

Religious Seminaries and Social Welfare in Pakistan: Strategic Management of Informal Social Protection Provision

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Abstract: Religious seminaries (*madāris*) in Pakistan are often criticized for being too disconnected from social welfare and development. This paper reframes that debate in management terms. As *madāris* are informal social protection providers for the poor (providing free education, boarding, food and basic care), this is as much an organizational and strategic-management issue as it is a social-welfare one. In light of a secondary study methodology that draws on peer-reviewed literature and national-level statistics for resource mobilization and resource dependency and nonprofit management studies, we examine how *madāris* manage and structure welfare delivery in a way that is not necessarily well-designed in practice, and there is no formal process or monitoring. It compares and contrasts this informally run model with the formal management of Pakistan's social safety net programmes (Benazir Income Support Programme, Pakistan Bait-ul-Mal and statutory Zakāt system) with the following management characteristics restricting the sector: limited formal planning, ad hoc resource allocation, weak reporting and monitoring, and funding volatility. The paper proposes a management framework in terms of formalised planning, diverse resourcing, light-touch reporting and policy recognition through which the informal welfare capacity can be better organised and coordinated with the formal provision of welfare. No single institution is considered in the study, and the evidence is gathered from a variety of independent, published sources. It adds to nonprofit and strategic management scholarship of the informal welfare sector in Pakistan, which is a large but under-studied community.

Keywords: Strategic Management; Resource Mobilization; Resource Dependence; Nonprofit Management; Informal Social Protection; Faith-Based Organizations; *Madāris*; Pakistan.

Introduction

Religious seminaries (madaris (singular: madrasa)) have always been controversial in Pakistani public and policy discourse. Madaris have long been portrayed as disconnected from social welfare and national development goals, and the debates on them have been largely about security, curriculum and regulation for over two decades.¹ A simple empirical fact is seldom taken into account in this debate: madaris provide, at a national scale and largely free of charge, a wealth of welfare services—education, boarding, food and basic care—to children in very poor families.² Recent social-policy scholarship has extended the definition to madaris as informal social security providers with national survey and interview evidence.³

This paper takes that categorisation in stride and asks a different management question. If madaris are welfare providers, then—as organisations—how is that welfare delivery funded, structured and sustained, and what does it look like as a management system? The existing literature shows that the welfare provision happens and that it reaches the poor; it does not tell us much about where it is organised and funded as an operating model and where it is weak, and how it compares to the formal delivery of the state.

The core argument is that madaris are essentially informal and resource-constrained welfare organisations. They raise voluntary religious giving (Zakat, Sadaqah and Waqf) and transform that into in-kind welfare service through a decentralised network of largely autonomous institutions, but they do so with little formal strategic planning, standardised procedure, monitoring or recognition in national social-protection policy. By studying this system using resource mobilization theory, resource dependence and nonprofit management scholarship, the delivery is maintained at scale, management gaps are identified and the model is suggested as a better-organised and formally recognised one.⁴

This is management scholarship, not advocacy. The paper does not defend madaris uncritically, nor does it regard their welfare role as self-evidently good; it views that as an organizational phenomenon to be analysed. No single institution is used as a case or example. All data is taken from independent, published, national-level or comparative sources and discusses madaris in Pakistan in general. Maintaining analytical distance also means reading the critical literature. Residential religious provision has issues on quality, oversight, and child protection that should not be neglected in a welfare reading, and the welfare value of the sector should not be overstated: survey evidence is that madaris are only educating a small fraction of all children (2-3% in the relevant age group) and not the majority.⁵ So the argument here is not so much about the organized nature of the welfare that madaris are providing but about why they are the main providers of this welfare.

Literature Review

The literature review is synthesized with four literatures that rarely address each other:

- a) the social and welfare role of madaris
- b) informal social protection theory
- c) nonprofit and strategic management scholarship (resource mobilization and management of faith-based organizations)
- d) Pakistan's formal social safety nets

Bringing them together is the analytical step which allows us to read madrasa welfare systems from an organizational perspective.

The Social and Welfare Role of Madaris

Madaris are long-standing institutions that have usually integrated instruction with charitable provision, frequently through waqf whose purpose was to provide free education and maintenance to students.⁶ Their evolution from pre-colonial and colonial South Asia to contemporary Pakistan and the role of ulama in running them has been documented by historians of Islamic education.⁷ In contemporary Pakistan the empirical evidence is clear: madaris draw disproportionately from poor and rural families and free boarding, food and lodging is a key factor for families to choose madrasa.⁸ The largest independent study on the question (national household survey of 53,960 families) showed that madrasa enrolment is concentrated among poorer families and that access to free education and boarding is a principal reason for choosing religious schools.⁹ Similar stories are found in Bangladesh where madaris provide free food, housing and education to orphans and poor children¹⁰ and Indonesian pesantren serve as a means of social mobility for the economically poor.¹¹

What drives this provision is not just charity but a particular moral economy rooted in Islamic teaching, and this is where the paper's management and humanities strands meet. The resources madaris draw from are rooted in religious obligations and virtues that are very much text-based and legal in nature: Zakat (the obligation to make annual alms to the poor); Sadaqah (voluntary charity); Lillah (giving purely for the sake of God, and the long-standing waqf, the endowment of schools, lodgings, and student stipends that has been funded in perpetuity).¹² The ethic of Ihsan (which means something more than simply to be good) is what drives the work of Madrasa resource mobilization in three ways: giving is seen as a religious duty, not something to be made on the fly; it is sustained and renewed by a strong faith community, not just by campaigns or marketing; and its purposes are set out in the scriptural order of education for children and the poor. Reading the sector's resources by this moral economy is what helps us understand how stable its funding base is and why it must be structured in such a way that it does not do away with the very obligations that are keeping it alive. More recent empirical evidence supports this view: studies in Pakistan suggest Zakat and Waqf serve

as important strategies for reducing poverty and increasing access to education,¹³ Zakat and Waqf integration can help to diversify Islamic finance in the service of society,¹⁴ and Zakat is associated with lower multidimensional poverty in Muslim countries,¹⁵ but the effect on poverty is limited in cases where governance, transparency and asset coverage are poor.¹⁶

Informal Social Protection Theory

Social protection is formally subdivided into formal arrangements financed and operated by the state and informal arrangements through family, community and religious or charitable networks.¹⁷ In much of the developing world, where formal coverage is thin, informal mechanisms carry the greater protective load,¹⁸ and low-income countries typically have informal security regimes in which households rely on non-state institutions to manage risk.¹⁹ Going beyond the formal and informal to Pakistan, Mumtaz describes madaris as providers of informal social protection,²⁰ and related works establish the comparative nature of formal versus informal welfare in Pakistan²¹ and characterises Pakistan as a hybrid welfare regime.²² This scholarship demonstrates that madaris protect the poor, but it does not address how it does so.

A growing strand of this literature theorises how formal and informal provision interact rather than treating them as separate spheres. Comparative work distinguishes relationships that are complementary, substitutive, or conflicting, and shows that the two systems co-produce welfare outcomes in low-coverage settings.²³ This relational turn matters for the present study because it reframes madaris not as a residual or parallel sector but as an informal component whose management interacts with—and could be coordinated with—the formal state system.

Nonprofit and Strategic Management: Resource Mobilization and Faith-Based Organizations

Management scholarship offers the tools to fill that gap. Resource mobilization theory states that value-driven and non-state organizations are able to put resources together and use them rather than just for grievance.²⁴ This theory is conceived to explain social movements mobilising for collective action rather than service-delivery charities, but its focus is on resource aggregation to faith-based welfare providers and so is used as a secondary perspective in contrast to the resource-based view, which considers an organization's distinctive, hard-to-imitate resources (i.e., a strong religious-charitable legitimacy) as the bedrock of sustained provision.²⁵ Resource dependence theory states that organizations who depend on a small number of resource providers are vulnerable and that the structure of organization funding is the determining factor for autonomy and stability.²⁶ This is what the nonprofit world is about: when it comes to revenue diversification and financial

sustainability, this is not something that a company can sustain itself on its own, and diversified sources of funding reduce the risk of dependence.²⁷ When resources are scarce, organizations often create social value through bricolage— “making do,” refusing to be limited by resource scarcity, and improvising with the means at hand.²⁸

There is a parallel literature on faith-based organizations (FBOs) as well. In many countries FBOs are among the world’s largest providers of social services, with a religious focus in the form of religious teaching while working as service providers and governance of the service delivered by religion²⁹ and a broader theory of nonprofit enterprise³⁰ and the social-origins perspective on why nonprofit sectors vary across countries³¹ that provide the conceptual vocabulary (resource mobilization, dependence, diversification, sustainability, bricolage and mission-driven governance) for madrasa welfare delivery to be seen as an organization. Strategic management research for nonprofits also helps us to see what is in fact a strategic and accountability lens through which the sector’s character is realized.³² And Mintzberg and Waters define a deliberate and emergent strategy for madrasas at the same time, as one that is not only deliberate but also emergent: in which the safety net in the state is the one that is structured around a systematic process of resourcing and provision which is achieved through practice and not formal planning (i.e. what appears to be a lack of strategy is actually an emergent strategy).³³ Read through this lens, several established management theories become directly applicable to madaris. The resource-based view treats an organisation's distinctive, hard-to-imitate resources—here, religious legitimacy and a durable culture of giving—as the basis of its capacity and continuity.³⁴ The literature on emergent strategy shows that coherent patterns of action can form without formal planning, which helps explain how a decentralised madrasa sector sustains delivery through improvisation rather than design.³⁵ Social-entrepreneurship scholarship characterises value-driven organisations that pursue social missions under resource constraint,³⁶ while the social-origins account explains why nonprofit and faith-based sectors expand where state provision is thin.³⁷ A recent bibliometric review confirms that management capabilities are decisive for the effectiveness of religious poverty-alleviation organisations, yet finds this evidence base thin and fragmented³⁸—precisely the space this paper enters.

Formal Social Safety Nets in Pakistan as Managed Delivery

The comparison case is Pakistan’s formally managed welfare system, built on three pillars: the statutory Zakat and Ushr system established in 1980, which deducts Zakat at source from the specified assets of Sunni account-holders, subject to a declared-exemption mechanism, and distributes it through local committees to the poor, orphans and students of religious schools³⁹—so that a portion of

madrasa welfare is already state-channelled, blurring the formal/informal boundary this study examines; Pakistan Bait-ul-Mal, created in the early 1990s for groups not covered by Zakat; and the Benazir Income Support Programme (BISP), an unconditional cash transfer targeted through a national poverty scorecard and subjected to independent impact evaluation.⁴⁰ These programmes are, by design, formally managed: budgeted, procedurally standardised, audited and evaluated. Yet their reach is limited—only about 9.2% of the population is covered by formal social protection⁴¹—which is precisely why the informally managed provision of madaris matters as an object of management analysis.

Recent Developments in the Evidence Base (2024–2026)

Recently social policy has studied how informal and formal provision are related and complementary,⁴² and class-based analysis suggests that Pakistan's formal social protection is small and it is only targeted at the privileged groups, as it is only at the Benazir Income Support Programme, and less than 0.5% of GDP gets to Zakat and Pakistan Bait-ul-Mal.⁴³ In parallel, a growing literature on Islamic giving is documenting the welfare reach of Islamic giving and the management of the organizations that organise it.⁴⁴ The rest of this subsection synthesises the recent evidence and makes sense of it in the context of our current analysis.

This recent scholarship is based on two themes. The first is on the theorisation of formal and informal social protection and its management. Mumtaz and Roelen also show that Pakistan's formal safety nets are still very small and regressive (in addition to the Benazir Income Support Programme, only 0.5% of GDP goes to Zakat and Bait-ul-Mal), which supports this paper's claim that informal provision is filling a huge gap.⁴⁵ Mumtaz makes an updated conceptual argument for considering madaris as informal provision at the state level,⁴⁶ Mumtaz and Kühner place faith-community welfare in a global classification of four ideal types of community provision,⁴⁷ and Mumtaz, Roumpakis, and Sumarto advocate a hybrid formal/informal reading of Pakistan's welfare mix.⁴⁸ Ncube and Murray also support this paper's coordination-rather-than-substitution approach,⁴⁹ and Ghana shows that formal and traditional support can be a very effective combination.⁵⁰ Ricci, Ricciardi, Percuoco, and Tani provide the best management scholarship anchor that allows for a management reading of faith-based welfare provision.⁵¹

The second theme is madaris and Islamic giving. Sattar provides case studies to show that madrassas in Pakistan can adopt lightweight management practices;⁵² Bukhari, Khan, and Haider show, in a comparison of public, private and madrasa systems, that madaris serve low-income areas at the national scale;⁵³ Imtiaz, Dahar, and Ali explore curricular reform as a just and non-bureaucratising way forward.⁵⁴ On the funding side, S. H. F. Bukhari provides evidence that

Zakat- and Waqf-financed welfare is morally sound in the context of contemporary Pakistan,⁵⁵ and Aziz, Mansor, Waqar, and Zada show that spending Zakat money on education does decrease educational deprivation and so is a direct source of funding this paper believes is associated with religious giving.⁵⁶

Research Gap and Contribution of the Present Study

Taken together, these four strands leave a clear gap. The scholarship on madaris establishes convincingly that welfare provision happens and that it reaches the poor, but it examines madaris chiefly through security, curriculum, or theological lenses rather than as organisations. The social-protection literature has begun to classify madaris as informal providers,⁵⁷ yet it stops at classification and does not open the black box of how that provision is managed. The nonprofit and strategic-management literature offers precisely the tools—resource mobilization, resource dependence, sustainability, and bricolage—to open that box, but has scarcely been applied to the madrasa sector; and the Pakistani safety-net literature documents formal programmes without situating the informal sector alongside them. No study, to the authors' knowledge, analyses madaris as a welfare-delivery management system—how they mobilise and allocate resources, structure and standardise service, sustain themselves, and account for their outputs.

The present study addresses this gap directly. It is, to the best of the authors' knowledge, the first to apply strategic-management and resource-mobilization theory to the informal welfare function of Pakistani madaris as an organisational system. Its contribution is threefold. Theoretically, it extends nonprofit, resource-dependence, and faith-based-organisation scholarship to a very large informal welfare sector these literatures have neglected, and shows how mission legitimacy and a durable charitable culture can substitute for formal management capacity. Analytically, it reframes a debate that has been conducted in security and reform terms as a question of management, comparing the informally managed madrasa model with the state's formally managed safety nets across five management dimensions. Practically, it identifies the specific management gaps that constrain the sector and proposes a coordination-based framework for strengthening it—thereby answering the three research questions set out above.

Conceptual Framework

The study's analysis contrasts two types of management approaches to welfare delivery. Formally managed delivery (the state's safety nets) involves formal strategic planning, budgeting and statutory resource mobilisation, bureaucratic and standardised service providers, formal accountability through audit and monitoring, and means-testing targeting. Informally managed delivery (madrasa sector) is about ad hoc planning, voluntary and

volatile resource mobilization, decentralised and low-standardisation structures, minimal formal accountability, and open, needs-based access. Figure 1 shows this comparison across five management dimensions. It is the hook of the paper because the questions do not lie in welfare delivery as much as in how well the management is delivering it. This five-dimension comparison is framed as the goal of the study, not to rank an informal faith-based charitable network as a failing organisation to meet a formal government demand but rather to find where informal and formal delivery might be in alignment.

Formally-Managed vs. Informally-Managed Welfare Delivery in Pakistan

FORMALLY MANAGED (State)	INFORMALLY MANAGED (Madaris)
Strategic planning Formal plans, SOPs, targets (e.g., BISE PBM, Zakat)	Strategic planning Largely ad hoc; little formal strategy or SOPs
Resource mobilisation Budgeted tax revenue & statutory Zakat deduction	Resource mobilisation Voluntary Zakat, Sadaqah, Waqt; volatile, Ramadan-peaked
Delivery structure Bureaucratic hierarchy; standardised procedures	Delivery structure Decentralised, autonomous; low standardisation
Accountability Audits, M&E, impact evaluations, public reports	Accountability Minimal formal reporting, M&E, or documentation
Reach / targeting Means-tested; limited coverage of population	Reach / targeting Open, needs-based access for the poor and orphans

Figure 1. Formally-managed versus informally-managed welfare delivery in Pakistan across five management dimensions.

Note. Conceptual comparison constructed by the authors, drawing on resource mobilization theory, resource dependence, and the informal social protection framework of Mumtaz.⁵⁸ Formal-coverage figure from Mumtaz and Whiteford.⁵⁹

In the context of this model, the madrasa is portrayed as a resource-constrained welfare organization that mobilises voluntary religious inputs and uses them through a delivery mechanism to deliver welfare outcomes, and a system of management gaps makes it difficult and unsustainable to do so. In Figure 4, we introduce this input-mechanism-outcome model as we are now doing so and mark the gaps as intervention points.

Table 1

Relationship between formal and informal social protection

	<i>Effective formal social protection</i>	<i>Ineffective formal social protection</i>
<i>Effective informal social protection</i>	Complementary	Substitutive

	<i>Effective formal social protection</i>	<i>Ineffective formal social protection</i>
<i>Ineffective informal social protection</i>	Compliant & crowding out	Conflicting

Note. Adapted from Mumtaz.⁶⁰ The matrix classifies how formal and informal provision interact according to the effectiveness of each.

Research Methodology

Research Design

This study employs a qualitative, interpretive research design based on secondary data. Specifically, it combines an integrative (narrative) literature review with documentary and statistical analysis of national-level sources. An integrative review was chosen deliberately over a systematic review: the aim is not to aggregate homogeneous empirical effects but to synthesise conceptually diverse bodies of scholarship—historical, social-policy, and management—into a single organisational reading of the madrasa welfare sector. Because the study did not follow a pre-registered systematic-search protocol (with defined databases, search strings, date ranges, and record counts), it is presented transparently as integrative and interpretive rather than systematic, and its findings should be read accordingly. No primary data were collected, and no single institution was used as a case study.

Sources of Data

The study draws on four categories of published, publicly available sources: (a) Pakistan-specific scholarship on madrasa welfare functions and informal social protection; (b) nonprofit, strategic-management, and resource-mobilization theory; (c) comparative studies of religious and faith-based welfare organisations and their management; and (d) official statistics and documentary sources on Pakistan's social safety nets, madrasa enrolment, student poverty, and funding. Source types included peer-reviewed journal articles, scholarly monographs and edited volumes, and institutional and governmental reports (for example, Pakistan Education Statistics and the impact evaluation of the Benazir Income Support Programme). The sources span foundational theoretical statements and recent scholarship (2021–2026), so that the analysis rests on both classic and current evidence.

Data Collection Procedure

Relevant sources were identified through academic search engines and databases and through backward citation-tracing of key works, and were retained on two criteria: topical relevance to the four categories above, and verifiability. A strict authenticity criterion governed inclusion: every cited source corresponds to a real, identifiable author, title, outlet, and year, with a digital object identifier or stable URL where available. Quantitative figures were accepted only where traceable to a concrete, verifiable source; figures that could not be so traced are reported as unconfirmed estimates

rather than stated as fact. This caution is especially important for madrasa statistics, whose definitions and registration coverage vary by reporting year. Where numerical illustrations were drawn from comparative settings (for example, the orphan-share and income-source data from Bangladeshi qawmi madaris), this is stated explicitly in the relevant tables and figure notes so that the reader can judge their transferability to the Pakistani context.

Method of Analysis

The retained material was analysed thematically and organised by management dimension. Following the logic of qualitative thematic synthesis, evidence was coded and grouped into the analytical categories that structure the Findings: the scale and nature of welfare delivery, resource mobilization and the funding model, service-delivery structure, sustainability, and accountability and reporting. Two further analytical operations were performed. First, a comparative analysis contrasted the informally managed madrasa model with the state's formally managed safety nets across five management dimensions—planning, resource mobilization, delivery structure, accountability, and targeting—summarised in Figure 1 and Table 1. Second, the synthesised evidence was used to construct an input–mechanism–outcome conceptual framework (Figure 4) that locates the sector's management gaps and derives the proposed interventions. Throughout, theoretical propositions from resource mobilization, resource dependence, nonprofit sustainability, and social bricolage served as interpretive lenses to move from description to explanation.⁶¹

Trustworthiness and Ethical Considerations

Given the secondary design, rigour was pursued through source triangulation (corroborating claims across independent studies and data sources), transparency about the evidential status of each figure, and explicit acknowledgement of the limits of the evidence. Because the study uses only published, publicly available material and involves neither human participants nor any single named institution, it raises no direct ethical concerns of consent or confidentiality; the deliberate decision not to use an institutional case study also avoids any appearance of partiality toward a particular organisation.

Limitations of the Design

The design has two principal limitations. First, as an integrative synthesis of secondary sources, the study inherits the gaps and inconsistencies of its evidence base, and some madrasa statistics remain contested. Second, the absence of an institutional case study means the paper analyses the sector broadly and nationally rather than testing its claims against the internal management data of a specific organisation. Both limitations are revisited in the Conclusion as concrete opportunities for future, primary, field-based research.

Findings and Discussion

The study is structured by management dimension, with the focus on the scale and nature of informal welfare delivery; resource mobilization and funding as well as service delivery structure; sustainability; accountability and reporting. We will compare the informally managed model to the formalized state system throughout.

The Scale and Nature of Informal Welfare Delivery

Madaris are a large organization. Official statistics suggest that 43,613 deeni madaris are present in Pakistan, representing about 14 per cent of all educational institutions,⁶² and total enrolment is usually between 1.8 and 3.5 million students. The width of this band is due to the differences in definitions and registration (wafaq-registered and unregistered institutions, as well as reporting years) rather than measurement error. Figure 2 shows the gender profile reported in 2016-17 and shows that male enrolment is about 1.46 million and female enrolment about 0.80 million.⁶³ These gender figures are taken from the 2016-17 release and should be reconciled with the 2021-22 institution count cited above, so that all headline numbers come from one edition, and more recent data suggests that female participation has increased since then.⁶⁴ What makes this sector a welfare organisation, and not just a school system, is the population it serves and the services it provides.

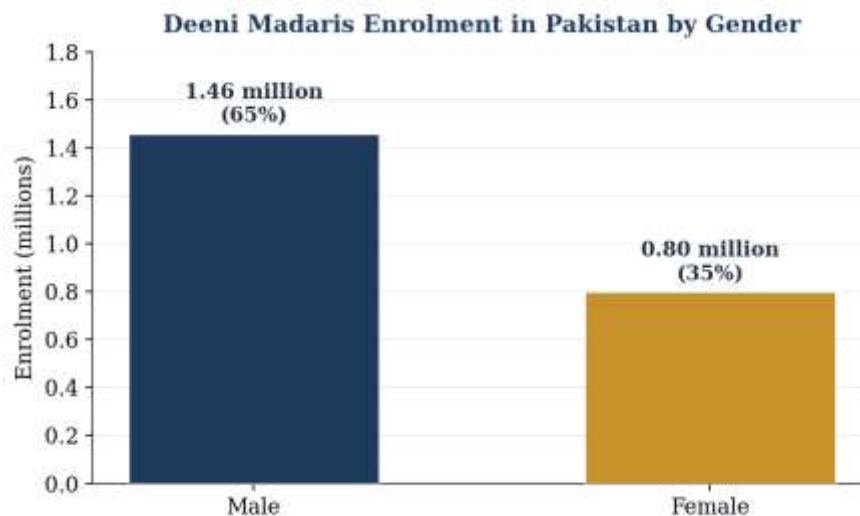


Figure 2. Deeni madaris enrolment in Pakistan by gender.

Note. Enrolment data from Pakistan Education Statistics 2016-17 (Academy of Educational Planning and Management / National Education Management Information System)⁶⁵; the institution count reported in the text is from the 2021-22 release.⁶⁶ Because these figures come from different reporting years, the enrolment breakdown should be updated to the 2021-22 edition so that all headline numbers derive from a single release.

The socioeconomic profile of the enrolment is the defining feature. Independent estimates indicate that many madrasa students are from poor or low-income households. This is confirmed by

national household survey data showing that madrasa enrolment is concentrated among poorer families who opt for free education and boarding⁶⁷ and that parents' income and education decline as one moves towards madaris.⁶⁸ The peer-reviewed survey evidence carries this claim; the 88% figure, taken from an undated source,⁶⁹ should be treated as illustrative rather than definitive. Figure 3 shows the concentration. The sector is a needs-based welfare provider with open access and offers education as well as meals and basic care that formal cash-transfer programs don't.

Table 2

Orphan and vulnerable children as a share of enrolment in eight sample madaris

<i>Madrasa (total enrolment)</i>	<i>Orphan / vulnerable children (%)</i>
Madrasa 1 (240)	50
Madrasa 2 (150)	16
Madrasa 3 (600, women)	25
Madrasa 4 (400)	25
Madrasa 5 (100, women)	17
Madrasa 6 (600)	50
Madrasa 7 (1,154)	52
Madrasa 8 (250)	40

Note. Adapted from Al Hussain (qawmi madaris, Bangladesh).⁷⁰ Values in parentheses are total enrolment; the orphan and vulnerable share ranged from 16% to 52% across the sample.

Socioeconomic Background of Madrasa Students in Pakistan

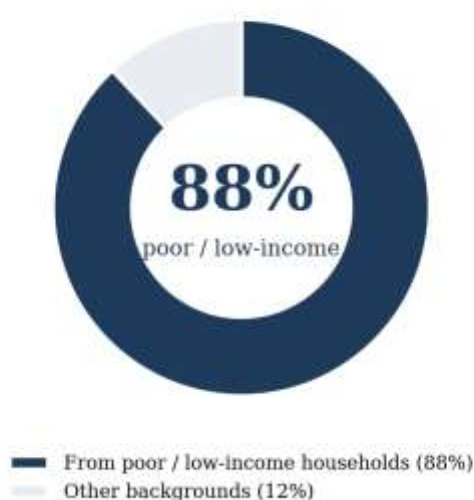


Figure 3. Socioeconomic background of madrasa students in Pakistan.

Note. Illustrative published estimate that approximately 88% of madrasa students are from poor or low-income households,⁷¹

consistent with national survey evidence.⁷² The precise share varies by study and requires cross-verification.

Resource Mobilization and the Funding Model

The main driver of this delivery is resource mobilization. Madaris are financed by voluntary religious donations (Zakat, Sadaqah, Lillah and Waqf) and donated labour and in-kind contributions, with most contributions during Ramadan.⁷³ This is resource mobilization theory in action: a value-driven, non-state sector that is able to aggregate dispersed resources through legitimacy and solidarity rather than through budgets or fees.⁷⁴ Pakistan's high and near universal charitable participation (more than one percent of GDP allocated to charity) provides a great source of resources for this kind of mobilization.⁷⁵ This estimate is almost a decade old and needs to be updated with the most recent national philanthropy data.⁷⁶ A high level of charitable giving cannot be taken entirely for granted; donations are of course shared among many religious, educational and humanitarian causes.

Table 3

Reported income sources of sample madaris

<i>Income source</i>	<i>Description</i>
Student contributions (tuition and other fees)	Reported as a major, recurring source of income
General donations	Large and variable; rises sharply during Ramadan
Income from own assets (rents)	Endowment- or asset-based income
Guraba (poor) fund	Dedicated fund supporting orphan and vulnerable children

Note. Adapted from Al Hussain (qawmi madaris, Bangladesh).⁷⁷ The reported share of each source varied widely across the eight sample madaris.

But the funding model is a structural weakness, from a management perspective. The reliance on voluntary donation is, in resource-dependence terms, a concentrated and volatile source of income: it changes seasonally, depending on donor sentiment and is difficult to predict.⁷⁸ According to nonprofit management literature, such an undiversified reliance on private donations does not always work out for an organization and is more vulnerable.⁷⁹ That madaris still deliver at scale is a kind of social bricolage that is about making do and improvising with the resources at hand to create social value under pressure.⁸⁰

Service-Delivery Structure

The sector is the mirror image of the state system in some ways. Whereas formal programmes undergo a bureaucratic hierarchy

with standardisation processes, madrasa delivery is done through a decentralised network of largely autonomous institutions with low standardisation across units. That structure has real value as a service delivery model: local autonomy means that local services can be responsive to community needs, open access avoids administrative exclusion error of means testing and faith-based organisations promote an inclusive, mission-oriented governance framework that helps staff and donors unite around a common purpose.⁸¹ But this same autonomy also leads to wide variation in quality and capacity across institutions and makes the standardisation and shared systems and coordinated planning in a more managed model impossible.

Sustainability

Sustainability is inextricably linked with funding and structure. Since resourcing is voluntary, seasonal and not diverse and most institutions do not keep enough money in reserve, financial resilience is low and financial vulnerability to donor-sentiment and macroeconomic shocks due to poverty is high—which increases demand from madaris and the amount of money that is being supplied to them. On Pakistan's national poverty line, the World Bank estimates a headcount of 25.3 per cent in 2023-24, while under the global lower-middle-income line (US\$4.20/day, 2021 PPP) the figure is about 44.7 per cent.⁸² Nonprofit-management theories require revenue diversification and financial management skills to address this dependence risk⁸³ but such things are not very well discussed at the institutional level. The sustainability of this sector is less about management policy than it is about whether or not the charitable culture which supports it is religious.

Accountability and Reporting

The most stark management gap is in accountability. There are formal programmes that are audited and monitored and published impact evaluations⁸⁴ but the madrasa sector rarely offers any regularised reporting of its welfare outputs at all. There are some data on registration of the wafaq (examination board) of people under the Ittehad-e-Tanzeemat-ul-Madaris and the enrolment records from the post-2019 registration drive under the Directorate General of Religious Education (DGE). But these only represent enrolment and institution registration and not what is done with the welfare outcomes. There is no national record of how many students receive free boarding, how many meals are served, or how many orphans are maintained. In practice it deprives institutions and donors of the information needed for planning and enhancement. Strategically it leaves the sector's significant welfare contribution invisible to national social-protection policy, which cannot recognise or coordinate with what it cannot see. The absence of light-touch measurement is therefore not a small administrative gap, but a central reason the sector is left unmanaged and unrecognised.

Discussion and Management Implications

Together, these findings demonstrate an organizational paradox: a sector that mobilises a lot of resources and provides welfare at national scale but with nearly none of the strategic management infrastructure—planning, diversified resourcing, monitoring and recognition—for similar nonprofit and faith-based organizations to sustain and scale up their work. In Figure 4 we establish this as an input-mechanism-outcome model in which four management characteristics—several of them trade-offs rather than just deficiencies—constrain effectiveness and scale.

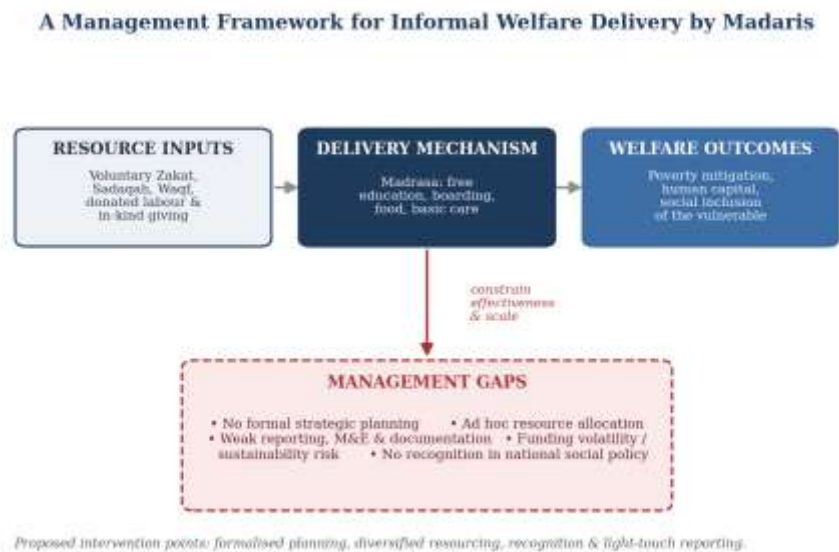


Figure 4. A management framework for informal welfare delivery by madaris, showing the input-mechanism-outcome pathway and the management gaps that constrain it.

Note. Framework constructed by the authors, synthesising resource mobilization theory, resource dependence, nonprofit sustainability and revenue diversification, and social bricolage.⁸⁵

The framework points up four intervention areas which are based on theory reviewed and framed as coordination rather than substitution. First, strategic planning: even minimal planning and standard operating procedures adapted into institutional autonomy would help madaris shift away from improvised bricolage to more deliberate service design.⁸⁶ Second, diversified resourcing: lowering reliance on seasonal voluntary donations for the sector, using more predictable and diverse sources of resources⁸⁷ would reduce sustainability risk. Third, light-touch reporting: easy and standardised assessment of welfare outputs would help in the organization's internal development and external recognition without compromising the independence of the institution. Finally, recognition of policy: the Zakat system is the current statutory system and it already gives state money for religious schools.⁸⁸ Recognition

would therefore build on an existing connection rather than making a new one, and it would allow the sector's informal provision to be organized in national social policy.⁸⁹ Table 4 sets out this proposed management-based framework in full, mapping each management dimension to its current informal practice, the gap or trade-off it creates, and the corresponding intervention.

Table 4

Proposed management-based framework for strengthening madaris as informal welfare organizations

Management dimension	Current informal practice	Gap / trade-off	Proposed intervention
Strategic planning	Improvised, ad hoc (bricolage)	No deliberate service design	Lightweight strategic planning and standard procedures ⁹⁰
Resource mobilization	Voluntary, seasonal religious giving	Undiversified, volatile revenue	Diversify and stabilise income streams ⁹¹
Service-delivery structure	Decentralised, autonomous, low standardisation	Uneven quality; no shared systems	Selective coordination and shared standards that preserve autonomy
Accountability and reporting	Little standardised reporting of outputs	Sector invisible to policy	Light-touch, standardised measurement of welfare outputs
Policy recognition	Informal; partial link via statutory Zakat	Unrecognised in social protection	Formal recognition extending the existing Zakat link ⁹²

Note. Proposed by the authors, synthesising the paper's findings with resource-mobilization, resource-dependence, nonprofit-sustainability and strategic-management scholarship.⁹³

The argument is not that madaris should be bureaucratised into replicas of state agencies or that informal provision should replace formal safety nets. The management literature on faith-based organizations warns that heavy formalisation can erode the mission-driven commitment and community legitimacy that make such organizations effective.⁹⁴ This is to be a case for selective, proportionate management improvements—planning, resourcing, measurement and recognition—that are built on the basis of a functioning informal system and connect it to formal provision, rather than undermining either.

Conclusion

This paper reframed a common discussion. Rather than asking if madaris contribute to social welfare (a question that is already supported by the evidence) it examined how that welfare delivery is

managed and evaluated the sector as an organizational system. The answer is that madaris operate as informal, resource-constrained welfare organizations: they take voluntary religious giving and convert it, through a decentralized and autonomous network, into free education, boarding, food and basic care for a predominantly poor population, but with little formal strategic planning, undiversified and volatile resourcing, low accountability and no recognition within national social-protection policy. The difference is in how welfare is delivered, and not in how it is structured.

The sector is treated in this way, and it is a constructive, evidence-based contribution to management scholarship. Besides adding to resource-mobilization, resource-dependence and nonprofit management theory to a sector that these literatures have largely neglected in doing so, it adds another theoretical component: madaris illustrate how mission legitimacy and a durable religious-charitable culture can sustain an extremely undiversified, volatile revenue base that resource-dependence theory would suggest is fragile, identifying faith-based legitimacy as a stabilising resource that the theory tends to underweight on this point. In this fashion it points out concrete management interventions—planning, diversified resourcing, light-touch reporting and policy recognition—that can strengthen the sector without losing the mission-driven character that is at the heart of it and are built into the management-based framework (Table 4) that builds on the input-mechanism-outcome path in Figure 4. It shifts the debate away from dismissal and defence and towards a better organizational understanding of how a large part of Pakistan's welfare is actually being delivered.

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