

GLOBAL JOURNAL OF HUMAN-SOCIAL SCIENCE: E ECONOMICS

Volume 14 Issue 1 Version 1.0 Year 2014

Type: Double Blind Peer Reviewed International Research Journal

Publisher: Global Journals Inc. (USA)

Online ISSN: 2249-460x & Print ISSN: 0975-587X

The Question of Socioeconomic Benefits of Religious Seminaries in Pakistan

By Omar Javaid

Karachi Institute of Economics and Technology, Pakistan

Abstract- This paper intends to explore the Socio-Economic contribution of Institution of Madresa in Pakistani society while critically evaluating the authenticity of criticism against the institution which has surfaced after the 9/11 incident, accusing Madresa to be the breading ground of militancy, terror networks and sectarian violence. Additionally the paper explores the free-for-all service of Madresa in providing education, increasing literacy rate and employability for the poorest of the poor. It is discovered that Madresa provide a near equivalent of primary to tertiary levels of education by only spending almost half the amount spent by its conventional counterparts in the country. Along with this residential Madaris save the poorest of children from various illegal activities including child prostitution.

GJHSS-E Classification : FOR Code: 950404



Strictly as per the compliance and regulations of:



© 2014. Omar Javaid. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

The Question of Socioeconomic Benefits of Religious Seminaries in Pakistan

Omar Javaid

Abstract- This paper intends to explore the Socio-Economic contribution of Institution of Madresa in Pakistani society while critically evaluating the authenticity of criticism against the institution which has surfaced after the 9/11 incident, accusing Madresa to be the breading ground of militancy, terror networks and sectarian violence. Additionally the paper explores the free-for-all service of Madresa in providing education, increasing literacy rate and employability for the poorest of the poor. It is discovered that Madresa provide a near equivalent of primary to tertiary levels of education by only spending almost half the amount spent by its conventional counterparts in the country. Along with this residential Madaris save the poorest of children from various illegal activities including child prostitution. Furthermore role of religiosity in crime reduction is also discussed in the light of various cross-national secondary researches and it is argued that by enhancing the influence of Madresa to increase the religiosity of the society, crimes of all nature, including corruption and white collar crimes, can be significantly reduced. The most of the conclusion are drawn on the basis of limited data available on Madaris affiliated with Wifag-ul-Madaris Al-Arabia (which adhere to Deobandi school of thought) therefore the confidence level of conclusions needs to be further enhanced by adding more primary data on other networks of Madaris operated with by Ahle-Tashee, Ahle-Hadith and Barelvi schools. The paper however provides a basis for further research in Pakistan to explore the influence of Madresa-initiated-religiosity on law and order situation, the degree of employability of *Madresa* graduates and the cost effectiveness of Madaris in all corners of Pakistan.

I. Introduction

any believe that the incident of 9/11 changed the perception of a large majority regarding many things in the world (Haven, 2011). It was axiomatically assumed that the culprits behind the incidents are Islamic extremists and their eradication from the world is necessary to make this world a better place to live. George Bush defined the incident as an attack on American Values or values of the free world (Klocke, 2004), and that things should go back to normal so that 'Free Americans' can go back to shopping (Bacevich, 2008). To bring things back to normal it was perhaps considered important to eradicate all sources generating negative sentiments against the values of the 'free world' (secular and liberal), along with the people who advocates these sentiments to the extreme, from

stand point of the free world. In this context *Madresa* were considered to be part of the problem and were assumed to be breading grounds of extremism. In the famous 'Civil Democratic Islam' Cheryl Benard accuses "... radical Islam turns young people into cannon fodder and suicide bombers. Madrassas specifically educate boys to die young, to become martyrs ..." (Benard, 2003). A simple Google search reveals hundreds of reports, articles papers which are written with the same presumption, just like it was assumed that Iraq being a big producer of WMD, as we will see in a while. Later it was proved that WMB rhetoric was a lie (Chulov & Pidd, 2011), so was the case dismissed against *Madresa* that they were breading grounds for terrorists (Puri, 2010).

II. Definition

Madresa is an Arabic word used in two different contexts: 1) commonly it could mean only "school"; 2) in terminological sense Madresa is an institution providing education pertaining to the teachings of Qur'an, hadith of the Prophet Muhammad jurisprudence (figh), and law. Historically, Madaris were known as an institution of higher studies and existed in parallel to more basic version of schools called 'kuttab' where students would only learning Qur'an. In contemporary sense "Madresa" has been used for any school - primary, secondary, or tertiary - that promotes a curriculum based on Islamic Shariah. However in some countries, like Egypt and Lebanon, the term 'Madresa' is used in literal sense refers to any educational institution (state-sponsored, private, secular, or religious), mainly because the spoken language there is Arabic. On the contrary in Pakistan, India and Bangladesh, Madresa commonly refers to a religious school where the curriculum is derived from Islamic Shariah and is affiliated with any of the registered boards such as Wifaq-ul-Madaris Al-Arabia (Deobandi school of thought), Tanzim-ul-Madaris (Barelvi school), Wafaq-ul-Madaris (Ahle-Tashee school), Wafaq-ul-Madaris (Ahle Hadith school) and Rabita-ul-Madaris (Jamaat-e-Islami).

Any unregistered *Madresa* doesn't fall in the definition stated above. Activities or conduct of any such *Madresa* will not be considered worthy of acknowledgment in this study.

HISTORY III.

In literal sense the first Madresa was established by Prophet Muhammad s.a.w¹ himself which was known as 'Sufa'. It was a simple place to sit where Prophet s.a.w use to teach his companions r.a.a 2 about the fundamentals of Islam. Government operated Madaris (plural of Madresa) were later established in around 1065 CE in Morocco - during the late Abbasid period. Nizamul Mulk Tusi created the first officially recognized one by the name of Madresa Nizamiyah. Its branches were spread in various Abbasid cities by at the end of the 11th century. Before Tusi's initiative Madaris were an integral part of Masajid (Mosques), however when the Masajid became overloaded and educational activities begin to disrupt the Ibadat (prayers) or worshipers, separate buildings of Madaris begin to erect adjacent to Masajid.

The scope of education there ranged from basic religious education, from primary to tertiary levels, specializing in the areas of Figh (Islamic Jurisprudence), Medicine and even administrative sciences. Along with these engineering, mathematics, architectural sciences were also taught in Madaris. It is also said that Muslim scientist were also educated in this institution (Jalindhari, 2011, pp. 163, 164). Madaris therefore provided complete educational solution in Islamic civilization.

The epistemological foundation of everything taught in a Madresa since the beginning till today rests upon Quran and Sunnah, therefore Madresa have always been considered as a significant contributor in shaping the value structure of society in an Islamic way where they exist.

It is believed by various Islamic historians and scholars that during British rule in subcontinent after 1857 and communist revolution in Balkans etc after 1917 Madresa were considered to be the breeding grounds of the resistance against the occupation of British (Qureshi, 1998) or communist rules in respective regions (Usmani, 2008, pp. 293-303), therefore various violent and non-violent means were used to reduce or eliminate the role of Madresa from the society. It is often quoted that Bukhara and Samargand which remained knowledge centers of Islamic civilization since many were deliberately cleansed centuries (sic) by communist forces and to day that traditional values and spirit is missing from these cities. Perhaps even today Madresa are again assumed as a source of resistance or rejection of the value system (Jalindhari, 2011, p. 338) which global players are busy preaching and spreading in the world by hook or crook. Iraq, Afghanistan and Libya are recent examples.

On the other hand the perspective of foreigners like Lord Macaulay in 1835, author of the famous minutes of education, was that the education system of the subcontinent, of which *Madresa* were a major part, was a root of backwardness, ignorance and barrier in progress of the region as envisioned by the European standards of that time. Macaulay wrote in his minutes on education:

"I have conversed both here and at home with men distinguished by their proficiency in the Eastern tongues. I am quite ready to take the Oriental learning at the valuation of the Orientalists themselves. I have never found one among them who could deny that a single shelf of a good European library was worth the whole native literature of India and Arabia ['this would include all religious text as well, Author]. The intrinsic superiority of the Western literature is, indeed, fully admitted by those members of the Committee who support the Oriental plan of education (para 10) ... It is impossible for us, with our limited means, to attempt to educate the body of the people. We must at present do our best to form a class who may be interpreters between us and the millions whom we govern; a class of persons, Indian in blood and colour, but English in taste, in opinions, in morals, and in intellect. To that class we may leave it to refine the vernacular dialects of the country, to enrich those dialects with terms of science borrowed from the Western nomenclature, and to render them by degrees fit vehicles for conveying knowledge to the great mass of the population (para 34)"3

With this standpoint Britishers made serious efforts to undermine the role of Madresa and (Ghazi, 2011, pp. 40-41) replace it with their own brand of education system suitable for their own needs. Ulema and all stakeholders of Madaris gave a fierce resistance to the onslaught by Britishers on the Institution of Madresa particularly after the loss of Political power of Mughal Empire after mutiny of 1857 (Qureshi, 1998). The role of Ulema in the independence movement is also worth noting. According to Anjum (2006):

"The Indian madrasas where Muslim children learned the art and etiquette of life were destroyed. In the Bengal Province alone, where some eighty thousand madrasas were running under the rule of Jehangir, all of them were demolished ... It will not be true to say that this independence [of subcontinent] is achieved by the sole efforts of Ulema. However, there is no denying the fact that Ulema played the most crucial and critical role in

¹ Sal-lal-laho-Alaehe-Wasal-lam (May peace be upon him)

² Razi-Allah-tala-Anhu (May Allah be pleased with them)

³ Bureau of Education. Selections from Educational Records, Part I (1781-1839). Edited by H. Sharp. Calcutta: Superintendent, Government Printing, 1920. Reprint. Delhi: National Archives of India, 1965, 107-117.

this. The significant factor is that in this noble cause Ulema from a cross section of schools of thought participated. Prominent among them are Maulana Imam Bakhsh Sahbai, Maulana Shah Abdul Aziz Muhaddis Dehlavi, Maulana Fazl-e-Hag Khairabadi, Mufti Sadruddin Khan Aazurda, Mufti Inayat Ahmad Kakorvi, Maulvi Jafer Thanesari, Maulvi Liyawat Allahabadi, Maulvi Rasheed Ahamd Gangohvi, Maulana Mazharul Hag, Maulana Barkatullah Bhopali, Maulana Ahmad Raza Khan, Maulana Sayyid Naimuddin Moradabadi, Maulana Hasrat Mohani, Maulana Mohammad Ali Jauhar, Maulana Shaukat Ali, Maulana Abul Kalam Azad, etc.".

A part from Ulema Intellectuals like Allama labal and Akbar Ala Abidi were also xenophobic to the new system of Education brought by the foreigners. Through their poetry they heavily criticized the philosophical foundation and the impact which the colonial education system created in the society. Some lines from their poetry are as follows:

"Youn Qatal se wo bachon ke wo badnam na hota; afsoos ke firaoon ko collegoon ki na sojee"

"In se bibi ne school hi ki bat ki Ye na batlava khan rakhi he roti rat ki" (Akbal Ala Abadi)

"Mehsoos per bina he Alam-e-Jadeed ki; Hai is dour mein sheesha agaid ka pash pash"

"Hai taleem peer falsafa-e-magribi;

hai nadan ko bas hastee-e-ghaib ki talash" (Igbal going sarcastic)

The alternative education which Akbar Ala Abadi and Iqbal⁴ seem to be inclined toward is closer to the version followed in *Madresa*. Even today we find people who are against or in favor of the Madresa institution to various extents. Some actively look forward for their eradication from the society, whereas some even offer financial support worth billions (Ghazi, 2011, p. 198) for maintenance of old Madaris and establishment of new ones.

THE PAKISTANI CONTEXT IV.

It can be inferred that Pakistani society is primarily a religious in nature, where non-liberal and non-secular values are deeply embedded in its culture. For the same reason perhaps Madresa have found a safe haven in Pakistan. It can be said so as the number of students currently studying in the Madresa is around 2 – 3 millions (Andrabi, Das, Khwaja, & Zajonc, 2005; Jalindhari, 2011). Madaris spent roughly Rs. 950/- per on the education on average accommodation of these students (detailed discussion coming below). Even if we take a conservative number of 2 million students studying in the Madresa institution across the country then a rough estimate of the expenditure on education with 'accommodation' by the entire Madresa institution in Pakistan could be around Rs. 2 billion monthly and around Rs. 24 billion annually. All of this money is collected by Madresa in the form of charity, Zakat, and 'accounts payables' as they don't have any other source of income. One can estimate the extent of financial support received by Madresa from the society in general.

Furthermore every year around hundred thousand pass-outs and assume different religious roles in the society (Ghazi, 2011), such as clerics in mosques. From the population of Pakistan around 84% observe Friday prayers and 40% pray in mosques in Pakistan: and this number "... has increased in Pakistan during the last decade" (Gallup Pakistan, 2000). According to another survey at least 64% of the population "... seeks information regarding religion from religious leaders and Imams". Furthermore it is inferred in the same survey that "this have changed in these few years and religious scholars have become more prominent in disseminating religious information" (Gallup Pakistan, 2009). The religious leaders and Imams with whom Pakistani population is interacting more often, as mentioned above, are none other than graduates from *Madresa*. Keeping this in view ideological and socio-economic influence of the entire system of Madresa on the overall society can also be assumed to be significant. However Beauty of this significance is in eye of the beholder. This makes it a tricky topic as appraisal of an education institution under discussion will be different or even contradictory when done from religious perspective

There is no question about the inherent contradiction or conflict which exists between liberal / secular and Islamic value systems at ontological, cosmological and epistemological levels. However since an ordinary man is more concern about the physical manifestation instead of conceptual connotations of the two systems, therefore it would be a relatively better idea to find some common ground at the practical levels. For example the two value systems wouldn't much argue on the importance of:

versus liberal secular perspective.

- Impact on the law and order situation of the society by the graduates of the institution etc.
- Providing a safe house to millions of children from the poorest pockets of society
- Fund utilizing efficiency of the institution (both value systems are against wastage perhaps due to different reasons),

⁴ Iqbal has even criticized the culture prevalent in *Madresa* system or religious seminaries in his poetry, like in some lines in his famous 'Iblees ki majlis-e-shura' (The Devils Council), but this doesn't mean that he was against the philosophical foundation of the institution, which is clear from some of the lines from his poetry quoted above.

- Ability to produce Employable citizens
- Contribution in enhancing literacy rate

Madresa and Terrorism; Linked Or Not?

Before proceeding further it is crucial to discuss the connection of Madresa with terrorism, local and international. It is a known fact that less than one percent of terrorist activities in Europe in last decade were conducted by so called Islamic terrorists (Danios, 2010). Even from this small number, it is interested to note that so called Muslim terrorists who have ever been arrested had never attended any Madresa (Puri, 2010). While citing various sources Winthrop and Graff (2010) notes in one of their comprehensive report on linkages between Madresa and militancy in Pakistan:

"... a recent study of militants involved in the Kashmir dispute suggests that few are recruited in Madresa. Other Pakistan experts confirm this, suggesting, for instance, that Lashkare-e-Tayaba draws its recruits not from Madresa but from universities, colleges and among unemployed youths. This finding is consistent with studies of terrorist recruits in other parts of the world, which, though suffering from methodological flaws, suggest that recruits are not generally less well educated or poorer than the average citizens in their country of origin. Research ... also shows that the recruits involved in five of the largest international terrorist attacks had no connections to Madresa."

In a Most Wanted Terrorists list of Pakistan released by Dataflow Research Department (2009), only 10% of the terrorists had some form of preliminary education from a *Madresa*, none of them had attended tertiary level education in a Madresa, the remaining 90% were graduates of secular education system of the country, or their qualification are not known but their pictures in the report hints toward their nonreligious background.

Some authors have taken a biased and opinionated view on the connection between Madresa and militancy, like a study by International Crisis Group (2002) infers without citing references of any credible source.

"Most madrasas do not impart military training or education but they do sow the seeds of extremism in the minds of the students ... In short, madrasa education and upbringing aim to indoctrinate with an intolerance of other religious systems." (pp. 2-3)

Looney (2003) also without citing any credible source makes a sweeping statement:

"Unfortunately, many of the Madrassas have built extremely close ties with radical militant groups, both inside and outside of Pakistan. In this capacity they have increasingly played a critical role in sustaining the international terrorist network." (p. 261)

On the other hand a small number of Madaris, in relation with their total number, involved in local (inside Pakistan) form of terrorism primarily belong to banned organizations like TTP or Lashkar-e-Jhangvi etc with doubtful affiliations. Some even claim that these banned organizations are subsidiaries of RAW (the Indian intelligence agency) and operate various unregistered brainwashing Madaris along Pak-Afghan Boarders (Aai TV. 2011). Some even are of the opinion that "9/11 was a Mossad operation" (Sabrosky, 2010; Madsen, 2011). Even if it is agreed that a small percentage of unregistered Madaris are involved in militancy or terrorism to a certain degree, then it is most certain that they would be condemned and denounced by the official networks of Madaris (Jamiat Ulama-i-Hind, 2009; Ghazi, 2011; Jalindhari, 2011, p. 350).

Beside this terrorism is a recent phenomenon, though the institution of Madresa has played a prominent social role since many centuries in Muslim societies, since they are the only form of formal education system which prevailed throughout the Islamic civilization for many centuries. This role even extended to preservation, defense and propagation of brand of value system which they hold sacred to themselves, so is the case today. This defense has been also been in the form of aggression to any foreign force challenging the value system dear to them (Jalindhari, 2011, p. 328). The most recent examples are during the Russian invasion of Afghanistan and continuous occupation of Kashmir by Indian armed forces.

Madresa pass-outs have been very active in volunteering to support the resistance movements (Usmani, 2008, p. 398). Though this happens only when a foreign force invade their land (which includes all parts of the world with dominant Muslim population) with military force, however it is claimed that the Madresa graduates only offer any or all forms of resistance to the foreign invaders only and prefer not to hurt any civilian population (Usmani, 2008, p. 397).

Keeping this history in view, the possibility of Pakistani Madaris (Plural of Madresa) pass-outs being involved in offering resistance of NATO and American allies in Afghanistan cannot be ruled out though the magnitude would be lower than their role in resisting communist invasion some decades ago. This reduced role could be due to the restrictions from Pakistani Govt. and Pakistani Army against all cross border activities since 9/11.

Madresa Reforms VI.

Since Pakistani Govt. has offered itself as an ally of America therefore, in this context, any initiative by the Govt. to reform the Madresa system is seen with suspicion and is considered as an attempt to defuse their resistive spirit. Looney, while citing various key figures from Madresa Networks managed by different schools of thought, anticipates "their [Madaris] biggest suspicion is that every government move in this direction is a Western-inspired maneuver to gain control over Islamic institutions to change the Islamic education and values to suit the West" (2003, p. 268).

This rigidity in the attitude of Madresa against any change can be understood by putting oneself in their shoes. How a university in the in Europe, America or Australia would respond if they are told to advocate values contradictory to the spirit of liberalism, secularism and democracy. In a similar way the institution *Madresa* may not also be accepted to adopt anything which they consider contradictory to their value system.

Madresa and Sectarian Conflict VII.

Ali (2008), Ahmer (2009) and Zaman (1998) has written on the root cause of sectarian violence in Pakistan. This conflict has been prevalent among the two sects Shia and Sunni mainly. Both authors agree that these outfits have been created in reaction to injustice of the feudal system mainly in lower Punjab area, where this feudal system has its inclination toward Ahl-e-Tashee sect (Shia). In reaction to this injustice and illegitimate use of power against the lower class militant organizations have emerged to resist the hegemony of unduly dominant sects of the rival group. The violent reactions by both factions against each other however have also been criticized by these authors as socially destructive and have demanded solutions to the problem.

Zaman (1998) and Ahmer (2009) have in fact taken a more historical and holistic view on the development of the sectarian conflicts in Pakistan, starting from branding of Ahmedies as non-Muslims, to influence of Iranian revolution on Shia community in Pakistan and its subsequent uprising on Zia's pro Sunni policies, to the formation of Sipah-e-Mohammad, a banned militant outfit, as subsidiary of TNJP and finally the creation of Sipah-e-Sahaba in reaction to the Shia militancy and injustice of Shia magnets and feudal class against the sunni peasants in the Jhang region. Zaman's arguments seem unbiased as he blames both factions in contributing to the problem and not in the solution.

It is also claimed that modern form sectarian violence between Shia-Sunni (The Nation, 2010) and Barelvi-Deobandi (Ghazi, 2011, p. 61) is caused by a local or foreign conspirators. Furthermore political and economic factors create a context to breed violence where arguments of religious (whose health might be questionable) nature only provide moral justification to a violent act.

It is argued that in a society which is already divided on political, ethnic, racial and economic grounds, presence of religious divide is a no surprise. Molana Qari Muhamamd Hafeez Jalindhari, Head of Wafaq-ul-Madaris Al-Arabia network, questions that why religious sectarian violence gets more attention in the media or emphasized by the government despite the fact its magnitude in the overall violence, occurring due to political, ethnic and racial reasons, is insignificant. He even argues that if government is really serious then it should work to eradicate all forms of violence occurring at various types of fault lines, let alone religious (Jalindhari, 2011, p. 110).

According to Mufti Zahid Sangharvi, graduate of Darul-uloom Korangi, "around 2 out of 16 years of Madresa education, topics related to differences among various 'schools of thought' and sects are taught". It largely depends on the teacher how he is teaching the topics, says Mufti Zahid. Mainstream Madaris are not involved in sectarian violence, rather they condemn the phenomenon however, in his view, some teachers in Madaris in remote rural areas does incite hate for other sects among their students, which might contribute to the problem, however "The percentage of such Madaris" might be insignificant in total" (Sangharvi, 2011). It is also claimed that highest respect is paid to the viewpoints of other schools of thoughts such as those belong to Imam Malik, Imam Shafi and Imam Hambal r.a ⁵ (Jalindhari, 2011, p. 107), however it is also admitted by Molana Hafeez Jalindhari that while discussing the viewpoints of the other sects (like Barelvi or Ahle-Tashee) the tone of the discussion becomes intense and critical beyond the appropriate limits. Molana Jalindhari suggests that this habit is inexcusable and must be rectified whenever and wherever it is present (p. 168).

No matter how little the involvement may be, if there is a point of weakness then it should be proactively being taken care of. Ali (2008) also confirms the observation of Mufti Zahid Sangharvi stated above for Ahmedpur-East region in lower Punjab, however he also suggests that government has to address the issues of rural development, take measures to eradicate economic disparity and protect the violation peasant rights which provide a context for hatred among feudal (Ahle-Tashee) and peasant class (Sunni).

This suggests that roots of sectarian violence might be traced to economic and political causes instead of religious ones alone, let alone of any foreign conspiracy. However this shouldn't excuse Madaris executive bodies to keep a check and take precautionary measures when and where needed within their system or curriculum and avoid becoming part of the problem.

⁵ Rehmatullah Alaeh (Main Allah shower His blessing on him)

Socio-Economic Role of Madresa VIII. GRADUATES

The question of Madrasa's socio-economic contribution in the society is also worth probing. Some discussion will be done on:

- Economic role of *Madresa* graduates in society,
- Employability of Madresa graduates,
- Influence of Law and order of society,
- Providing a Safehouse for poor children, and
- Contribution in increasing literacy rate

Economic role

In a contemporary sense if person is capable of adding economic value in the society through his skills, talents, competencies etc then he or she qualifies to be called as human capital, whose economic value needs to be greater, in monetary terms, then the investment put into the development of his skills and talents to qualify as human capital. In view of Smith (1776) if a person's:

" acquisition of such talents, by the maintenance of the acquirer during his education, study, or apprenticeship, always costs a real expense, which is a capital fixed and realized, as it were, in his person. Those talents, as they make a part of his fortune, so do they likewise that of the society to which he belongs. The improved dexterity of the workman may be considered in the same light as a machine or instrument of trade which facilitates and abridges labor, and which, though it costs a certain expense, repays that expense with a profit".

A Madresa graduate doesn't qualify to that. A typical private corporation requires a variety of skills in the domains of marketing, management, logistics, finance, accounts, production, quality control etc. Furthermore the organizational culture and norms, its value system allows only those to fit in those who accept the same value system. A Madresa graduate isn't like that and his value system also doesn't makes him compatible with most organizational cultures of contemporary nature such as where free mingling of opposite genders is an organizational norm. "Headhunter says in today's job environment Madresa graduates are at a disadvantage", asserts Imtiaz (2011) while quoting various head hunters'. In the same context the need to provide Madresa students vocational training is also highlighted, Haider (2011) in one of his articles, while quoting many researchers, concludes:

"Instead of teaching Math and English, I would recommend vocational training for all Madresa students ... Pakistan needs plumbers, motor mechanics, electricians and other similar craftsmen who can demand a decent wage in the current market place."

This critique on Madresa graduates is coming from a value system alien to Islam, economic role of an individual as emphasized above is valued in a capitalistic order, where accumulation of wealth for pleasure and freedom maximization is considered to be the end objective of all economic activity (Ansari & Arshad, 2006); it is also considered his responsibility to do so as his higher standard of living will increase his consumption patterns which eventually give reasons for the producers to produce more, henceforth the economic engine of the society will move faster and faster, if this continues to happen.

In the same light a corporate environment is designed to encourage employees to advance in their careers for the sake of increasing levels of remuneration and status. Each of these levels promises a better then before standard of living. The top executives maintain a lifestyle to aspire the middle and lower level management so that they may work hard to earn the same standard at sometime in future. A person is bound to get entangled in such a system if he considers improving his consumption and accumulation cycle intermittently throughout his life. There is no end point to it. A Madresa graduate cannot be expected to become a part of such a lifestyle, simply because "unprecedented wealth creation" (Heilbroner, 2007) is not what he is trained or suppose to do; his value system inspire him to become a virtuous man instead. Consuming and accumulating as an end objective doesn't make any sense to him. Submission to 'Divine Will' instead of 'freedom maximization' is his primary concern and goal.

b) Employability

Extensive primary research is required to find out the kind of jobs acquired by Madresa graduates and how much they earn, however it wouldn't be wrong to assume that the vast majority of them belongs to lower economic class, and works mainly as teachers in the same Madresa, as an Imam, Khateeb or Moazen in Mosques and become teachers of Arabic or Islamiat in private of public schools etc. In view of Molana Adil Digri around 70% of graduates assume a religious role after passing out (Digri, 2011). All of these are low paying jobs from economic perspective. Evans (2008) asserts:

"Why do parents choose a madrasah education? ... The first is employment. Critics of madrasahs are right to say that the curriculum [there] is often narrowly focused on religious subjects, although self-discipline, an important life skill, does potentially follow from the highly regulated and intense environment of an urban madrasah. A madrasah graduate is unlikely to be able to become a doctor, engineer, or a pilot ... Even with a decent education, the likelihood of getting a secure job is low ... A madrasah graduate, even from a primary school (maktab) is likely to be literate, placing them ahead of illiterate peers in the employment market. of illiterate peers in the employment market. Moreover, there is an apparent market—however limited—for madrasah teachers, and parents may believe that there is an opportunity for their children to earn a livelihood from teaching at one."

Sajjad (2009) also notes while referring to various works:

"Indeed, even as graduates of secular schools are unemployed in large numbers, it is rare to find a madrasa graduate unemployed. Similarly ... if a student wants to make a livelihood working in a spiritually rewarding if low-paying job, he should be admired, not condemned."

Molana Adil Digri and Mufti Zahid Sangharvi have also believe that almost 95% of *Madaris* graduates find a respectable job. Majority of them becomes an Imam of a Masjid or *Madresa* teacher. A few also advances their education and chose to become an Islamic Jurist or Mufti as well (Digri, 2011; Sangharvi, 2011).

After the brink of Islamic finance, a few who are qualified till the level of Mufti have been able to find Jobs in Islamic Banks and Takaful companies. Today this number is small however Islamic Banks and Takaful companies locally and internationally are growing at a noticeable pace (Imam & Kpodar, 2010) and has "promising growth prospects" in future as well (Akhtar, 2008). Global financial crisis has also turned attentions of many including Vatican toward acknowledging that "banks should look at the rules of Islamic finance to restore confidence amongst their clients at a time of global economic crisis" (Totaro, 2009). This has open new job prospects for *Dars-e-Nizami* (Equivalent of post graduation) and *Takhasus* (qualification necessary to become an Islamic Jurist) Graduates.

Along with that a growing number of Islamically Inspired business in all types of industries and Halal food industry (Islam, 2011) is also promising in this context. At present most of the *Muftian* (plural of *Mufti* or Islamic Jurist) find their way into *Darul-Ifta* of a *Madresa*

increase substantially in future.

(bigger ones) where they provide legal advice, decree (Fatwa) and Shariah compliant solutions to various business and family related matters. But that again is a very small percentage of graduates as well.

It is also argued that specialization courses offered in Madresa are intended to make the graduate expert theologian or a jurisprudent, not a doctor, engineer, or something else (Evans A., 2008). In Muslim societies such religious experts are highly valued as they provide guidance to general public with respect to various personal, domestic and business related problems. They even provide help in resolving various marriage (divorce), inheritance or commercial disputes, sharing the load of formal court system of the country, which is already highly congested by backlog cases in Pakistan (Rehman, 2011). Mufti Abdul Manan, member of Darul-ifta, Darul Uloom Korangi Karachi, states that solution or Fatawa for around 13,000 problems and disputes are provided on yearly basis. Around 35 Muftian alone in Darul Uloom Korangi Karachi provides this service to general public free of charge. In Karachi the total number of these Fatawa goes upto 60,000 per annum (Manan, 2011). Keeping this in view it can be safely assume that in absence of Darul-Ifta operated within large *Madaris*, court system of Pakistan would have strained even more.

Madresa in their own perspective are doing a massive contribution to the society by preserving the value system from the onslaught of foreign values, disseminating the knowledge of Islam and Shariah (Ghazi, 2011) and perform various ritualistic duties like leading prayers in congregation, leading funeral prayers, performing Nikah ceremonies etc. Ahmad (2004) also acknowledges this social role of the clergy.

c) Influence on Law and order

It is generally assumed that religious institutions let it be a church, synagogue, Buddhist temple, masjid or a *Madresa*, are a source of religiosity in a society. There is significant cross-national empirical evidence available that religious influence reduces the crime rates in any particular society. The fear of punishment in hereafter restrains people from committing crime (Ellis, 1985); furthermore the moral code offer by the religion also offers deterrence against criminal behavior (Ellis & Peterson, 1996). Evans, Cullen, Dunaway & Burton (1995) has also inferred after their analysis that "participation in religious activities was a persistent and non-contingent inhibiter of adult crime". Stack & Kposowa (2006) has also inferred that religiosity and tax fraud are inversely proportional, which suggests that a religiously conscious society is likely to avoid tax frauds and fiscal deficits. Muhamad (2009) have also found Muslim students in Malaysia being less tolerant toward unethical business practices if they are more religious, he infers that more students from "religious education stream ... are less tolerant toward unethical

⁶ Currently two parallel movements though philosophically aligned are working for this cause. One of them is operating from Lahore by the name of Ahya-e-Deen led by senior scholars of Tableeghi Jamat and the other one in Karachi by the name of UBBM (Ubudiya Based Business Model) Forum led by Sheikh Hashim, CEO of Al-Khair Creative Wears. These movements comprises of numerous scholars, entrepreneurs, business professionals and top level executives from a diverse background. Educational Institutions like Ripha Center of Islamic Business (http://www.riphah.edu.pk/RCIB/tabid/178/Default.aspx) and Guidance (http://www.hikmahfoundation.com/ wordpress/), Institute Consultancy like Shariah Services advisorv services (http://scsguide.com/) and Naafay Consultancy (http://www.ciraat.com/naafey/) etc are getting an overwhelming response from business community indicating that demand for Islamic jurists (Mufti) as Shariah Advisors and teachers is most likely to be

⁷ Department of *Madresa* which provides solution to various domestic or commercial problems or disputes brought by general public

business practices". In a theoretical paper Al-Khalifah (1994) has also inferred that "religiosity, in an Islamic context, serves as a mechanism which shields people from criminal temptation". Ali (1985) has examined the impact of religious inclination of the society, its penal code, the education system on the low crime rate which prevails in the Saudi society, he asserts that "a combination of factors seems to contribute to the very low rates of crime in Saudi Arabia including the firm and deterrent effect of Islamic criminal law, the general effect of religion and religiosity, the influence of Quranic teachings, and the Islamic educational system." Gunes (2003) in his study on university students in Turkey, a Muslim predominant country, also concludes that "religion and religiosity have important social control functions on crime through shaping attitudes of people against crime [among university students in Turkey]."

Analogously there is little or no evidence available to significantly connect Madresa graduates in Pakistan with crimes of various types such as drug trafficking, money laundering, forged currency, printing, extortion, murder for hire, fraud, human trafficking, corruption, black marketeering, political, violence, terrorism, and abduction for ransom. This could be so because many of these crimes are too sophisticated for a typical Madresa graduate, 95% of those have never seen a gun in their life even on a television, it is believed (Ghazi, 2011, p. 254). Secondly the religiosity factor also significantly reduces ones inclination toward crime as empirically shown by various researchers cited above. Keeping this in view, it is safe to hypothesize that, a *Madresa* graduates and any one directly or indirectly associated with *Madresa*, regular attendees of Mosques (which is also operated by Madresa graduates) and those involved in missionary organizations like Tablighi Jamat are less likely to involve in any criminal activity as compare to those who are illiterate or those who attend secular schools. However a comprehensive primary research is needed of similar nature cited above to factually back this insight, or reject it.

d) Safehouse for poor Children?

There is no accurate figure of Madresa enrolment in Pakistan, however it wouldn't be wrong to assume the number to be more than 2 million, among which around 1.5 million are residing at 9000 Madaris affiliated with Wafaq-ul-Madaris Al-Arabia network, which adhere to Deobandi school of thought, alone (Jalindhari, 2011, p. 180). After dismissing the allegation of being a breeding ground of militancy or terrorists (discussed is detailed above), It can be argued that these Madresa are safehouses for the poor children. It is said so because "runaways, school dropouts and illiterate boys from poor and often abusive families are found to be at high risk. The main factors pushing ... boys into prostitution are the need for food, clothing,

accommodation and money" (ECPAT, 2006, p. 11). Food, clothing, accommodation and money are what poor students of Madresa get free of cost along with education of comparable quality and chance of getting a respectable employment after graduation. Perhaps for the same reason former President Pervez Musharaf called Madresa as the Pakistan biggest network of NGOs (Musharraf, 2002).

On the other hand there have been reports on child sexual abuse incidents occurring within the premises of some Madaris in Pakistan (Murphy, 2005; Jafferi, 2011). Neutrality of these media reports is also questionable. Child abuse and Molestation is an unfortunate reality in Pakistan and there has been numerous incidents reported in media every now and then (Pakistan Today, 2011). Majority of these young victims are abused, molested or exploited by their acquaintances.

In a report compiled by Sahil (NGO working against child abuse in Pakistan) 81% out of 4543 abusers were acquaintances in the year 2010. Among these 3106 were family members of the victim, 22 were school teachers and 18 were identified as "Molvis" etc. From the total of 675 places of abuse, whose data was collected by Sahil, 369 were abusers place, 306 were victims place, 18 were schools, 10 were Mosques and 2 were Madresa etc (Sahil, 2010). In an earlier report prepared by Sahil, out of total of 13181 abusers, 117 were "Molvis" and 101 were school teachers from the year 02' to 06', whereas only one Madresa was reported to be a where crime took place in this 4 year period (Sahil, 2007). These reports have been compiled from the cases which gained a spotlight in media therefore it is believed by Sahil that these "number of incidents do not represent the total numbers of such incidents in Pakistan-because such issues are taboo and are not easily reported. Any attempt to quantify the issue of child sexual abuse is bound to be limited in scope" (Sahil, 2011).

In another report published by ECPAT, schools in Pakistan (Lahore and Peshawar) can be a place where children can be forced into child prostitution (Muhammad & Zafar, 2006, p. 36), furthermore the report notes that some "schools are not safe places for children. Teachers, whose role should be to protect children from abuse, can become abusers and exploiters due to poor supervision by the Education Department and the local community." (p. 37). In this report there was no mention of Madresa being a place of sexual abuse of children, on the contrary it was mentioned that various community religious leaders (who appeared in focus group discussion on the subject) "strongly felt that falling moral standards and increasing obscenity are also important factors behind boy prostitution" (p. 49).

Madaris authorities don't deny the likelihood of such cases of child abuse occurring within the premises of Madresa boundaries or Madresa teachers being involved in such acts. Mufti Zahid Sangharvi (2011) has also accepted that occurrence of such unfortunate incident is possible in Madresa. He even mentioned a personal account of firing a teacher, who was accused by a student for sodomizing him, from the Madresa where he himself teaches. Even Murphy (2005), in his not so neutral article, has quoted Molana Hafeez Jalindhari, head of Wifaq-ul-Madaris Al-Arabia (cited above as well), saying "I cannot rule out isolated incidents of sex abuse at Madresa, but I reject reports that hundreds of students are being subjected to sexual attacks at Madresa". Keeping in view the statistics documented and published by Sahil, claim of Molana Jalindhari seems correct that such are only isolated incidents. Portraying the entire institution of Madresa, where less than 5 crimes were reported to have taken place, for being involved in such a cruel act is unjustified. If we put such a label on Madresa then secular schooling system would also have to be labeled as a den of child abuse and molestation keeping in view the numbers compiled by Sahil which shows an almost equal involvement of a school teacher as compare to a religious teacher, and a significantly higher use of a school as a place of abuse as compare to a Madresa. A school which doesn't provide accommodation to him

also cannot guarantee his protection beyond school hours from the possible threat which may exist in his neighborhood or family members. On the other hand, keeping in view Sahil's statistics referred above, for a poor child a Madresa would be a safer place then his neighborhood, let alone his home; as the chance of his getting abused, molested and exploited and even killed in the process are significantly higher when he is not a resident student of a Madresa.

e) Increasing Literacy rate: Free of cost

Evans (2008) has highlighted the need of a research which explores the literacy increasing function of Madresa in society. It is known fact that Madresa provide education utterly free of cost, in fact many even bears the expense of boarding and lodging of students. Evans in the same essay notes "Even if Madresa do little more than make thousands of young people who would not otherwise learn to read and write, that is an educational achievement."

Ghazi (2011, pp. 91, 256, 258) even claims that the literacy rate in Pakistan has contributed significantly increased by Madresa because the condition in public school is not good enough to achieve this objective. This claim seems farfetched and inconsistent with the argument in the same book on page 254, which can also be backed by a research (Andrabi, Das, Khwaja, & Zajonc, 2005), that in Pakistan out of total only 2-3% students (liberal estimates) goes to Madresa for their primary education, and the rest goes to public or private schools.

By fraction of the total, the contribution of Madresa in increasing the literary rate might be small, however *Madresa* provide education free of cost at primary, secondary and even at tertiary levels. This means in the least sense the institution of *Madresa* have been doing a government's job of increasing the literacy rates in the country without using the taxpayer's money. Furthermore Ghazi (2011, p. 89) has also reported that out of 2.1 million students in registered Madresa around the country 0.9 million are female. If this is true then it is sufficient to refute the allegation of biasness religious circles has toward the education of female, as well.

It would be interesting to find out how a Madresa spends on teaching one child in comparison to a conventional welfare school operated in Pakistan by any NGO or a public school. Some authors have done some number crunching to work out the breakeven cost of educating a child in some parts in Pakistan. The average cost of private school per month per student was Rs. 326.3 and Rs. 191.2 in government schools in Lahore Pakistan; furthermore pupil-teacher ratio is 25.2 in private schools and 42.5 in government schools (Alderman, Orazem, & Paterno, 2001). In another paper by it was noted that "private schools in Lahore, Pakistan functioned in 1995 with monthly tuition under 100 rupees. The presumption was that households in Quetta, a poorer city than Lahore, could afford at most 50 rupees per month tuition ..." (Alderman, Kim, & Orazem, 2003, p. 269). This was more than ten years back; today the cost would have increased manifolds keeping in view on high inflation rate persistent particularly during last four years.

TCF foundation, which is one of the largest nonprofit education provider in Pakistan, spent Rs. 735.5 million (2010, p. 27) in 2010 on the management of 730 schools across Pakistan (this expense includes salaries of teachers to marketing for fund raising activities). The total students studying in these schools are 102,000. It is also mentioned that around 92% of the total expenditure is on providing education to students. If this true then roughly Rs. 7206 per student per year is spent by TCF on the education of one child. That's around Rs. 600 per month per student. TCF is also not 100% free like a Madresa, however people can "pay-as-theyafford" and "... up 95% scholarships are provided to all deserving students. Books and uniforms are also heavily subsidized and provided on easy installments." (2010, p. 17).

According to a rough estimate, based on the macro level statistics in the Economic Survey of 2009-10 available on Ministry of Finance official website (www.finance.gov.pk) the total expenditure government on maintain the education system was Rs. 215 Billion, in which roughly 29.6 million students were enrolled in all levels of education (roughly 80% of which were undergraduate students). This also gives us a crude estimate of government expenditure of Rs. 600 per student per month in the fiscal year of 2009-10. It is interesting to note that TCF foundation spends almost the same amount as government of Pakistan spends on education; however the quality of the education and infrastructure maintained by both is different by miles, proof of which can be easily found just by walking in any of the schools operated by both parties.

On the other hand *Madresa* named Jamia

Ashrafia in Mankot near Multan claims to spend Rs. 1,110 on one student per month which includes the amount spent on his accommodation as well. Out of 600, 450 are resident students in this Madresa. The maximum education which a student receives is till Dora-e-Hadith (equivalent to Masters Degree from conventional university). Molana Adil Digri, head of Jamia Faroogia Digri, provided monthly expenditure per student of around 30 Madresa of interior Sindh, along with maximum level of education provided in there (see Appendix-A). Education provided ranges from Hifz (equivalent to 5th Grade in conventional schools), Saniya (Matriculation), Rabia (Intermediate or collage education), Sadesa (equivalent to bachelors), Almia or Dars-e-Niazmi (equivalent to post graduation).

All of these *Madaris* provides accommodation to the students. The average of this expenditure is Rs. 957⁸, which includes the cost of education (books and salary of teachers), food, medicine (when required), utility expense etc. The amortization cost of the building isn't included in this expense as it is the property of Waqf (endowment) established by the founder(s) of the *Madresa*.

According to Molana Adil Digri, as per a thumb rule, around one third of the said expenditure goes in education and the rest goes to manage the accommodation of students. If this is so then on average a *Madresa* in Interior Sindh is spending roughly Rs. 319 on student's education on monthly basis, and this number is even lower in interior Baluchistan and Khyber Pakhtoonkhwa (Digri, 2011).

According to a conservative estimate around 2 million studies in *Madaris* today, multiplying it with students monthly expense status above we get Rs. 640 million approximately which would be spent by *Madaris* to educate 2 million of its students.

This is almost half of the amount spent by TCF foundation or Govt. of Pakistan, who would consume Rs. 1.2 Billion to provide education to the same number of students. Despite spending this much, the parents would have to bear expense of uniforms, books, transportation (as almost all TCF or public schools doesn't provide accommodation to students) etc to a certain degree depending upon the subsidy offered by their respective school.

The quality of education provided in these *Madresa* is also equivalent or better than conventional

or public schools as it is often observed that pass outs of *Madresa*, appearing in equivalent examination systems like federal board, secure top positions in primary, secondary and tertiary levels of education (Ghazi, 2011, p. 73). This claim doesn't seem much farfetched keeping in view the quality of public schooling system in Pakistan (PETF, 2011).

IX. Conclusion

An attempt has been made to explore the impact of *Madaris* on the society, which these days are under the spot light due to their alleged involvement in terrorist activity. Investigation done by various researchers, cited in the paper, proves otherwise. Instead of that various social benefits of the institutions has been also highlighted by various authors, details of which has already been mentioned above. Some of the direct benefits include from providing education free of cost, providing a safe house for millions of poor children who otherwise might risk ending up as child labor (Bhatti, 2010), if he is lucky, or child prostitute (ECPAT, 2006; IRIN, 2010), at worst.

A part from that without charging any fee Madaris develop individuals with significantly higher chance of getting employed. Being a source of religiosity in the society, it can be also inferred that influence of Madaris help reduce crimes in the society. However in Pakistan and Sub-continent, it is argued by some authors that *Madaris* has been a source of inciting sectarian violence, though a critical review of this accusation suggests that this phenomenon is not endorsed by mainstream Madresa network and role of foreign hand also cannot be ignored. In short with a little effort internal reforms can help eradicate the weakness of reacting to the economic and political injustice prevalent in some part of the country which provides a pretext of sectarian conflicts, as discussed. Keeping in view the magnitude of the situation, it should be the prime responsibility of the government to provide the economic and political rights to the vulnerable class so that suppressed ones do not use religion to justify their violent reaction to the injustice done to them by effluent feudal class.

Publically available data was analyzed to compare the amount spent on each student by TCF or government of Pakistan with that of *Madaris*. A sample of around 32 *Madaris* across the Sindh was taken, in which monthly expense per student to educate a child was found to be around 50% less than that of a TCF school (on avg) or a general estimate of expenditure done by Govt. of Pakistan. Over and above *Madaris* doesn't charge a penny from their students and even provide accommodation, on the contrary TCF and public schools are not hundred percent free, students have to purchase text and note books in most cases, take tuitions and even have to spend on daily traveling

 $^{8 \}text{ Min} = 700, \text{ Max} = 1300$

provide accommodation, on the contrary TCF and public schools are not hundred percent free, students have to purchase text and note books in most cases, take tuitions and even have to spend on daily traveling which a *Madresa* resident student doesn't have to worry about.

The conclusions drawn on this paper are based on limited or secondary data. More primary data on Madresa expenditure should be taken from the entire country with provincial, rural and urban categorization to increase the confidence level of the conclusion on economic efficiency. Furthermore the criminal records of

Pakistan needs to be analyzed in details to find out the academic profiles of the incarcerated population and that how many of them are *Madresa* pass-outs, to feel more confident the propensity of *Madresa* pass-outs to become a criminal. Also more primary data is required to increase the confidence level of inference about the employability of *Madresa* graduates as well. Information regarding how a Madresa handles any corrupt elements within itself with some case-studies is also required to understand the seriousness which exists to the institution clean black-sheeps.

Appendix-a

Name of <i>Madresa</i>	Location	No. of Students	Maximum Education	Total Monthly Expense per Student (Rs.)	Educational Expense
Inamul Uloom	No'kot	200	Rabia	1,200	400
Ibrarul Uloom	No'kot	50	Hifz	1,000	333
Farooqia	Jhandoo	70	Hifz	800	267
Baitul Uloom	Tando Jan Mohammad	60	Saniya	800	267
Noorul Islam Hammadia	Tando Jan Mohammad	65	Rabia	900	300
Isha'at Al-Quran	Digri	40	Hifz	700	233
Hasan Ibn-e-Ali	Digri	100	Hifz	700	233
Jamia Farooqia	Digri	50	Almia	1,000	333
Jamia Ahsanul <i>Madari</i> s	Digri	40	Saniya	1,000	333
Mutla'al Uloom	Digri	200	Almia	800	267
Jamia Omar	Kot Ghulam Mohammad	100	Almia	1,200	400
Ashraful <i>Madaris</i>	Kot Ghulam Mohammad	150	Rabia	1,200	400
Siddique Akbar	Jhalori	150	Saniya	800	267
Darul Uloom	Mir Pur Khas	150	Sadasa	1,200	400
Darul Uloom Amna	Mir Pur Khas	150	Sadasa	1,200	400
Razul Quran	Mir Pur Khas	50	Rabia	900	300
Maftahul Uloom	Mir Pur Khas	100	Almia	900	300
Tajweedul Quran	Mir Pur Khas	80	Hifz	800	267
Tajweedul Quran Husna	Mir Pur Khas	70	Hifz	800	267
Khalid bin Waleed	Mir Pur Khas	80	Rabia	800	267
Isha'at Al-Quran	Mir wah	100	Hifz	900	300
Taleem Al-Islam	Tando Ghulam Ali	250	Sadasa	900	300
Darul Uloom	Tando Ghulam Ali	50	Hifz	800	267
Siddique Akbar	Tando Ghulam Ali	40	Hifz	800	267
Siddique Akbar	Tando Ilah Yar	400	Almia	1,000	333
Darul Uloom	Tando Ilah Yar	300	Almia	1,000	333
Madinatul Uloom	Tando Adam	350	Almia	1,200	400

 Darul Uloom Hasnia	Shahdad Pur	1400	Almia	1,200	400
Jamia Arabia Muftaul Uloom	Haiderabad	1000	Almia	1,300	433
	Sajawal	700	Almia	900	300
Average				957	319

BIBLIOGRAPHY

- 1. Aaj TV. (2011, May 28). Arrested TTP Terrorist Admit Their Links to RAW India. Retrieved December 11, 2011, from Youtube: http://www.youtube.com/watch?v =AKqvZUpM4Ws
- 2. Ahmed, M. (2004). Madrassah Education in Pakistan and Bangladesh. In S. Limaye, R. Wirsing, & M. Malik (Eds.), Religion and Radicalism and Security in South Asia (p. Chap 5). Honolulu: Asia-Pacific Center for Security Studies.
- Ahmer, M. (2009). Sectarian Conflicts in Pakistan. Pakistan Vision, 9 (1).
- 4. Akhtar, D. S. (2008, May 13). Financial Globalization and the Islamic Financial Services Industry: Islamic Financial Services Board - 5th Annual Summit. Retrieved December 11, 2011, from State Bank of Pakistan:http://www.sbp.org.pk/about/speech/Gove rnors/Dr.Shamshad/2008/Jordan-15-May-08.pdf
- Alderman, H., Kim, J., & Orazem, P. F. (2003). Design, evaluation, and sustainability of private schools forthe poor: the Pakistan urban and rural fellowship school experiments. Economics of Education Review, 22, 265-274.
- Alderman, H., Orazem, P. F., & Paterno, E. M. (2001). School Quality, School Cost, and the Public/Private School Choices. Journal of Human Resources, 304-326.
- 7. Ali, B.-E.-D. (1985). Islamic Law And Crime: The Case Of Saudi Arabia.International Journal of Comparative and Applied Criminal Justice, 9 (1-2), 45-57.
- Ali, S. H. (2008). Pakistani Madresa and Rural Underdevelopment: An Empirical Study AhmedPur East. (J. Malik, Ed.) pp. 85-101.
- 9. Al-Khalifah, A. (1994). Religiosity in Islam as a protective mechanism against criminal temptation. American Journal of Islamic Social Sciences, 11 (1), 1-11.
- 10. Andrabi, T., Das, J., Khwaja, A. I., & Zajonc, T. (2005). Religious School Enrollment in Pakistan: A Look at the Data. Washington DC: World Bank, Development Research Group, Public Services
- 11. Anjum, D. G. (2006, 12 31). Exemplary Role of Indian Madrasas in the Freedom Struggle. Retrieved 12 11. 2011. from Radiance ViewsWeekly: http://www.radianceweekly.com/48/176/ muslimsand-1857-war-of-independence/2006-12-31/cover-

- story/story-detail/ exemplary role -of- indian madrasas-in-the-freedom-struggle.html
- 12. Ansari, J. A., & Arshad, S. Z. (2006). Business Ethics in Pakistan. Karachi: Royal Book Company.
- 13. Bacevich, A. J. (2008, October 5). He Told Us to Go Shopping. Now the Bill Is Due. Retrieved November 19, 2011, from the Washingt on Post: http://www. washingtonpost.com/wpdyn/content/article/2008/10 /03/AR2008100301977.html
- 14. Benard, C. (2003). Civil Democratic Islam: Partners, Resources, and Strategies. Santa Monica, CA: RAND.
- 15. Bhatti, Α. (2010,October 20). Poverty, unemployment causes of child labour: Survey. Retrieved December 22, 2011, from The Nation: http://www.nation.com.pk/pakistan-news-newspape r-daily-english-online/Lahore/20-Oct-2010/ Povertyunemployment-causes-of-child-labour-Survey
- 16. Chulov, M., & Pidd, H. (2011, February 15). Curveball: How US was duped by Iraqi fantasist looking to topple Saddam. Retrieved November 19, 2011, from The Guardian: http://www.guardian.co.uk/w orld/2011/feb/15/curveball-iragi-fantasist-cia-saddam
- 17. Danios. (2010, January 28). Europol Report: All Terrorists are Muslims...Except the 99.6% that Aren't. Retrieved December 11, 2011, from loonwatch.com:http://www.loonwatch.com/2010/01/ terrorism-in-europe/
- 18. DataFlow. (2009). Most Wanted Terrorist. Karachi: DataFlow Research Department.
- 19. Digri, M. A. (2011, December 13). Economic Efficiency of Madresa. (O. Javaid, Interviewer)
- 20. ECPAT. (2006). Global Monitoring Report on the Status of Action against Commercial Sexual Exploitation of Childern in Pakistan. Bangkok: Saladaeng Printing Co.Ltd.
- 21. Ellis, L. (1985). Religiosity and Criminality: Evidence and Explanations of Complex Relationships. Sociological Perspectives, 28 (4), 501-520.
- 22. Ellis, L., & Peterson, J. (1996). Crime and religion: An international comparison among thirteen industrial nations. Personality and Individual Differences, 20 (6), 761-768.
- 23. Europol. (2011, April 19). TE-SAT 2011: EU Terrorism Situation and Trend Report. Retrieved December 11,2011, from Europol: https://www.europol .europa.eu/sites/default/files/publications/tesat2011. pdf

- 24. Evans, A. (2008, December 19). Madrasah Education: Necessity or Rational Choice? Retrieved November 19, 2011, from Harvard International Review:http://hir.harvard.edu/globaleducation/ madrasah-education?page=0,0
- 25. Evans, T. D., Cullen, F. T., Dunaway, R. G., & Burton, V. S. (1995). Religion and Crime Reexamined: The Impact of Religion, Secular Controls, and Social Ecology on Adult Criminality. Criminology, 195–224.
- 26. Gallup Pakistan. (2009, April 15). Gallup Pakistan Poll Findings on Religious Guidance. Retrieved 12 11, 2012, from Gallup Pakistan: http://www.gallup. com.pk/Polls/15-4-09.pdf
- 27. Gallup Pakistan. (2000, December 1). The observance of daily and juma prayers has increased in Pakistan during the last decade. Retrieved 12 11, 2011, from Gallup Pakistan:http://www.gallup.com. pk/Polls/1-12-2000.pdf
- 28. Ghazi, A. (2011). Deshat gardi ke adde ya khair ke marakiz (Dens of Terrorism or Welfare Institutes). Karachi: Al-Hijaz Publisher.
- 29. Gunes, T. (2003). The Relationahip Between Religiosity and Crime: A Case Study on University Students in Turkey. A thesis submitted to the Graduate School of Social Sciences of Middle East Technical University.
- 30. Haider, M. (2011, October 14). Madresa Graduates and Labour Market Mismatches. The Dawn.
- 31. Haven, C. (2011, August 31). Stanford experts: how 9/11 has changed the world. Retrieved November 19, 2011, from Standford University News: http://news.stanford.edu/news/2011/august/septem ber-11-experts-083111.html
- 32. Heilbroner, R. L. (2007). Capitalism. In L. E. Blume, & S. N. Durlauf (Eds.). The New Palgrave Dictionary of Economics. Palgrave Macmillan.
- 33. Imam, P. A., & Kpodar, K. (2010, August 1). Working Paper: Islamic Banking: How Has it Diffused? Retrieved December 11, 2011, from IMF: http:// www.imf.org/external/pubs/cat/longres.cfm?sk=241 63.0
- 34. Imtiaz, S. (2011, March 27). Fading Job Prospects for Madrasa Students. The Express Tribune.
- 35. International Crisis Group. (2002). Pakistan: Madresa, Extremism and Military. Islamabad: ICG.
- 36. IRIN. (2010, April 25). PAKISTAN: Sold into sex work. Retrieved December 22, 2011, from IRIN: http://www.irinnews.org/report.aspx?reportid=88921
- 37. Islam, S. (2011, August 16). Development: First Halal Industrial Park to be established. Retrieved December 11, 2011, from The Express Tribune: http://tribune.com.pk/story/232203/development-firs t-halal-industrial-park-to-be-established/
- 38. Jafferi, F. (2011, December 10). What really Happen inside a Madresa. Retrieved January 1, 2012, from Blog: The Tribune http://blogs. tribune. com.

- pk/story/8983/what-really-happens-inside-a-madras
- 39. Jalindhari, M.Q. (2011). Deeni Madaris ka Mugadima. Karachi: Bait-us Salaam.
- 40. Jamiat Ulama-i-Hind. (2009, November). Resolution Against Terrorism. Resolutions to be put Forward in 30th General Session of Jamiat Ulama-i-Hind. Deoband.
- 41. Klocke, B. (2004, August 14). Narrating Global Preeminence: U.S. Elites and National Discourse of the War on Terrorism. San Francisco, CA: Paper presented at the annual meeting of the American Sociological Association, Hilton San Francisco & Renaissance Parc 55 Hotel.
- 42. Looney, R. (2003). Reforming Pakistan's Educational System: The Challenge of the Madrassas. The Journal of Social, Political and Economic Studies, 28 (3), 257-274.
- 43. Madsen, W. (2011, January 27). British Intelligence Report- Mossad ran 9/11 Arab "hijacker" terrorist operation. Retrieved January 1, 2012, from The OpinionMaker:http://www. opini on maker.org /2011/01/british-intelligence-reports/#
- 44. Manan, M. A. (2011, December 14). Darulfta Statistics. (O. Javaid, Interviewer)
- 45. Muhamad, R. (2009). Religiosity, Ethical Judgement and Malaysian Muslim Students. Journal of Business Systems, Governance and Ethics, 4 (1),
- 46. Muhammad, T., & Zafar, N. (2006). Situation Analysis Report on Prostitution of Boys in Pakistan (Lahore and Peshawar). ECPAT in Collaboration with Pakistan Pediatrics Association. Bangkok: http://cfsc.trunky.net/ uploads/Publications/3 analy sis report on prostitution.pdf.
- 47. Murphy, B. (2005, October 9). Pakistan Struggles to Confront Madrasa Abuse. Retrieved January 1, 2012, from Los Angles Times: http://articles. latimes.com/2005/oct/09/news/adfg-abuse9
- 48. Musharraf, P. (2002, September 10). Transcript of interview with Pervez Musharraf. (T. C. Monitor. Interviewer)
- 49. Pakistan Today. (2011, April 8). Child abuse 'Cruel numbers' speak for children. Retrieved January 1, 2012, from Pakistan Today :http://www.Pakistan today.com.pk/2011/04/child-abuse-cruel-numbersspeak-for-children/
- 50. PETF. (2011). Pakistan Education Emergency. Retrieved December 18, 2011, from Pakistan Education Task Force:http://pakistaneducation taskforce.com/EE Report.pdf
- 51. Puri. N. R. (2010). The Pakistani Madrasa and Terrorism: Made and Unmade conclusions from the literature. Perspective on Terrorism, 4 (4), Online.

- 52. Qureshi, I. H. (1998). Uleman in Politics: A study relating to the political activities of the ulema in the South-Asian subcontinent from 1556 to 1947. Dehli: Renaissance Pub. House.
- 53. Rehman, M. (2011, August 8). Backlog of over 1.35m cases 'haunts' the judiciary. Retrieved December 20, 2011, from Pakistan Today: http://www.pakistantoday.com.pk/2011/08/backlogof-over-1-35m-cases-%E2%80%98haunts%E2%80% 99-the-judiciary/
- 54. Sabrosky, A. (2010, March 15). The Dark Face of Jewish Nationalism. (P. Tourney, Interviewer) The Ugly Truth.
- 55. Sahil. (2010). Cruel Numbers: A Compilation of Statistics on Child Abuse Cases in Pakistan. Sahil. Islamabad: http://www.sahil.org/images/cruel%20 numbers%202010.pdf.
- 56. Sahil. (2007). Trends in Child Sexual Abuse: Media Reports over Five Years. Sahil, Islamabad.
- 57. Sajjad, M. W. (2009). Madrasas in Pakistan: thinking beyond terrorism-based reforms. Strategic Studies, 29 (4).
- 58. Sangharvi, M. Z. (2011, December 10). Auditing Infromation of Madresa. (O. Javaid, Interviewer)
- 59. Sangharvi, M. Z. (2011, December 20). Madresa Curriculum and Sectarianism in Pakistan. (O. Javaid, Interviewer)
- 60. Sangharvi, M. Z. (2011, December 24). Question of Sexual Abuse of Madresa. (O. Javaid, Interviewer)
- 61. Sikand, Y. (2006, July 19). Madrasas and terrorism charges: Indian Ulema respond. Retrieved November 19, 2011, from Indian Muslims: http://www.indianmuslims.info/articles/yoginder sika nd/articles/madrasas and terrorism charges india n ulema respond.html
- 62. Smith, A. (1776). An Inquiry into the Nature And Causes of the Wealth of Nations; Book 2 - Of the Nature, Accumulation, and Employment of Stock.
- 63. Stack, S., & Kposowa, A. (2006). The Effect of Religiosity on Tax Fraud Acceptability: A Cross-National Analysis. Journal for the Scientific Study of Religion, 45, 325-351.
- 64. TCF. (2010). Annual Report 2010. Retrieved December 18, 2011, from The Citizen Foundation: http://www.thecitizensfoundation.org/
- 65. The Nation. (2010, September 7). Conspiracies to create Shia-Sunni conflict to be foiled: Jl. Retrieved December 18. 2011. from The http://www.nation.com.pk/pakistan-news-newspape r-daily-english-online/Lahore/07-Sep-2010/Conspira cies-to-create-ShiaSunni-conflict-to-be-foiled-JI
- 66. Totaro, L. (2009, March 4). Vatican Says Islamic Finance May Help Western Banks in Crisis. Retrieved December 11, 2011, from Bloomberg: http://www.bloomberg.com/apps/news?pid=newsa rchive&sid=aOsOLE8uiNOg

- 67. Usmani, M. M. (2008). Ye tere purisrar bande. Karachi: Idara Al-Marif-e-Karachi.
- 68. Winthrop, R., & Graff, C. (2010). Beyond Madresah: Assessing the Links between Education and Militancy in Pakistan. Brookings: Center for Universal Education.
- 69. Zaman, M. Q. (1998). Sectarianism in Pakistan: The Radicalization of Shia and Sunni Identity. Modern Asian Studies, 32 (3), 689-716.