the professional development organizations discussed above, there is also a clear difference in the approach to

religion taken by these two sets of organizations. While the six charities included in the study are influenced by religion in terms of their identity/motivations and/or through their funding base, the professional development organizations discussed in this section appear to have little or no relationship with religion. Rather, most of these organizations were explicit about taking a 'non-religious' approach and some were critical of organizations that included faith as part of their approach, on the grounds that they tend to be exclusionary. Furthermore, none of the professional development organizations rely on individual religious donations for their funding. Rather, most receive their funding from international institutional donors and, to a lesser extent, Pakistani government agencies.

There is also a difference in the way the organizations present themselves and document their activities, which can in part be attributed to the difference in their funding sources and associated reporting requirements. All four of the above organizations have sophisticated websites and extensive annual reports, which clearly explain their programmes and provide financial information in English. All were also willing to take the team to their projects and introduce us to beneficiaries, although we were unable to take them up on this offer because of time constraints. On the other hand, of the six organizations profiled in Section 4, the Edhi Foundation has the least published data, with a very basic website and no available reports. Alamgir and Saylani Welfare Trusts both have websites (in English and Urdu), which provide basic information about their services, but they had no published reports. The Al Khidmat network has various websites, also in English and Urdu, with basic information about their projects, and had scattered reports of their activities, but these were not systematized and varied from one organization to another. Both Caritas and Behbud have basic websites and provide annual reports on their activities, although these are not as detailed as those of the professional development organizations.

Thus it appears from the ten organizations analysed, that there are clear differences between charitable organizations and professional development organizations, in terms of their programmatic priorities, language, funding structures and approach to religion. The organizations in which religion manifests itself most explicitly, in terms of their identity, motivation and funding, tend to be more focused on welfare and service delivery than development, with the exception of Caritas. These include the Al Khidmat network and the two welfare trusts studied. However, it was not the case for all

the organizations profiled in the study. The Edhi Foundation, for example, is the largest welfare organization in Pakistan, but religion is *not* central to the organization's identity. Furthermore, while religion *is* central to the identity, motivation and funding of Caritas, it has been shifting to a focus on development. Therefore, while religion seems to have an impact on the programmatic focus of organizations, the influence varies and may be indirect.

Rather, the main distinction that emerges from the findings is between those organizations that rely on local, individual sources of funding and those that rely on institutional, national and international donors. The organizations that rely primarily on individual donations, especially those that rely on religious donations, tend to focus on welfare and service delivery, with some also delivering 'religious services'. They include the Edhi Foundation, the Al Khidmat network and the two welfare trusts, Saylani and Alamgir. The Behbud Association relies on a mixture of individual donations (both religious and general) and limited institutional funding, and this is reflected in their work, which combines service delivery and development. Caritas (Pakistan) receives funding from other Caritas country offices, some of which comes from churches and some from institutional donors. This has an impact on their language and priorities, which reflect the Caritas Internationalis shift in the past decades from charity towards development and social justice. The four professional development organizations are largely funded by institutional donors. In terms of their programmatic priorities, all are focused on development rather than welfare, and none of the organizations' materials or representatives mentioned religion as being relevant to any aspect of their work.

Hence, there appears to be a link between their sources of funding and the types of activities engaged in by individual organizations. The fact that organizations that rely on individual, often religious, donations focus more on welfare and service delivery, while organizations that rely on institutional funding focus more on long-term development may be due to individual preferences for donating money to projects where they can see immediate and tangible effects, rather than for long-term development programmes. It may also be due to the restrictions placed on *zakat* in particular (see Section 2.4), which is generally used to provide immediate material and medical assistance to the poor. Institutional funds, in contrast, may be used for providing material assistance, especially following emergencies and disasters, but are otherwise more likely to be earmarked for longer-term development projects linked to the priorities of particular donors.

6 Conclusion

The original objective of the study, as outlined in Section 3, was to *identify whether and in what circumstances FBOs make a distinctive contribution to the achievement of development objectives in Karachi and a rural district of Sindh*. What has emerged from the case studies is that the term 'FBO' is itself problematic in the Pakistani context. The organizations in which faith is central to their identity and mission are highly varied and can therefore not be grouped into a single category. Rather, what has emerged is a broad distinction between local charities and professional development organizations. Local charities were identified as those organizations that rely on individual donations, in particular Islamic forms of charity, and professional development organizations as those that receive funding largely from institutional donors either in Pakistan or in other countries. The Al Khidmat network, the Saylani and Alamgir Welfare Trusts and the Edhi Foundation all fall in the first category, while Caritas, the Orangi Pilot Project, the Indus Resource Centre, the Sindh Agricultural and Forestry Workers' Association and the Thardeep Rural Development Programme fall in the second. The Behbud Association falls in between these two groups, as it relies on individual donations and focuses on both welfare and development.

The study addressed four sub-objectives. The first was to identify and compare the sectors on which NGOs/FBOs have focused their development activities in the region. If we take the two sets of organizations identified above, local charities and professional development organizations (rather than NGOs/FBOs), local charities are largely focused on welfare and service delivery, concentrating on meeting immediate material needs and providing health-related services. Professional development organizations, on the other hand, are more focused on long-term development and community mobilization and empowerment. Most of these organizations do not provide material assistance except in the case of emergency or disaster relief. However, both sets of organizations share a concern with health and education, although the nature of their activities in these areas differs. The second sub-objective was to compare the aims, values, activities, organizational structure and characteristics, decision-making priorities, perception of performance and relationship with beneficiaries of selected FBOs and NGOs. In terms of their aims and values, with the exception of the Edhi Foundation, Islam is a key aspect of the aims and values of most of the local charities, along with providing assistance to the poor. For professional development organizations, with the exception of Caritas, religion is not part of their aims and values, and their focus is on empowering marginalized communities. In the case of Caritas, both religion and empowering communities are part of its values

and aims, and in the case of the Behbud Association, empowering communities is central to the organization's aims, and religion is intertwined with the values of its members and supporters. The research team was unable to assess perceptions of the performance of both sets of organizations, but did get a sense of the differences in the ways organizations document their activities. While local charities are informal and rather haphazard in their documentation, which is targeted at individual donors, professional development organizations maintain sophisticated websites (largely in English) and have detailed published annual and sometimes quarterly reports of their activities, which is also a response to the requirements of institutional donors.

In terms of their relationships with beneficiaries, the research team was unable to gain access to the beneficiaries of many of the local charities, and did not have time to meet the beneficiaries of most professional development organizations. However, it was possible to identify some broad differences in the relationships these two sets of organizations had with their beneficiaries. Most local charities focus on providing immediate services and assistance and do not have a long-term relationship with their beneficiaries. The Edhi Foundation, however, maintains a long-term relationship with those beneficiaries who are being given shelter in their hospitals, orphanages and homes for the destitute. Most of the local charities treat their beneficiaries with pity, as the objects of charity. In contrast, the professional development organizations, including Caritas and Behbud, speak of beneficiaries as members of communities in need of empowerment rather than charity. Furthermore, most of the projects initiated by professional development organizations involve long-term relationships with beneficiaries rather than single interactions.

The third sub-objective was to compare perceptions of the outcomes and effects of FBO and NGO activities on a selected sector or theme. It was intended to ascertain the perceptions of both staff of the organization itself and members of the relevant community, including project beneficiaries and observers (local officials, members of other organizations, community leaders). It was not possible to get a strong sense of the perceptions of the wider group of stakeholders, beyond the positive perceptions of their own organizations advanced by members of the organizations studied and a limited number of observers. However, amongst some of the local charities, especially the Al Khidmat network, there is a general mistrust of 'NGOs', most often referring to professional development organizations. Those associated with the Al Khidmat network felt that Al Khidmat organizations are

more sincere, cost-effective and able to mobilize people because of their faith identity than NGOs. In contrast, respondents associated with many of the professional development organizations voiced a general mistrust of 'faith-based organizations', often referring to *madrasas*, as being divisive and also felt that such organizations are not involved in development. Furthermore, many professional development organizations were critical of local charities (whether faith-based or not) for taking a band-aid approach and not addressing the root causes of poverty.

Finally, the fourth sub-objective was to compare the ways in which NGOs/FBOs approach and are received by members of local communities as well as other stakeholders (the state, funding agencies, political organizations, etc.). In general, local charities do not approach communities but are approached by individuals for assistance. This was also the case with the Behbud Association. In contrast, professional development organizations, including Caritas, generally approach communities that they identify as being particularly marginalized and in need of 'empowerment'. In some cases, the communities in which they operate had been affected by a natural disaster or emergency, which brought the NGO there, while in other cases, this meant going to a community perceived as particularly neglected by the state or other NGOs. However, the precise strategy of each organization varied considerably. In terms of their relationships with the state, donors and political organizations, most local charities do not coordinate their activities with those of the state and maintain relationships with individual donors rather than institutions. With the exception of the Al Khidmat network, which is part of a political party, charitable and professional development organizations do not maintain ties with political parties beyond appeasing them in order to continue their work. All the professional development organizations maintain strong links with donor agencies, and several are also funded by the Pakistani government.

In conclusion, the findings of the study demonstrate that religion in Pakistan has historically and continues to play an important role in charitable activities that respond to people's immediate needs and partially fill a social service gap left by the state. For some charities, religion is central to their mission and identity, and one of their objectives is to make people better Muslims. In contrast, organizations that explicitly engage in 'development' generally do not see a role for religion in their work, and often view religion as something that is personal or potentially divisive and a hindrance to the achievement of development objectives.

However, the research also found that not all organizations neatly fit into the two main categories identified. Organizations such as Caritas combine religious beliefs with development-related aims, in this instance as a result of its theological stance and international links. The Edhi Foundation and the Behbud Association also do not fit neatly into these categories, with the Edhi Foundation relying on religious forms of charity to provide humanitarian assistance in a non-discriminatory fashion and Behbud relying on religious forms of charity to provide welfare and development. Therefore, religion may not be central to the mission and aims of organizations that rely on individual donations, but it is intertwined with their work.

Appendix 1: List of Interviews

Name	Affiliation	Position	Date of interview
1. Asif Iqbal	Social Policy Development Centre	Company Secretary/Principal Economist	16/7/09, 6/11/09
2. Anonymous	Bazme Amina	Volunteer	17/7/09
3. Ashraf Usman	Dhoraji Youth Services Foundation	General Secretary	17/7/09
4. Ravinder Kumar	NED University, Karachi	Assistant professor in architecture	20/7/09
5. Amar Lal Vadvani	Swami Narayan Temple Trust	General Secretary	20/7/09
6. Zahid Farooq	Urban Resource Centre (member of the Christian community)	Joint Director	21/7/09
7. Nabeel Alvi	Head of Programmes (Sindh, Balochistan)	British Council	21/7/09
8. Syed Rizvi	Provincial Director (Sindh, Balochistan)	British Council	21/7/09
9. Anonymous	Bazme Amna	Coordinator	22/7/09
10. Anonymous	Bazme Amna	Coordinator	22/7/09
11. Dominic Gill	Caritas (Karachi)	Executive Secretary	22/7/09, 28/10/09
12. Mansha Noor	Caritas (Karachi)	Coordinator (Animation and Development)	22/7/09, 28/10/09
13. Anonymous	Al Khidmat Khawateen Trust	Vice Chairperson	23/7/09
14. Anonymous	Al Khidmat Khawateen Trust	Coordinator – Lahore	23/7/09
15. Sadqa Salahuddin	Indus Resource Centre	Executive Director	24/7/09
16. Saeed Mirza	Rangoonwala Trust	Director	24/7/09
17. Anonymous	Al Khidmat Khawateen Trust	President ('Nazma')	28/7/09

Name	Affiliation	Position	Date of interview
18. Anonymous	Al Khidmat Khawateen Trust	Coordinator, Industrial Home	28/7/09
19. Anonymous	Al Khidmat Foundation	Head of Medical Team in Sindh	28/7/09
20. Anonymous	Al Khidmat Foundation	President ('Nazim') (Sindh)	28/7/09
21. Naila Ghas	Orangi Pilot Project	Joint Director	29/7/09
22. Anonymous	Al Khidmat Hospital (Orangi Town)	Medical Superintendent	29/7/09
23. Anonymous	Al Khidmat Hospital (Orangi Town)	Ob/Gyn	29/7/09
24. Anonymous	Al Khidmat Hospital (Orangi Town)	Hospital Administrator	29/7/09
25. Suleiman Gill	Caritas (Karachi)	Animator	29/7/09
26. Suraya	Caritas (Karachi)	Volunteer/local development committee member	29/7/09
27. Arif Hasan		Researcher/Architect/Planner	29/7/09
28. Hussain Saleem Shaikh	Thardeep Rural Development Programme	Senior Manager	30/7/09
29. Hina	Edhi Home for Destitute Women (North Karachi)	Staff member	30/7/09
30. Ayesha	Edhi Home for Destitute Women (North Karachi)	Staff member	30/7/09
31. Dhanak	Edhi Home for Destitute Women (North Karachi)	Staff member	30/7/09
32. Waseem (1)	Bilqis Edhi Nafsiyati Hospital (North Karachi)	Nurse	30/7/09
33. Waseem (2)	Bilqis Edhi Nafsiyati Hospital (North Karachi)	Nurse	30/7/09

Name	Affiliation	Position	Date of interview
34. Anonymous	Gosha-e-Afiyat (affiliated with Jel)	Coordinator	30/7/09
35. Anonymous	Alamgir Welfare Trust	Joint Secretary	1/8/09
36. Anonymous	Alamgir Welfare Trust	IT/Coordinator	1/8/09
37. Anonymous	Al Khidmat Foundation	Vice-President	1/8/09
38. Anonymous	Al Khidmat Welfare Society (Women's wing)	Coordinator	4/8/09
39. Anonymous	Behbud	Senior Vice President	5/8/09, 28/10/09
40. Anonymous	Behbud	Executive Committee Member	5/8/09
41. Anonymous	Behbud	President	5/8/09
42. Anonymous		Individual donor	5/8/09
43. Anonymous		Individual donor	6/8/09
44. Anonymous		Activist in Shikarpur district, Sindh	10/8/09
45. Anonymous	Ansar Burney Trust	Vice Chairman	12/8/09
46. Anonymous	Saylani Welfare Trust	Staff member, Women's Section (Bahadurabad)	12/8/09
47. Anonymous	Hidaya Trust	Project Manager	13/8/09
48. Abul Hasan	Khoja Pirhai Isna Asheri Jamaat	President	13/8/09
49. Anonymous	Behbud	Member	29/10/09
50. Anonymous	Saylani Welfare Trust	Staff member, Women's Section (Clifton)	4/11/09
51. Anonymous	Saylani Welfare Trust	Staff member, Women's Section (Clifton)	4/11/09
52. Anonymous	Saylani Welfare Trust	Staff member, General Donations Section (Clifton)	4/11/09

Name	Affiliation	Position	Date of interview
53. Moazzam Ali	Church World Service	Coordinator for Special Projects	30/10/09
54. Naveen Qadir	Education Children Health Organisation (ECHO)	Coordinator	30/10/09 and 1/11/09
55. Simi Kamal	Raasta, Hisaar Foundation, RaD advisor	Director	2/11/09
56. Suleman Abro	Sindh Agricultural and Forestry Workers Coordinating Organisation	Chief Executive Officer	3/11/09
57. Abdul Jabbar Bhatti	Indus Institute for Research Education Network	Coordinator	3/11/09
58. Hussain Bux Mallah	Collective for Social Science Research	Research Officer	4/11/09
59. Anis Danish	Civil Society Resource Centre (Formerly NGORC)	Senior Officer, Outreach	4/11/09
60. Anwar Kazmi	Edhi Foundation	Secretary to Edhi Sahab	5/11/09
61. Anonymous	Behbud	Worker/beneficiary	26/10/09
62. Anonymous	Behbud	Worker/beneficiary	26/10/09
63. Anonymous	Behbud	Worker/beneficiary	26/10/09
64. Anonymous	Behbud	Worker/beneficiary	26/10/09
65. Anonymous	Behbud	Worker/beneficiary	26/10/09
66. Anonymous	Behbud	Worker/beneficiary	26/10/09
67. Anonymous	Behbud	Worker/beneficiary	26/10/09
68. Anonymous	Behbud	Worker/beneficiary	26/10/09
69. Anonymous	Behbud	Accounts and Inventory Manager	29/10/09

Name	Affiliation	Position	Date of interview
70. Anonymous	Behbud	Coordinator, Vocational Training Programme	2/11/09
71. Anonymous	Behbud	Teacher (vocational training centre)	2/11/09
72. Anonymous	Behbud	Head of leather production	2/11/09
73. Anonymous	Behbud	Chief Coordinator of Behbud's Korangi Centre and Liaison with the Infaq Foundation	2/11/09
74. Jawed	Caritas (Karachi)	Animator	28/10/09
75. Nafeesa Wilson	Caritas (Karachi)	Animator	28/10/09
76. Sarfaraz	Caritas (Karachi)	Animator	28/10/09
77. Lume Paul	Caritas (Karachi)	Executive Board Member	28/10/09
78. Samra	Caritas (Karachi)	LDC member	30/10/09
79. Razia	Caritas (Karachi)	LDC member	30/10/09
80. Siddiq Masi	Caritas (Karachi)	LDC member	30/10/09
81. Shammas Shamaun	Caritas (Hyderabad)	Executive Secretary	3/11/09
82. Nadeem Mattu	Caritas (Hyderabad)	Disaster Management Coordinator	3/11/09
83. Razia Bonafas	Caritas (Hyderabad)	Animator, Coordinator of Non-Formal Education	3/11/09
84. Terrill Massey	Caritas (Hyderabad)	Deputy Executive Secretary	3/11/09

Notes

- ¹ The term 'faith-based organization' is used in this report because it is the term that has been adopted most commonly within the literature on religiously-motivated organizations. Other terms include 'religious organizations' (Jeavons, 2003) and 'religious non-governmental organizations' (Berger, 2003).
- ² However, even this may be a gross under-estimate, as huge informal settlements in peri-urban areas lie outside the administrative boundaries of metropolitan areas (Hasan and Raza, 2009, p. 2-3).
- ³ Although Ahmadis classify themselves as Muslims, the Pakistani state does not, resulting in an amendment to Article 260 of the Constitution introduced under the Zia regime (Malik, 2002, p. 73). Ahmadis have faced on-going persecution within Pakistan, which has increased since Zia's Islamization drive and the introduction of blasphemy laws (ibid, p. 26).
- ⁴ Barelvis form the bulk of Sunnis in South Asia and they are influenced by Sufism, while Deobandis are purists and are inclined towards Wahhabi interpretations of Islam (see Metcalf, 1982). However, it should be noted that these divisions are highly simplistic and mask a great deal of complexity and diversity. Furthermore, self-conscious identification with a specific school of thought is largely a middle class and elite phenomenon, and many would not categorize themselves in these terms.
- ⁵ This was, in part, a reaction to fears of Hindu majoritarianism within the Congress Party, which did include some Hindu nationalist supporters (Desai, 2002, p. 3459) and also relied heavily on concepts and imagery drawn from Hinduism (Jalal, 1995, p. 26), which alienated many Muslims from the Congress-led independence struggle.
- ⁶ The second state to be established on the basis of religion was the State of Israel on 14 May 1948.
- ⁷ Jinnah drew criticism from many for his secular approach, including Mawlana Sayyid Abu'l-'Ala Mawdudi, the founder of the Jama'at-e-Islami, who was quoted as saying "No trace of Islam can be found in the ideas and politics of the Muslim League. [Jinnah] reveals no knowledge of the views of the Qur'an, nor does he care to research them.... All his knowledge comes from western laws and sources" (Nasr, 1994, p. 20)
- ⁸ The Hudood Ordinances were subsequently amended in 2006 under the Women's Protection Act, which brought rape under the Pakistan Penal Code and removed the clause making it necessary for a woman to provide four male witnesses to validate a claim of rape. However, the Act did not remove the criminalization of extra-marital sex and failed to recognize marital rape (Human Rights Watch, 2008).
- ⁹ The majority of the Christian population of Sindh lives in urban areas and is comprised of migrants from Punjab, while most Hindus, who make up the majority of the non-Muslim population of the province, live in rural areas. Therefore, although the population of Karachi includes members of all the religious groups represented in Sindh, in the early part of the last decade the majority (96.4 per cent) were categorized as Muslim; while 2.42 per cent of the population was Christian; 0.83 per cent were Hindus; 0.17 per cent were Qaddianis (Ahmadis), and 0.03 per cent were Scheduled Castes (cited in Hasan and Mohib, 2003).
- ¹⁰ The Movement for the Restoration of Democracy was a coalition of political parties, which was formed in 1981 with the aim of reinstating democracy and ousting the military government of Zia ul-Haq.
- ¹¹ The Asian Development Bank (2002) notes that, although poverty rates declined during the 1970s and 1980s in Pakistan, the 1990s witnessed a reversal of this trend, with the incidence of poverty increasing from 26.6 per cent in 1993 to 32.3 per cent in 1999. However, because of differences in measurement and unreliable statistics, the incidence of poverty in Pakistan remains disputed.

- ¹² More recently, Karachi experienced isolated violence targeting the Shia community, when a suicide bomber struck the Ashura processions on December 28, 2009 ("Suicide attack on procession kills 33 in Karachi", Dawn, December 29, 2009, <http://www.dawn.com/wps/wcm/connect/dawn-content-library/dawn/news/pakistan/metropolitan/04-blast-in-karachi-qs-09> (accessed on January 19, 2010)).
- ¹³ Different wings of the Al Khidmat network were formally established at different times. The Al Khidmat Welfare Society was established in 1976, the Al Khidmat Foundation in 1992, and the Al Khidmat Khawateen Trust in 1990 (see Section 4.1).
- ¹⁴ The Ismaili-affiliated Aga Khan Rural Support Programme has now been incorporated into the Aga Khan Development Network, which works in 25 countries and is registered in Switzerland, although a great deal of its work continues to be in Pakistan (see <http://www.akdn.org>). Although it is one of the largest faith-affiliated organizations working in Pakistan, it was not included in this study because most of its work is concentrated in the northern areas rather than Karachi or Sindh (see Khan, 2009).
- ¹⁵ This study estimates that there are 16,720 'faith-based organizations in Pakistan, which constitutes approximately one-third of the non-profit sector. This includes madrasas, other Islamic FBOs, Christian FBOs, and Hindu and Parsi FBOs (Iqbal and Siddiqui, 2008, p. 20).
- ¹⁶ The AKDN (2000) report estimates that madrasas form 30 per cent of all registered organizations in the country.
- ¹⁷ Almsgiving has also historically provided a means of consolidating social status in South Asia, as in other contexts. Haynes (1992) documents the ways in which the local Hindu, Muslim and Parsi members of the elite in Surat, Gujarat, spent money on social services and religious festivals as a means of gaining social recognition and political power. Bayly's (1971) research on the upper classes of Allahabad demonstrates similar trends, with members of the local elite engaged in philanthropic activities as a means of consolidating their power vis-à-vis the colonial state. Notably, many of those who have been most prominent in the philanthropic sphere in Karachi historically can trace their roots to Gujarat, including the Ismailis, the Khojas, the Bori community and the Parsis.
- ¹⁸ Zakat is obligatory for those who are in possession of disposable wealth (nisaab) and is calculated at the rate of approximately 2.5 per cent of all disposable wealth at the end of every year. Other forms of obligatory giving include zakat al-fitr, which is the equivalent of feeding one person in need and takes place at the end of Ramadan.
- ¹⁹ The National Survey of Individual Giving found that 98 per cent of female and 92 per cent of male respondents reported giving zakat voluntarily in 1998, while only 9 per cent of men and 10 per cent of women reported paying 'official zakat.
- ²⁰ While most of the Christian population in Pakistan is concentrated in Punjab, many have migrated to other provinces including Sindh (and Karachi in particular) in search of employment.
- ²¹ Additional motivations included 'human compassion' (98 per cent), 'duty as citizen' (84 per cent), and 'to return something to society' (87 per cent)(Agha Khan Development Network, 2000, p. 67).
- ²² Unfortunately, the report does not provide a definition for 'religious organizations' or causes.
- ²³ The majority of respondents (57 per cent) claimed to be volunteering for religious organizations (Agha Khan Development Network, 2000, p. 57).
- ²⁴ This report found that for the year 1997-1998, foreign aid amounted to Rs 6 billion in grants and Rs 112 million in concessional loans, while individual giving amongst Pakistanis amounted to Rs 30 billion in money alone.
- ²⁵ Weiss's (2002) research on Ghana also demonstrates a preference for individual giving, which he argues explains the lack of institutionalization of Islamic social welfare systems.
- ²⁶ Ghodsee's (2007) research on Bulgaria demonstrates a heightening of conservatism regarding gender roles following the arrival of Islamic FBOs in the region

- ²⁷ In general, respondents avoided the label 'secular' because of the negative connotations this term acquired in the Pakistan during the Zia regime, as discussed in Section 2.1.
- ²⁸ For example, although the Aga Khan Development Network does not identify itself as being an FBO, it is common knowledge that this organization is affiliated with the Ismaili faith, and therefore, cannot be categorized as a non-religious organization. As noted above, this prominent organization was not included in the study because most of its activities are concentrated in the Northern areas of the country.
- ²⁹ According to a study conducted in 2000 by the Aga Khan Development Network, "philanthropy" includes the "activities of voluntary giving and serving, primarily for the benefit of other's [sic] beyond one's family" (Aga Khan Development Network, 2000, p. 3). The authors of the AKDN report distinguish between 'charity', which they argue is intended to meet an immediate need, and 'philanthropy', which is a longer-term social investment.
- ³⁰ 'Social development' refers to the process of improving society through such activities as education, training, and advocacy. 'Social welfare' refers to those activities that aim to meet people's basic needs, and includes education as well as the provision of material goods and medical services.
- ³¹ The research team met with members of Bazme-Amna, which is an education charity run largely by a Shia family, although they are clear that they do not preach Shi'ism or discriminate based on religion. We also met with the President of the Khoja (Pirhai) Shia Isna Asheri Jamaat, which is a body elected by members of the Khoja community that runs schools and hospitals, and provides educational support to students.
- ³² This includes various organizations affiliated to Jamaat-e-Islami. These sometimes work independently and sometimes collaborate with each other. Members of the Al Khidmat Foundation, Al Khidmat Welfare Society (including its women's wing), Al Khidmat Khawateen Trust were interviewed, as well as volunteers who have served various branches of Jamaat-e-Islami in different capacities.
- ³³ 'Professional development organizations' refers to those non-governmental organizations that self-identify as working in the field of human rights and development. Most rely heavily on foreign funding and explicitly claim to be engaged in 'development' work.
- ³⁴ These organizations were active in the relief efforts following the 2005 earthquake. However, they were later banned by the UN Security Council and the Government of Pakistan when they were found to have links with Al Qaeda. Jamaat-ud-Dawa has since resurfaced and was linked to the 2008 Mumbai attacks ("Jamaat-ud-Dawa easily evades ban", Dawn, February 24, 2010, <http://www.dawn.com/wps/wcm/connect/dawn-content-library/dawn/news/pakistan/03-jamaat-ud-dawa-easily-evades-ban-ss-03> (accessed on March 12, 2010). As Iqbal and Siddiqui (2008, p. 33) point out, the Pakistani government has had an ambivalent relationship with these organizations, "shifting between aggressive suspicion, reliance on them and praise for their provision of social and relief services."
- ³⁵ Although some of the other political parties in Pakistan have welfare wings, including the Mutahida Quami Movement's Khidmat-e-Khalq Foundation, the Jamaat-e-Islami maintains the largest network of welfare-related organizations.
- ³⁶ Other organizations affiliated with the Jamaat-e-Islami include the Rural Education and Development (READ) Foundation, the Al Ghazali Trust, and the Institute of Policy Studies.
- ³⁷ The Jamaat-e-Islami was founded by Maulana Maududi in 1941 with the objective of establishing a state based on the injunctions of sharia (Nasr, 1994). Maududi argued that it was the duty of Muslims to act as khalifas in establishing a political system in line with divine will (see Bano, 2009).
- ³⁸ These are extended families that are originally from the Chiniot area of Punjab.

- ³⁹ The vice-chairperson of the AKK Karachi branch estimated that 80 per cent of their funding comes from zakat, but exact figures were unavailable (July 23, 2009).
- ⁴⁰ 'Target killings' are politically-motivated murders, which are a fairly common occurrence in Karachi. It is unclear from news reports or interviews why Mr. Chandna was targeted or by whom.
- ⁴¹ Precise figures related to their funding were unavailable.
- ⁴² Because the research team was unable to formally interview senior members of Saylani Welfare Trust, the information presented here was gleaned from the organization's promotional materials, including its website and pamphlets, as well as two visits made to its offices, where informal interviews were conducted with staff members working in the donation and istikhara centres.
- ⁴³ Istikhara is a religious form of guidance given in order to solve problems. Individuals can approach Saylani Welfare Trust with their problems (in person, by post, phone or email, or through an online form). The messages are forwarded to the organisation's spiritual head, Maulana Bashir Farooqui, who responds by advising the clients on how to deal with their problems, usually in the form of prayers that should be made.
- ⁴⁴ These are gatherings used to impart Islamic religious education.
- ⁴⁵ Although Saylani was very open about its affiliation with the Barelvi school, the coordinator at the Alamgir Welfare Trust did not mention the AWT's affiliation. This information was conveyed to the research team by others familiar with both organizations.
- ⁴⁶ Infaq Foundation, founded by the late Agha Hasan Abidi, founder of Bank of Credit and Commerce International (BCCI), is a Pakistani foundation that supports various charitable projects.
- ⁴⁷ The research team visited the home for mentally ill women in North Karachi, which houses approximately 1,500 women (including children and the elderly), where it witnessed women living in very poor conditions, with many unclothed and under-fed. The nurses working in the facility seemed ill-qualified for their positions, and the facility was only visited by two doctors twice a week, who distributed medication to the patients. Much of the maintenance of the facility was actually undertaken by the patients themselves, with women who were less ill cleaning and providing meals (visit, July 30, 2009).
- ⁴⁸ Interestingly, Edhi himself disapproves of this perception. In his biography, for example, he states that he hates being addressed as maulana (the title given to a cleric) (Durrani, 1996, p. 126).
- ⁴⁹ For example, although microcredit has largely been phased out at the national level, the Karachi office continues to operate a microcredit programme on a small scale. Similarly, the Karachi office does have agricultural programmes because they are not appropriate for the urban communities in which they work, but the Hyderabad office does implement such programmes because it operates largely in rural Sindh.
- ⁵⁰ Karachi is also home to a small Goan Christian population, who migrated during the colonial period and who are generally members of the professional classes (interview, Zahid Farooq, July 21, 2009).
- ⁵¹ Formal education (i.e. Catholic schools and seminaries) is under the direct authority of the Church.
- ⁵² For example, organizations such as the National Rural Support Programme (NRSP), the Aga Khan Rural Support Programme (AKRSP), the Sindh Rural Support Programme (SRSP) and the Thardeep Rural Development Programme, place a strong emphasis on 'social mobilization' as a means of empowering communities and achieving sustainable development.
- ⁵³ We have chosen these four organizations in particular, because they work directly with communities and include a wide range of programmes. Church World Service works largely through partner organizations, and the Hisaar Foundation focuses primarily on access to water.

References

- Agha Khan Development Network (2000) *Philanthropy in Pakistan: A Report of the Initiative on Indigenous Philanthropy*.
- Ahmad, Seema (2009) *Revitalisation through Empowerment: Charting the Future: Thardeep Rural Development Programme Annual Report 2006-2007*, Karachi: Thardeep Rural Development Programme.
- Alavi, Hamza (1988) Pakistan and Islam: ethnicity and ideology. In Fred Halliday and Hamza Alavi (Eds) *State and Ideology in the Middle East and Pakistan*, New York: Monthly Review Press, pp. 64-111.
- Alavi, Hamza (2002) Pakistan between Afghanistan and India, *Middle East Report*, 222, pp. 24-31.
- Asian Development Bank (2002) *Poverty in Pakistan: Issues, Causes and Institutional Responses*, http://www.adb.org/Documents/Reports/Poverty_PAK/poverty.pdf, accessed on January 21, 2010.
- Baig, Adnan Sattar Rabia (2001) *Civil Society in Pakistan: A Preliminary Report on the Civicus Index on Civil Society Project in Pakistan*, Karachi: NGO Resource Centre, Civicus Index on Civil Society Occasional Paper Series, Vol. 1(11), <http://www.civicus.org/new/media/pakistan.pdf> (accessed on May 25, 2010).
- Bano, Masooda (2008a) Contested claims: public perceptions and the decision to join NGOs in Pakistan, *Journal of South Asian Development*, 3(1), pp. 87-108.
- Bano, Masooda (2008b) *Contesting Ideologies and Struggle for Authority: State-Madrassa Engagement in Pakistan*, Birmingham: Religions and Development Working Paper 14.
- Bano, Masooda (2009) *Marker of Identity: Religious Political Parties and Welfare Work—the Case of Jama'at-i-Islami in Pakistan and Bangladesh*, Birmingham, UK: Religions and Development Working Paper 34.
- Bano, Masooda with Padmaja Nair (2007) *Faith-based Organizations in South Asia: Historical Evolution, Current Status and Nature of Interaction with the State*, Birmingham: Religions and Development Working Paper 12.
- Bayly, Christopher A. (1971) Local control in Indian towns: the case of Allahabad, 1880-1920. *Modern Asian Studies*, 5, pp. 289-311.
- Benthall, Jonathan (1998) The Qur'an's call to alms: Zakat, the Muslim tradition of alms-giving, *ISIM Newsletter*, No. 5.
- Benthall, Jonathan (1999) Financial worship: the Quranic injunction to almsgiving, *The Journal of the Royal Anthropological Institute*, 5(1), pp. 27-42.
- Benthall, Jonathan (2003) Humanitarianism and Islam after 11 September, In Macrae, Joanna and Harmer, Adele (Eds) *Humanitarian Action and the 'Global War on Terror': A Review of Trends and Issues*, London: Overseas Development Institute, HPG Report 14, pp. 37-48 [http://www.reliefweb.int/rw/lib.nsf/db900sid/LGEL-5Q7D55/\\$file/hpg-terrorism-jul03.pdf?openelement](http://www.reliefweb.int/rw/lib.nsf/db900sid/LGEL-5Q7D55/$file/hpg-terrorism-jul03.pdf?openelement), accessed on October 14, 2010.
- Benthall, Jonathan (2008) Have Islamic aid agencies a privileged relationship in majority Muslim areas? The case of post-tsunami reconstruction in Aceh, *Journal of Humanitarian Assistance*, published online 26 June <http://jha.ac/2008/06/26/have-islamic-aid-agencies-a-privileged-relationship-in-majority-muslim-areas-the-case-of-post-tsunami-reconstruction-in-aceh> (accessed on April 12, 2010).
- Berger, Julia (2003) Religious nongovernmental organisations: an exploratory analysis, *Voluntas: International Journal of Voluntary and Nonprofit Organisations*, 14(1), pp. 15-39.
- Bornstein, Erica (2005) *The Spirit of Development: Protestant NGOs, Morality, and Economic in Zimbabwe*. Stanford, CA: Stanford University Press.
- Candland, Christopher (2000) Faith as social capital: religion and community development in Southern Asia, *Policy Studies*, 33, pp. 355-374.

- Carlson, Victor (1960) Pakistan: co-operative ventures in social welfare, *Annals of the American Academy of Political and Social Science*, 329, pp. 88-96.
- Clark, Janine (2004) *Islam Charity and Activism: Middle-Class Networks and Social Welfare in Egypt, Jordan, and Yemen*, Bloomington, IN: Indiana University Press.
- Clark, Kate (October 5, 2006) UN quake aid went to extremists, *BBC News*, http://news.bbc.co.uk/1/hi/world/south_asia/5402756.stm (accessed on March 12, 2010).
- Clarke, Gerard (2006) Faith matters: faith-based organizations, civil society and international development, *Journal of International Development*, 18, pp. 835-848.
- Clarke, Gerard (2007) Agents of transformation? Donors, faith-based organisations and international development, *Third World Quarterly*, 28(1), pp. 77-96.
- Clarke, Gerard and Michael Jennings (2008) Introduction. In Clarke, Gerard and Michael Jennings (Eds) *Development, Civil Society and Faith-based Organisations: Bridging the Sacred and the Secular*. Basingstoke: Palgrave Macmillan, pp. 1-16.
- De Kadt, Emanuel (2009) Should God play a role in development? *Journal of International Development*, 21, pp. 781-786.
- Desai, Radhika (17 August 2002) Tryst with fate: India and Pakistan in the war on terrorism, *Economic and Political Weekly*, XXXVII(33), pp. 3456-3463.
- Durrani, Tehmina (1996) *Abdul Sattar Edhi, An Autobiography*. Karachi: Ilmi Printers.
- England, Kim (1994) Getting personal: reflexivity, positionality, and feminist research. *The Professional Geographer*, 46(1), pp. 80-89.
- Flanigan, Shawn Teresa (2010) *For the Love of God: NGOs and Religious Identity in a Violent World*, Sterling, VA: Kumarian Press.
- Gayer, Laurent (2007) Guns, slums, and 'Yellow Devils': a genealogy of urban conflicts in Karachi, Pakistan, *Modern Asian Studies*, 41(3), pp. 515-544.
- Gazdar, Haris (2005) *Migration Policy and Urban Governance: The Case of Karachi*. Karachi: Collective for Social Science Research.
- Ghaus-Pasha, Aisha and Muhammad Asif Iqbal (2003) *Defining the Non-Profit Sector*, Baltimore: The Johns Hopkins Centre for Civil Society Studies, Working Papers of the Johns Hopkins Comparative Non-Profit Sector Project, No. 42.
- Ghodsee, Kristen (2007) Religious freedoms versus gender equality: faith-based organisations, Muslim minorities, and Islamic headscarves in the new Europe, *Social Politics: International Studies in Gender, State and Society*, 14(4), pp. 526-561.
- Hasan, Arif (2007) Pakistan: 50.5 per cent of Karachi residents live below the poverty line. December 16, <http://pakteahouse.wordpress.com/2007/12/16/pakistan-505-per-cent-of-karachi-residents-live-below-the-poverty-line/>, accessed on March 18, 2010.
- Hasan, Arif (2008) Financing the sanitation programme of the Orangi Pilot Project Research and Training Institute in Pakistan, *Environment and Urbanization*, 20(1), pp. 109-119.
- Hasan, Arif (1999) *Understanding Karachi: Planning and Reform for the Future*. Karachi: City Press.
- Hasan, Arif and Mansoor Raza (2009) *Migration and Small Towns in Pakistan*, London: International Institute for Environment and Development, Working Paper Series on Rural-Urban Interactions and Livelihood Strategies, Working Paper 15. <http://www.iied.org/pubs/pdfs/10570IIED.pdf> (accessed on June 28, 2010).
- Hasan, Arif and Masooma Mohib (2003) The Case of Karachi, Pakistan, *Understanding Slums: Case Studies for the Global Report on Human Settlements 2003*, London: Development Planning Unit, University College London, http://www.ucl.ac.uk/dpu-projects/Global_Report/, accessed on 24 January 2010.
- Haynes, Douglas E. (1992) *Rhetoric and Ritual in Colonial India: The Shaping of a Public Culture in Surat City, 1852-1928*. Delhi: Oxford University Press.

- Hoodbhoy, Pervez (2006) Musharraf's coup—seven years later, <http://www.countercurrents.org/pa-hoodhoy141006.htm>, first published in *Dawn*, October 14.
- Hoodbhoy, Pervez (2010) Reinventing Pakistan, *Dawn*, 23 March, <http://www.dawn.com/wps/wcm/connect/dawn-content-library/dawn/the-newspaper/editorial/reinventing-pakistan-330> (accessed on March 23, 2010).
- Human Rights Commission of Pakistan (2002) *State of Human Rights in Pakistan in 2001*. Lahore: Rashid Ahmed Chaudhry, Maktaba Press.
- Human Rights Watch (2008) *Universal Periodic Review of Pakistan: Human Rights Watch's Submission to the Human Rights Council* <http://www.hrw.org/en/news/2008/05/04/universal-periodic-review-pakistan> (accessed on March 10, 2010).
- Human Rights Watch (2009) *Pakistan Country Summary*, <http://www.hrw.org/en/node/79280> (accessed on March 11, 2010).
- Iqbal, Muhammad Asif, Hina Khan and Surkhab Jawed (2004) *The Nonprofit Sector in Pakistan: Historical Background*, Social Policy Development Centre, Working Paper 4.
- Iqbal, Muhammad Asif and Saima Siddiqui (2008) *Mapping the Terrain: The Activities of Faith-based Organisations in Development in Pakistan*, Birmingham: Religions and Development Working Paper 24.
- Jalal, Ayesha (1985) *The Sole Spokesman: Jinnah, the Muslim League and the Demand for Pakistan*, Cambridge: Cambridge University Press.
- Jalal, Ayesha (1995) Conjuring Pakistan: history as official imagining, *International Journal of Middle East Studies*, 27, pp. 73-89.
- Jeavons, Thomas (1998) Identifying the characteristics of 'religious organisations': an exploratory proposal. In Demerath, N.J. et. al. (Eds) *Sacred Companies: Organisational Aspects of Religion and Religious Aspects of Organisations*, New York: Oxford University Press, pp. 79-95.
- Jeavons, Thomas (2003) The vitality and independence of religious organisations, *Society*, 40(2), pp. 27-36.
- Khan, Akhtar Hameed (1998) *Orangi Pilot Project: Reminiscences and Reflections*. Karachi: Oxford University Press.
- Khan, Ismail (2000) The Mullahs vs. the NGOs, *Newsweek*, 2 October, p. 44.
- Khan, Shoaib Sultan (2009) *The Aga Khan Rural Support Programme: A Journey through Grassroots Development*, Karachi: Oxford University Press.
- Kirmanji, Nida and Ajaz Khan (2008) Does faith matter: an examination of Islamic Relief's work with refugees and internally displaced persons. *Refugee Survey Quarterly*, 27(2), pp. 41-50.
- Kroessin, Mohammad and Abdulfatah S. Mohamed (2008) Saudi Arabian NGOs in Somalia: 'Wahabi' Da'wah or humanitarian aid? In Clarke, Gerard and Michael Jennings (Eds) *Development, Civil Society and Faith-Based Organisations: Bridging the Sacred and the Secular*, Basingstoke: Palgrave Macmillan, pp. 187-213.
- Kuran, Timur (2003) Islamic redistribution through *zakat*: historical record and modern realities. In Bonner, Michael, Mine Ener and Amy Singer (Eds) *Poverty and Charity in Middle Eastern Contexts*, Albany: State University of New York Press, pp. 275-293.
- Lunn, Jenny (2009) The role of religion and spirituality in faith and development: a critical theory approach, *Third World Quarterly*, 30(5), pp. 937-951.
- Malik, Iftikhar (2002) *Religious Minorities in Pakistan*. Minority Rights Groups International, <http://www.minorityrights.org/1034/reports/religious-minorities-in-pakistan.html>, accessed on January 21, 2010.
- Martin, J. Paul, Jason Chau and Shruti Patel (2007) Religions and international poverty alleviation: the pluses and minuses, *Journal of International Affairs*, 61(1), pp. 69-92.

- Metcalf, Barbara (1982) *Islamic Revival in British India, 1860-1900*. Princeton: Princeton University Press.
- Musharraf, Pervez (2004) A plea for enlightened moderation: Muslims must raise themselves up through individual achievement and socioeconomic emancipation. *The Washington Post*. 1 June, p. A23.
- Nasr, Seyyed Vali Reza (1994) *The Vanguard of the Islamic Revolution: The Jama'at-Islami of Pakistan*. London: I.B. Taurus Publishers.
- NGOPRC (1999) *The State of the Citizen Sector in Pakistan*. Karachi: NGO Resource Centre.
- Occhipinti, Laurie (2005) *Acting on Faith: Religious Development Organisations in Northwestern Argentina*, Lanham, MD: Lexington Books.
- Olson, Elizabeth (2008) Common belief, contested meanings: development and faith-based organisational culture, *Tijdschrift voor Economische en Sociale Geografie*, 99(4), pp. 393-405.
- Orangi Pilot Project (2009) *117th Quarterly Report (January-March 2009)*, Karachi: OPP.
- Pearson, Ruth and Emma Tomalin (2008) Intelligent design? A gender-sensitive interrogation of religion and development. In Clarke, Gerard and Michael Jennings (Eds) *Development, Civil Society and Faith-based Organisations: Bridging the Sacred and the Secular*. Basingstoke: Palgrave Macmillan, pp. 46-71.
- Population Census Bureau (Pakistan)(1998). http://www.statpak.gov.pk/depts/pco/statistics/other_tables/pop_by_religion.pdf, accessed on January 25, 2010.
- Population Reference Bureau (2009) *World Population Data Sheet*. http://www.prb.org/pdf09/09wpds_eng.pdf, accessed on January 25, 2010.
- Shaheed, Farida and Khawar Mumtaz (1992) Islamization and women: the experiences of Pakistan, *WLUML Bulletin: Special Bulletin of Fundamentalism and Secularism in South Asia*, pp. 54-64.
- Sider, Ronald and Heidi Unruh (2004) Typology of religious characteristics of social service and educational organisations and programs, *Nonprofit and Voluntary Sector Quarterly*, 33(1), pp. 109-134.
- SAFWCO (2008) *Annual Report 2008*. Hyderabad: Sindh Agricultural and Forestry Workers Coordinating Organisation.
- Smith, Steven and Michael Sosin (2001) The varieties of faith-related agencies. *Public Administration Review*, 61, pp. 651-669.
- UNDIESA (2008) *World Urbanization Prospects: The 2007 Revision*, New York: United Nations Department of Economic and Social Affairs.
- UNDP (2009) *Human Development Report*. New York: United Nations Development Programme http://hdr.undp.org/en/media/HDR_2009_EN_Complete.pdf, accessed on May 13, 2010.
- Verkaaik, Oskar (1994) *A People of Migrants: Ethnicity, State and Religion in Karachi*. Amsterdam: VU University Press.
- Verkaaik, Oskar (2004) *Migrants and Militants: Fun and Urban Violence in Pakistan*. Princeton: Princeton University Press.
- Walbridge, Linda (2003) *The Christians of Pakistan: The Passion of Bushop John Joseph*. London: Routledge.
- Weiss, Holger (2002) Reorganising social welfare among Muslims: Islamic voluntarism and other forms of communal support in Northern Ghana, *Journal of Religion in Africa*, 32(1), pp. 83-109.
- Williams, Rhys and Demerath, N.J., III (1998) Cultural power: how underdog religious and nonreligious movements triumph against structural odds. In Demerath, N.J., III, Hall, P.D., Schmitt, T., and Williams, R.H. (Eds) *Sacred Companies: Organisational Aspects of Religion and Religious Aspects of Organisation*, New York: Oxford University Press, pp. 364-378.
- Zaman, Muhammad Qasim (1998) Sectarianism in Pakistan: the radicalisation of Shi-I and Sunni identities, *Modern Asian Studies*, 32(3), pp. 689-716.

Zamindar, Vazira Fazila-Yacoobali (2007) *The Long Partition and the Making of Modern South Asia*. Oxford: Oxford University Press.

Websites

Agha Khan Development Network, <http://www.akdn.org>

Alamgir Welfare Trust, <http://www.alamgirwelfaretrust.com.pk/>

Al Khidmat Foundation, <http://al-khidmatfoundation.org/>

Al Khidmat Khawateen, <http://www.alkhidmatkhawateen.org/english/index.php>

Behbud Association, <http://www.behbud.org/>

Caritas Internationa, <http://www.caritas.org/worldmap/index.html>

Edhi Foundation, <http://www.edhi.org/profile.htm>

Indus Resource Centre, <http://www.irc-pakistan.com/>

Official Web Portal of City District Government Karachi, <http://www.karachicity.gov.pk/>

Orangi Pilot Project, <http://www.oppinstitutions.org/>

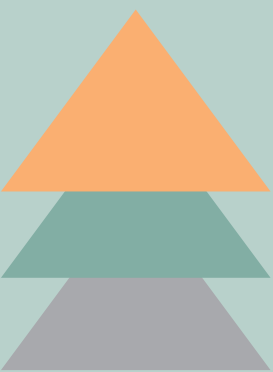
Saylani Welfare Trust, <http://www.saylaniwelfare.com/about-us.php>

Sindh Agricultural and Forestry Workers Association, <http://www.safwco.org>

Religions and Development Working Papers

- 1 Shah, R., Larbi, G. and Batley, R. *Religion and Public Management Literature Review* 2007
- 2 Nkurunziza, E. *An Overview of Development Studies: Background Paper for the Religions and Development Research Programme* 2007
- 3 Jackson, P. and Fleischer, C. *Religion and Economics: A Literature Review* 2007
- 4 Tomalin, E. *Sociology, Religion and Development: Literature Review* 2007
- 5 Bradley, T. *The Relationships Between Religion and Development: Views from Anthropology* 2007
- 6 Tomalin, E. *Religious Studies and Development: A Literature Review* 2007
- 7 Alhassan Alolo, N. , Singh, G. and Marquette, H. *Political Science, Religion and Development: A Literature Review* 2007
- 8 Tomalin, E. *Gender Studies Approaches to the Relationships between Religion and Development* 2007
- 9 Rakodi, C. *Understanding the Roles of Religions in Development: The Approach of the RaD Programme* 2007
- 10 Religions and Development Research Programme, University of Birmingham. (Editors) *India: Some Reviews of Literature Related to Religions and Development* 2008
- 11 Mhina, A. (Editor) *Religions and Development in Tanzania: A Preliminary Literature Review* 2007
- 12 Bano, M. with Nair, P. *Faith-based Organisations in South Asia: Historical Evolution, Current Status and Nature of Interaction with the State* 2007
- 13 Bano, M. *Allowing for Diversity: State-Madrasa Relations in Bangladesh* 2008
- 14 Bano, M. *Contesting Ideologies and Struggle for Authority: State-Madrasa Engagement in Pakistan* 2008
- 15 Nair, P. *The State and Madrasas in India* 2009
- 16 Kim, K. *Concepts of Development in the Christian Traditions: A Religions and Development Background Paper* 2007
- 17 Alhassan Alolo, A. *African Traditional Religions and Concepts of Development: A Background Paper* 2007
- 18 Tomalin, E. *Buddhism and Development: A Background Paper* 2007
- 19 Tomalin, E. *Hinduism and International Development: Religions and Development Background Paper* 2009
- 20 Kroessin, M. R. *Concepts of Development in 'Islam': A Review of Contemporary Literature and Practice* 2008
- 21 Tatla, D. S. *Sikhism and Development: A Review* 2008
- 22 Zaman, A. *Islamic Economics: A Survey of the Literature* 2008
- 23 Kirmani, N. *The Relationships between Social Movements and Religion in Processes of Social Change: A Preliminary Literature Review* 2008
- 24 Iqbal, M. A. and Siddiqui, S. *Mapping the Terrain: The Activities of Faith-based Organisations in Development in Pakistan* 2008
- 25 Martin, F. *Psychology, Religion and Development: A Literature Review* 2008
- 26 Mahajan, G. and Jodhka, S. S. *Religions, Democracy and Governance: Spaces for the Marginalized in Contemporary India* 2009
- 27 Waseem, M. and Mufti, M. *Religion, Politics and Governance in Pakistan* 2009
- 28 Jodhka, S. S. and Bora, P. *Mapping Faith-based Development Activities in Contemporary Maharashtra, India* 2009
- 29 Bano, M. *Engaged yet Disengaged: Islamic Schools and the State in Kano, Nigeria* 2009
- 30 Kroessin, M. R. *Mapping UK Muslim Development NGOs* 2009
- 31 Roberts, F.O. N., Odumosu, O. and Nabofa, M. *Religions and Development in Nigeria: A Preliminary Literature Review* 2009

- 32 White, S. C. *Beyond the Paradox: Religion, Family and Modernity in Contemporary Bangladesh* 2009
- 33 Dugbazah, J. *The Relationships between Values, Religious Teaching and Development Concepts and Practices: A Preliminary Literature Review* 2009
- 34 Bano, M. *Marker of Identity: Religious Political Parties and Welfare Work - The Case of Jama'at-i-Islami in Pakistan and Bangladesh* 2009
- 35 Kirmani, N. *Beyond the Religious Impasse: Mobilizing the Muslim Women's Rights in India* 2009
- 36 White, S. C. *Domains of Contestation: Women's Empowerment and Islam in Bangladesh* 2009
- 37 Nair, P. *Religious Political Parties and their Welfare Work: Relations between the RSS, the Bharatiya Janata Party and the Vidya Bharati Schools in India* 2009
- 38 Odumosu, O., Olaniyi, R. and Alonge, S. *Mapping the Activities of Faith-based Organizations in Development in Nigeria* 2009
- 39 Nolte, I. with Danjibo, N. and Oladeji, A. *Religion, Politics and Governance in Nigeria* 2009
- 40 Devine, J. and White, S. *Religion, Politics and the Everyday Moral Order in Bangladesh* 2009
- 41 Marquette, H. *Whither Morality? 'Finding God' in the Fight against Corruption* 2010
- 42 Marquette, H. *Corruption, Religion and Moral Development* 2010
- 43 Jackson, P. *Politics, Religion and the Lord's Resistance Army in Northern Uganda* 2010
- 44 Gupta, D. *Elusive Peace: Seeking a 'New Normal' in Post-conflict Ahmedabad and Mumbai* 2010
- 45 Bano, M. *Female madrasas in Pakistan: a response to modernity* 2010
- 46 Adamu, Fatima., Para-Mallam., Oluwafunmilayo, J. Adebayo, O.A. and Bolatito, L. A. *A Review of Literature on the Role of Religion in Women's Movements for Social Change in Nigeria* 2010
- 47 Jodhka, S. S. and Kumar, A. *Religious Mobilizations for Development and Social Change: A Comparative Study of Dalit Movements in Punjab and Maharashtra, India* 2010
- 48 Waseem, M., in association with Tahir Kamran., Ahmed Ali and K. Riikonen, *Dilemmas of Pride and Pain: Sectarian Conflict and Conflict Transformation in Pakistan* 2010
- 49 Green, M., Mercer, C. and Mesaki, S. *The Development Activities, Values and Performance of Non-governmental and Faith-based Organizations in Magu and Newala Districts, Tanzania* 2010
- 50 Kirmani, N. and Zaidi, S. *The Role of Faith in the Charity and Development Sector in Karachi and Sindh, Pakistan* 2010
- 51 Bradley, T. and Ramsay, Z. *'The people know they need religion in order to develop': The Relationships between Hindu and Buddhist Religious Teachings, Values and Beliefs, and Visions of the Future in Pune, India.* 2010
- 52 Singh, G., Simon, C. and Singh Tatla, D. *New Forms of Religious Transnationalism and Development Initiatives: A Case Study of Dera Sant Sarwan Dass, Ballan, Punjab, India* 2010
- 53 Pavarala, V. and K. Malik, K. *Religions, Ethics and Attitudes towards Corruption: A Study of Perspectives in India* 2010
- 54 White S. C., Devine, J., Jha, S. and Gaines, S. *Religion, Development and Wellbeing in India* 2010



ORDERING PUBLICATIONS

Publications can be obtained by either telephoning Carol Fowler on **44 (0) 121 414 4986** or Email: **c.a.fowler@bham.ac.uk** and also downloaded as a PDF file from **www.rad.bham.ac.uk**