FAITH & FUTURE SUMMIT 2026

CONFERENCE PROCEEDINGS

Organized By

AL-KAWTHAR
UNIVERSITY
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FAITH & FUTURE SUMMIT 2026

Bridging Tradition and Modernity through the 7Es Framework

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ABOUT AL-KAWTHAR UNIVERSITY

Al-Kawthar University is established to bridge the gap in modern education by integrating Islamic principles with contemporary learning. Recognizing the need for an institution that nurtures both intellectual and ethical development, a group of seasoned educationists with international experience have founded Al-Kawthar University.

The university aims to provide a balanced education, combining rigorous academic training with the moral and ethical values inspired by the teachings of Prophet Muhammad (peace be upon him) and the early generations of Muslims. Al-Kawthar offers a platform where students are nurtured to become accomplished professionals and enlightened individuals.

Through a carefully designed curriculum, experienced faculty, and a supportive learning environment, Al-Kawthar University is dedicated to producing graduates capable of contributing positively to society while upholding Islamic values.

Vision & Mission

- To design and implement a modern system of higher education inspired by Prophet Muhammad (peace be upon him) and the earliest generation of Muslims.

- To provide a modern education deeply rooted in Islamic values to produce graduates who excel academically and ethically, ready to make positive contributions to society.

FOREWORD

It is a matter of great honor and satisfaction for me to welcome distinguished scholars, practitioners, policymakers, and emerging leaders to the Faith & Future Summit 2026, organized by Al-Kawthar University. This summit reflects our collective resolve to explore how faith-inspired knowledge can meaningfully respond to the challenges and opportunities of the future.

The sub-theme, "The 7Es Framework: Reimagining a Just World by Bridging Tradition and Modernity," provides a comprehensive and forward-looking lens through which ethical, social, and economic issues may be addressed. Rooted in the principles of Maqasid al-Shariah, the 7Es—Economy, Ecology, Equity, Education, Ethical Eminence, Empowerment, and Excellence—offer an integrated framework for shaping inclusive, sustainable, and morally grounded futures in an increasingly complex global environment.

This summit also marks a significant academic milestone for Al-Kawthar University as we complete our first year of academic operations and reaffirm our commitment to research excellence, ethical leadership, and societal impact. The establishment of the Center of Excellence in Islamic Social Finance further strengthens our mission to contribute to policy-relevant research and transformative social solutions.

I extend my sincere appreciation to the organizing teams, academic reviewers, speakers, and contributors whose dedication has made this summit possible. I am confident that the deliberations and insights emerging from this gathering will inspire meaningful collaborations and help chart a principled path toward a just and sustainable future.

Prof. Dr. Athar Mahboob
Tamgha-e-Imtiaz
Vice Chancellor
Al-Kawthar University

PREFACE

It is my privilege to welcome all participants to the Faith & Future Summit 2026, convened under the sub-theme "The 7Es Framework: Reimagining a Just World by Bridging Tradition and Modernity." This summit has been carefully conceptualized as a platform where faith-based wisdom engages constructively with contemporary challenges to shape ethically grounded futures.

The 7Es framework—Economy, Ecology, Equity, Education, Ethical Eminence, Empowerment, and Excellence—provides an integrative structure for rethinking social finance, governance, and development beyond conventional paradigms. Through this lens, the conference aims to advance scholarly dialogue that is not only theoretically sound but also practically relevant and policy-oriented.

A rigorous academic process underpins this summit. The Call for Papers received an encouraging response, and all submissions underwent a structured peer-review process, including plagiarism screening, to ensure quality, originality, and academic integrity. The selection of best papers for presentation reflects our commitment to excellence and merit-based recognition.

As Conference Chair, I extend my sincere appreciation to the Academic Review Committees, organizing teams, keynote speakers, and contributors for their dedication and professionalism. I am confident that the discussions, insights, and collaborations fostered at this summit will contribute meaningfully to the evolving discourse on faith-inspired futures and serve as a foundation for sustained academic and societal impact.

Dr. Muhammad Ammad ul Haq
Conference Chair
Faith & Future Summit 2026
Al-Kawthar University

MESSAGE FROM THE CONVENER: ACADEMIC REVIEW COMMITTEE

It is an honor to present this message as Convener of the Academic Review Committee for the Faith & Future Summit 2026, organized by Al-Kawthar University. The Academic Review Committee was entrusted with the responsibility of ensuring that the scholarly contributions to this summit uphold the highest standards of academic rigor, originality, and ethical research practice.

The Call for Papers received a strong and diverse response from researchers across disciplines. All abstracts and full papers underwent a structured and transparent review process, including peer evaluation and plagiarism screening, to ensure quality, fairness, and academic integrity. Special measures were adopted to maintain impartiality and merit-based assessment, particularly in line with best practices expected of reputable academic forums.

The sub-theme, "The 7Es Framework: Reimagining a Just World by Bridging Tradition and Modernity," provided a comprehensive evaluative lens for assessing submissions. Papers were reviewed for their conceptual depth, methodological soundness, and relevance to faith-inspired, future-oriented socio-financial discourse. The selection of papers for presentation reflects a balance between theoretical contribution and practical relevance.

I extend my sincere appreciation to all reviewers for their commitment and professionalism, and to the authors for their valuable scholarly contributions. It is my belief that the research presented in these proceedings will contribute meaningfully to ongoing academic dialogue and serve as a foundation for future research and collaboration.

Prof. Dr. Bashir Ahmed
Convener
Academic Review Committee
Faith & Future Summit 2026
Al-Kawthar University

CONFERENCE OVERVIEW

The Faith & Future Summit 2026 has been conceived as an intellectual platform to explore how faith-inspired values can meaningfully inform and shape responses to contemporary and future global challenges. At a time marked by economic uncertainty, social inequality, environmental degradation, and ethical dilemmas, the conference seeks to reconnect moral purpose with policy, finance, education, and development.

The central purpose of the conference is to advance scholarly and practical discourse around the 7Es Framework—Economy, Ecology, Equity, Education, Ethical Eminence, Empowerment, and Excellence—as an integrated model for reimagining a just and sustainable world. Grounded in the principles of *Maqasid al-Shariah,* the summit aims to bridge classical Islamic thought with modern socio-economic realities, ensuring relevance, applicability, and impact.

The conference also seeks to encourage interdisciplinary engagement among scholars, practitioners, policymakers, and institutions working in the fields of Islamic social finance, ethical governance, sustainability, and social welfare. By facilitating rigorous academic exchange, the summit aims to generate research-informed insights, policy recommendations, and innovative models that contribute to the achievement of the Sustainable Development Goals (SDGs).

Additionally, the conference serves as a capacity-building initiative for emerging researchers and institutions, promoting academic excellence, integrity, and collaboration. Ultimately, the Faith & Future Summit 2026 aspires to contribute to the development of ethically grounded, future-oriented solutions that align faith, knowledge, and action in the pursuit of societal well-being and inclusive development.

FAITH & FUTURE SUMMIT:

Bridging Tradition and Modernity through the 7Es Framework

The Faith & Future Summit 2026 holds significant academic and social relevance by addressing the growing need to integrate ethical and faith-based perspectives into contemporary research, policy, and practice. Academically, the conference contributes to advancing interdisciplinary scholarship by linking Islamic thought, social finance, economics, governance, education, and sustainability within a coherent and future-oriented framework. The 7Es Framework—Economy, Ecology, Equity, Education, Ethical Eminence, Empowerment, and Excellence—offers a structured lens for rigorous inquiry that transcends disciplinary boundaries while remaining grounded in normative ethical principles.

From a scholarly standpoint, the conference promotes research excellence through a structured peer-review process, encouraging originality, methodological rigor, and relevance. It also provides a platform for emerging researchers to engage with senior academics and practitioners, fostering mentorship, collaboration, and academic capacity building.

Socially, the conference responds to pressing global challenges such as poverty, inequality, environmental degradation, and ethical erosion in financial and governance systems. By emphasizing Islamic social finance instruments and faith-inspired development models, the summit highlights practical mechanisms for inclusive growth and social justice aligned with the Sustainable Development Goals (SDGs).

The conference further serves as a bridge between theory and practice, enabling policymakers and practitioners to draw upon academically grounded insights for real-world application. In doing so, the Faith & Future Summit 2026 reinforces the role of faith-informed scholarship as a catalyst for sustainable social transformation and responsible future development.

The Summit Tracks and Themes

The summit is organized around five core interdisciplinary tracks, each addressing a critical "border" shaping the future of knowledge, society, and the human self. These tracks invite both theoretical and applied research grounded in Islamic ethical and intellectual traditions.

- **Future Economies (The Equity Border):** Ethical frameworks for wealth, finance, labor, and economic systems in a rapidly evolving global economy, including fintech, automation, and social justice.

- **Future of Learning (The Knowledge Border):** Rethinking education, wisdom, and moral formation in the age of artificial intelligence, automation, and data-driven learning.

- **Digital Life (The Borderless World)**: Exploring identity, attention, mental well-being, and moral responsibility in an increasingly connected and quantified digital environment.

- **Community & Leadership (The Social Border)**: Trust, governance, service, and ethical leadership for resilient, compassionate, and socially cohesive societies.

- **Ethics of the Soul (The Internal Border)**: Inner balance, purpose, tazkiyah, and moral agency in an age of metrics, productivity culture, and algorithmic influence.

ACADEMIC REVIEW PROCESS

Submission Guidelines

Abstract: 300 – 400 words. (Must state research question, methodology, and Islamic framework).

Full Paper: 4,000 – 6,000 words. Language: English or Urdu (Arabic quotations allowed with translation). Templates: All submissions must use the official templates available in the Downloads section. Formatting: Arial 14pt (Title), Times New Roman 12pt (Body).

Citations & Style

Style: Chicago, MLA, or APA is acceptable, provided it is used consistently throughout the paper.

Islamic References: Qur'anic and classical references should be contextually integrated, not merely decorative.

All submissions to the Faith & Future Summit 2026 underwent a rigorous editorial and quality assurance process designed to ensure academic integrity, originality, and scholarly merit.

Peer Review Model

The Conference adopted a double-blind peer review process, whereby the identities of both authors and reviewers were concealed throughout the evaluation procedure. This approach was implemented to ensure impartiality, objectivity, and fairness in the assessment of all submissions.

Each manuscript was evaluated by a minimum of two independent reviewers possessing subject-matter expertise relevant to the submitted work. In cases of significant discrepancy between reviewer recommendations, an additional reviewer or editorial adjudication was employed.

- **Committees:** For the purpose of comprehensive and impartial review of all the papers, two committee were constituted by the honorable VC. One committee to review the papers of authors belonging to those other than Al-Kawthar University. The second committee was to review the papers of those authors belonging to Al-Kawthar University. Out of 94 papers, 90 papers came from other universities and 4 from Al-Kawthar University.

- **Composition of Committee for Reviewing the Papers from Other Universities:**
  - Prof. Dr Bashir Ahmad, Dean MSS, Al-Kawthar University
  - Prof. Dr Sanaullah Bhutto, Dean IS, Al-Kawthar University
  - Dr. Muhammad Meraj, HoD H&SS, Al-Kawthar University
  - Dr. Ingila Rahim, Faculty CS, Al-Kawthar University
  - Dr. Muhammad Farhan, Director ORIC, Al-Kawthar University
  - Dr. Muhammad Ammad, Director QEC, Al-Kawthar University
  - Prof. Dr Abida Shams, Director Sheikh Zahed Islamic Research Centre, University of Karachi
  - Dr. Musta Hyder, Faculty Public Administration, University of Karachi
  - Dr. Danish, Faculty University of Karachi
  - Dr. Salman Manzoor, Faculty FGEI, Ministry of Defence Rawalpindi
  - Dr. Afaq Ali Khan, Director Academics, Al-Kawthar University
  - Composition of Committee for Reviewing the Papers of Al-Kawthar University
  - Dr. Mustafa Hyder, Faculty Public Administration, University of Karachi
  - Dr. Danish, Faculty University of Karachi
  - Dr. Salman Manzoor, Faculty FGEI, Ministry of Defence Rawalpindi

Plagiarism Screening

All submissions were subjected to mandatory plagiarism screening using recognized similarity-detection software. A maximum similarity index threshold of 15% was strictly enforced. Manuscripts exceeding this limit were either returned for revision or rejected in accordance with the conference's academic integrity policy.

Selection Criteria

Final acceptance decisions were made on a merit-based evaluation framework, guided by the following criteria:

- Originality and contribution to knowledge
- Conceptual clarity and theoretical grounding
- Methodological rigor
- Relevance to the conference theme and 7Es Framework
- Academic writing quality and coherence
- Only manuscripts meeting the required scholarly standards were accepted for presentation and inclusion in the official conference proceedings.

138 | Abstracts Received

94 | Full Papers Submitted

49 | Accepted Papers

45 | Rejected Papers

08 | Best Papers Selected

BEST SELECTED PAPERS

1 - Islamic vs. Conventional Social Finance: Comparative Perspectives and Implications — Pakistan as a Case in Point

Prof. Dr. Bashir Ahmad[1], Prod. Dr. Farooq-e-Azam Cheema[2], Dr. Maawra Salam[3]

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Abstract

Purpose: This paper seeks to take a comparative view of Islamic and conventional social finance in the contemporary environments with Pakistan as a case in point. In its holistic outlook, the term social finance refers to the mobilization of financial means for the collective uplift of society, which includes poverty alleviation, meeting urgent needs of the individuals, and their social inclusions. The paper maintains conceptual foundations, operational management, accountability, sustainability and measurements of social impact in focus.

Method: The research is quantitative as well as qualitative in nature, hence follows the mixed method approach. Accordingly, the sources of data include relevant official websites, non- governmental organizations, charity platforms, individuals receiving social assistance and donating societal groups. In addition to rich literature review, panel discussions provided insights into the existing practices in both the domains i.e. Islamic and conventional social finance. Secondary data as available from open sources has been used to draw relevant statistical inferences.

Findings: Pakistan's social finance system, like many other countries especially of South Asia works on hybrid mode i.e. conventional, mostly under the state control and Islamic, predominantly by the individuals on totally personalized as well as in collective manners. The study concludes that although social finance network is very strong in countries like Pakistan, it serves to meet subsistence needs of the individuals, hence falls short of uplifting the social status of the people as a permanent solution. In

some cases, it rather makes them inherently dependent, unproductive members of the community and undesirable example of living beings. At the same time, it is found that there is no scientific way of measuring the impact of such social financing in either case i.e. conventional as well as Islamic.

Keywords: Islamic Social Finance-Conventional Social Finance-Societal Impact-Social Inclusion.

Introduction

Social Finance and Common Practices: Almost all over the world, the common modes of social finance spendings include distribution of food items, provision of shelters, assisting healthcare, supporting education and waiving off loans etc. It is done at the government levels as well as through individual and community platforms. In essence, the basic idea is to uplift social status of individuals so that they become self-sustaining after some time; rather start contributing in support of others. However, it largely depends upon the social financer's spirit of contribution and motive behind. There are two well-known practices under the distinct parameters and motives i.e. Islamic social finance and conventional social finance having religious and non-religious motivations respectively behind it in broader dimensions (Naeem & Haq, 2025a).

Islamic Social Finance: The basic concept of Islamic social finance is rooted in Shariah and it encompasses ethical obligations of individuals especially the Muslims towards other living beings. The spirit behind is to enable a person to get out of difficult times and attain self- sustainability in due course of time. In this way, the very idea behind Islamic social finance supports sustainable development goals (SDGs), the concept of collective growth orchestrated under United Nations' Charter (Ahmad, 2021). At the same time, one finds deviations from the very essence of Islamic social finance even in Muslim countries. Distribution of money for example to apparently needy persons sitting or standing on road-sides makes them rather dependent on easy money. The very concept of Islamic finance in reality is one of the best sources of financial inclusion under the divine instructions. However, it needs to be abided by the Shariah guidelines (Bashir et al., 2019). The concept of Islamic social finance includes mandatory as well as voluntary contributions as grounded in Islamic ethics and jurisprudence like Zakat (obligatory almsgiving), Sadaqah (voluntary charity), Waqf (endowment), and Qard-e- Hasana (benevolent, interest-free lending). These practices have conceptual orientations towards collective growth, empathy

and social solidarity (Islamic Finance for Social Good, n.d.).

Conventional Social Finance: Conventional social finance is based on secular philosophy; however almost with the same spirit of collective growth and wellbeing. In its distinctive mode, it includes state governed social protection initiatives and safety nets, government- regulated microfinance measures and philanthropic donations channelized through non-profit organizations, corporate social responsibility actions and others impact-oriented financial transactions. In countries like Pakistan, social protections initiatives are funded and managed by the federal and provincial governments (Akram et al., 2023). In contextual meaning, we can say that conventional social finance mobilizes means on non-religious basis; may include interest-permissible platforms as well as other secular economic frameworks to attain and maintain developmental objectives. It may include projects like poverty alleviation, financial inclusion, social protection, healthcare, education, housing, and environmental sustainability. The concept entails public finance, and development economics without the restrictions of religious laws (Biancone & Radwan, 2018a). Therefore, we can say that unlike Islamic social finance, the conventional social finance is deeply grounded in welfare economics, social policies leading to overall welfare, and market-based development theory. Obviously, it relies mainly on state institutions, regulated financial markets, development agencies, and

philanthropic organizations. It is interest based and market compatible through institutional delivery mechanisms.

Problem Statement:

Antecedent: Like other developing countries of the region, Pakistan, rather in a leading position, enjoys a large and highly diverse pool of social finance means based on Islamic as well as conventional modes of aiding its social structure. The modes include state-run social protection programs, donor-funded societal development initiatives, microfinance, Zakat, Sadaqah, Waqf, and Interest-free-Loans on easy terms and conditions. Keeping to their cultural and religious traditions, the people spend handsome amounts of their income in charities and other similar projects to help sustain the humanity. Estimates from different policy reports and institutional claims conclude billions of rupees being given to the needy segments of the society through formal state-controlled mechanisms and informal social finance channels (Mokdad, 2025a). Despite this apparent large volume of wealth, countries like Pakistan continue to show stagnant social developments; resultantly the people continue to suffer from persistent poverty, lack of civic amenities, financial exclusion, and vulnerability to economic and climate shocks.

Consequence: According to Charities Aid Foundation (CAF) reports of 2024 and 2025, globally on average, 64% of

people donate their money in support of social works. In Pakistan, it is 73% of the people who donate their money in such obligations. In Muslim countries, the total amount donated for social works makes around 2% of the aggregate income; in Pakistan, it is 1.64%. Among majority Muslim population countries, Nigeria stands at the top donating 2.83% of income, followed by Egypt at 2.45%, Kenya 2.13%, and India at 1.92%. Accordingly, in Global Generosity Index, Pakistan ranks 17th world over (CAF World Donors Report 2025, n.d.). According to these reports, Pakistan has shown high levels of voluntary social contributions, both by participation and by share of income donated, compared to global averages. Religious giving (zakat and other forms of Islamic charity) is a major component of social finance in Pakistan; often it exceeds formal state-run social spending (Khan, 2014).

The Problem: In Pakistan, people prefer to donate the part of their income to social works at their own rather than routing the same through government circles (Akram et al., 2023). However; both the modes i.e. state managed social finance and that of individuals make substantial contribution to meet the needs of the people. Despite this strong culture of donating ones' income for social works at the state and individual levels it does not make any visible improvement in the social uplift of the society (Abbasi, 2021). Therefore; the question

remains as to why this kind of enormous amount of social finance does not translate into sustainable social improvement in the lives of receiving individuals of the society (Akram et al., 2023). There are numerous studies on Islamic and conventional social finance; however, mostly highlighting the volume of such financial initiatives or drawing comparisons of Islamic social finance with other similar development endeavors, almost all falling short of assessing the impact of such initiatives on the social development of the society (Bashir et al., 2019). This paradox presents a critical orientation as well as academic problem which needs an assessment and a resolve. Whereas in countries like Pakistan, social finance mechanisms are in place rather expanding with the passage of time; their impact on social uplift of the individuals and communities remain limited or non-existent. The poverty reduction outcomes are mostly not objectivized or remain short-lived. The aid recipients or beneficiaries of these programs remain dependent even on repeated transfers. The structural challenges on accounts of social development such as unemployment, low productivity, inadequacies of health facilities and lack of quality education remain unresolved (Akram et al., 2023). This kind of scenario raises basic questions regarding the usefulness and strategic orientation of the social finance motives in countries like Pakistan. Keeping this scenario in mind, the

paper is aimed at exploring the impact of such initiatives in conventional as well as Islamic social finance with that kind of large volume of money being spent for meeting the basic needs of the people at government and individual levels, finally highlighting the needs of developing a measuring mechanism for that.

Purpose and Scope of Study

Purpose: To analyze Islamic and conventional social finance in comparison and highlight implications for Pakistan in social developments and societal impacts.

Scope: The scope of the study includes following pints:-

Foundational objectives and institutional essence of Islamic and Conventional Social Finance as instruments of societal uplifts.
Comparative outlook of Islamic and conventional social finance in terms of development capacity, governance, and measurable social outcomes.
Measures to improve the effectiveness of social finance mechanisms in countries like Pakistan for sustainable developments respecting Islamic fundamentals.

Literature Review

Welfare Dimensions of Conventional Social Finance: Conventional social finance comes under welfare economics and specifically

operates in conditions of market failures when people face credit difficulties due to factors beyond their control and they need bailout assistance. It is a social protection mechanism to address eventualities through the provision of goods and services of immediate needs. The instruments include tax relaxations, cash transfers in case of urgent needs, subsidies and in-kind support as mentioned earlier as well. Regulated microfinance, microfinance credits are the means to support, undertaken by donors and NGOs under certain terms and conditions (Naeem & Haq, 2025b). In Pakistan, banks, organizations and some NGOs provide necessary assistance on case to case basis for making up the losses in business, healthcare expenditures, educational expenses and house building loans on easy terms and conditions (CAF World Donors Report 2025, n.d.).

Modes and Mechanism of Islamic Social Finance: The basic concept of Islamic social finance is grounded in Shariah advocating and obliging justice, benevolence, social solidarity (takaful in the broad sense), and protection of fundamental human interests (Ratna, 2024). The main mechanisms of Islamic social finance include Zakat, Sadaqah, Waqf and Qard-e-Hasana, one by one briefly explained below:-

Zakat: In Islam, it is obligatory wealth transfer for specified categories of beneficiary under the Islamic state

laws with certain amounts and quantities as laid down in Shariah. In Pakistan, there is a formal legal framework for the collection and distribution of Zakat with certain specified exemptions and legalities under the Zakat and Ushr Ordinance, 1980 (Zakat_and_ushr_ordinance-_1980-Pdf, n.d.).

Sadaqah: It is a voluntary giving away the part of your income to the needy people, fundamentally based on belief system. This kind of social financing is flexible and mostly undertaken on individual basis. It does not fall under the government control. The state machinery however becomes the facilitator to improve the response of the people (Ratna, 2024).

Waqf: It means the doner voluntarily gives away part of its property or asset to benefit the common people. Historically, in countries like Pakistan, it has been more often devoted for education and public health (Bashir et al., 2019).

Qard-e-Hasana: Qard-e-Hasana is an interest free loan intended for the welfare and financial inclusions (Mokdad, 2025b).

Operational Modalities of the two Mechanisms: Islamic social finance in essence is a belief or faith-based redistribution of financial means. It is guided by the Shariah in collection, distribution and consumption. Here, the main challenge is looking for deserving individuals, transparency in distribution, and consistency to

uplift the social status to the level of self-sustainability. In its conventional form, provision of assistance is predominantly based on laid-down policy parameters and state controlled administrative targeting systems. Like in Pakistan, the social protection mechanism at times works in tandem with voluntary contributions of the individuals and social groups (Khan, 2014).

Sustainability Dimensions: Conventional programs, the state-controlled initiatives, operate under financial constraints; hence face sustainability issues especially with the change in governments and other mechanisms of policy makers. Islamic social finance is not dependent on such changes; hence comparatively better sustainable through recurring obligatory contributions like Zakat and others alike as mentioned earlier in this paper. Similarly, conventional microcredit initiatives at times face over-indebtedness and incentive distortions under market dynamics. Instruments like Qard-e-Hasana, however need strict screening, monitoring, and governance to reduce default risk while maintaining the actual spirit behind (Biancone & Radwan, 2018b). The question whether social finance efforts are useful to the overall community in sustainability or not, has multiple dimensions, yet to be answered within social structure of countries like Pakistan.

NGOs, however, like Akhuwat in Pakistan have claims that their

large-scale interest-free microfinance mechanisms are very effective including poverty reduction outcomes (Bashir et al., 2019).

Regulations and Governance of Social Finance Mechanisms: Like other developing countries, NGOs and other charitable set-ups in Pakistan operate under multiple legal norms based on their position in the federal and provincial governments' domains (The Companies Act, 2017 – Updated 18-Aug-2022 | SECP, n.d.). Security and Exchange Commission of Pakistan's regulations for associations with charitable and not-for-profit setups specify licensing, governance, and reporting requirements. These are applicable to conventional as well as Islamic social financial organizations in Pakistan. As per these regulations, SECP (Security and Exchange Commission of Pakistan) does not allow crowdfunding which restricts activities of public fundraising and deposits. It also impacts the digital social finance in both the domains i.e. Islamic as well as conventional social. Pakistan's Islamic banking inclinations have grown substantially over the last ten years (Saqib & Zafar, 2020). This growth supports the very idea of Islamic social finance in multiple ways although with different points of views even within different groups of Islamic scholars.

Research Methodology

Research Type and Approach: The type of research adopted in this paper is explanatory in nature and essence to understand the functioning modalities of social finance system in Pakistan and find out the social development impacts of both within the existing social structure. It follows the mixed method approach of quantitative as well as qualitative data from primary as well as secondary sources (Djamba & Neuman, 2002).

Data Collection and Analysis: The sources of data include relevant official websites, open sources of united nations, world bank and others alike, non-governmental organizations, charity platforms, individuals receiving social assistance, donating societal groups, faculty members and government officials as parts of discussion groups. In addition to rich literature review, panel discussions provided insights into the existing practices in both the domains i.e. Islamic and conventional social finance. For primary data, interviews have been the main source which included the interviewees like social financial aid recipients, roadside begging individuals (mixed of male, female and children of both sexes), silent financial assistant providers, volunteers in the hospitals, servants, maids, recipients of financial assistance like Benazir Income Support Program.

Total 75 individuals were interviewed all from Karachi and Hyderabad, Pakistan which mainly included those receiving financial assistance,

roadside aid seeking individuals, government officials of lower grads, faculty members, employees of volunteer groups and NGOs. Initially, a questionnaire was prepared and adopted but response was not satisfactory at all because people do not want to share and disclose it being too personal. Even the individual doners were not ready to discuss because of their personal belief system. So, the mode of interviews was adopted which partially succeeded as people declined their recording. For secondary data, the main sources have been as appended below:-

Legal texts of various government regulations like Zakat and Ushr Ordinance 1980 and SECP regulations as available on the official website of Government of Pakistan.

State Bank of Pakistan's official reports especially on Islamic Banking Bulletins, SBP (State Bank of Pakistan), monetary policy studies, financial reviews and other miscellaneous studies.

Information as available on the website of World Bank, UNDP and relevant forums of the Government like Pakistan Poverty Alleviation Fund (PPAF) annual reviews.

Peer-reviewed and authentic academic studies on interest-free lending and Islamic microfinance models undertaken in NGOs like Akhuwat and others.

Discussion

Comparative Perspectives of Islamic and Conventional Social Finance: The fundamental difference of Islamic Social Finance with that of conventional finance is not merely of financial assistance but of philosophy as well as moral obligations where social welfare is embedded in religious obligations and laid down in Shariah (Hussain et al., 2024). Essentially, it covers areas like poverty alleviation, social justice, wealth circulation, maintaining human dignity while remaining under religious obligations. Conventional social finance is secular rather pluralistic in outlook as in theory it focuses at financial inclusion, reduction in inequality, supporting environmental sustainability, innovations and impact driven subjects (Mokdad, 2025a). In the developing countries, it actually, scales down to daily sustenance of people, not in its long-term dimensions. In Pakistan which is Muslim-majority country, the idea of Islamic social finance is likely to have higher legitimacy and voluntary contributions. However that is possible when institutions of social finance could obtain the public trust (Akram et al., 2023). During the survey

for this research paper, when individuals and community groups contributing at their at own were asked as to why they were not joining the government circles for a better coordinated

contribution at the national level; 98.50% declined due to the reasons of corrupt practices, apprehending that the money will go elsewhere. It was also found that majority of the volunteer contributors do not want to disclose their identity, rather are reluctant to discuss it. Over 60%, even preferred to remain invisible to the recipients of their aids. So there is a wide difference in theory and practices of both the types i.e. Islamic and conventional; one being too secretive and belief centric and second suffering from lack of trust, politicized, and corrupted with malpractices respectively. At the end of the day, none is serving the very purpose of uplifting the social status of society as visible from the world reports on social progress, and SDGs implementations etc.

Conflicting Relationship of Generosity with GDP Per Capita and Happiness

Data Collection from Secondary Sources: For the purpose of this study, data of 60 countries (sampled proportionately from all over world) was taken on the following parameters:-
GDP per capita income in world ranking order (GDP per Capita (2025), n.d.).

Social progress in world ranking (AITi Global Social Progress Index-Report.Pdf, n.d.).

Unemployment percentage of countries (World Economic Outlook (October 2025) - Unemployment Rate, n.d.).

World ranking in SDGs progress (SDGs Report 2025, n.d.).

World happiness index (Helliwell et al., 2025).

Generosity index of countries (World Giving Report | Charities Aid Foundation CAF, n.d.).

HDI ranking of countries (HDI Report 2025, n.d.)

Then out of those 60 countries, 33 countries were retained on the basis of availability of data in multiple formats and comparatively covering more fields. Rest of countries did not have generosity data for example which is being compared here and similarly in some other areas of our research interest were missing, so they were not shortlisted for the purpose of this study. Accordingly, the data of 33 countries was compiled as attached at the end of this paper. This data has been taken from the open sources of World Bank, UN, IMF and other relevant forums, as per references given therein.

Analysis of Data and Logical Inferences: Looking at the generosity index as given in the world giving report (doners as well as charity parts), one finds the world divided in two parts i.e. group of countries leading in donating their incomes for others and those not much willing to part with their own income for their colleague human beings (World Giving Report | Charities Aid Foundation CAF, n.d.). This is in terms of percentage of the total income as well

as numbers of people participating in it. With very few exceptions, one finds countries with Muslim population in majority or in reason numbers leading in donating their wealth for others to uplift their social status. For example Nigeria stands at number one in generosity index donating 2.83% of the total income for social financing, although in GDP per capita, it ranks 171 and around 64% of its population participates in social financing. Pakistan, another example, stands at ranking 17 in the generosity index donating 1.64% of its income for social finance and 73% of the population participates in it, which is highest in the world. It ranks 162 in GDP per capita, 168 in HDI, 109 in happiness, and 140 in SDGs progress indexes whereas 5.47 % of its population remains unemployed (World Economic Outlook (October 2025) - Unemployment Rate, n.d.). Switzerland is ranked 4 in GDP per capita, 3 in HDI however 26 in generosity index. Saudi Arabia, maintains a kind of consistency i.e. 37th in GDP per capita, 10.70 in social progress indexing, has 3.9 percentage of unemployed people, ranks 105 in SDGs progress, stands at 32 in world happiness index, 34th in generosity and 29th in HDI ranking as per data available from the world sources as referred in the attachment with this paper. In these countries, one does not find, however, any scientific method of measuring the impact of such contributions for the social improvements.

Analysis of Interviews and Panel Discussions: During the structured and unstructured interviews of volunteer donors, roadside men, women and children asking for assistance on multiple grounds, precipitants of state run social financial schemes, individuals working in the NGOs, servants and some government officials by the study team, following has been the outcome in summarized form:-

▪ 76% of interviewee respondents gave their views that state controlled social finance is dependent upon the wish and will of local influentials having political linkages, liked with the elections campaigns and affiliations therein. Outside this circle, it is not possible for anyone, deserving may be, to receive the assistance. Mostly (over 50%), people declined to give their opinion in either case, 76% figure given above is with complete assurance of confidentiality without recording that too in some of the cases inferred from the body language or conveyed indirectly by those being asked. About 12% respondents were of the view that only deserving individuals receive such assistance from the government circles however they desired their views may be shared with the leaders in public.

▪ 95% of the interviewees believed that social assistance is only for their subsistence, it has no growth intentions and potentials. They were of the view that social assistance is not designed for the social uplift pur-

pose. At the same time over 93% of the individuals contributing at their own to roadside persons and others alike believe that their actions are for the sake of the rewards hereafter, it does not matter whether social status of the recipients' improves or not. They are not concerned about it; their satisfaction is only in giving alms to the people for sake of dispelling the bad eyes from their loved ones.

▪ 65% of the interviewees said that receiving free assistance and begging for that is in their inheritance. Over the generations, it has become their profession and business; one should however know to whom approach and how to approach. People give money for the sake of their children and families and in return ask us to pray for them.

The panel discussion sessions remained conflicting as most of the views pointed towards state's obligations to channelize social finance including Zakat and Ushr. The panelists however, agreed to that such a collaboration is possible at the district government levels under the conditions of fair elections and continuity of the system of local governments. At the end, 60% voted for the social groups to rise and develop societies for the collective improvements through building mega projects and imparting skills to self-sustenance instead of giving alms etc. They were in favor of enabling individuals to earn rather than feeding them free of cost. In the present way of social finances,

we are rather creating or adding to the begging hands.

Conclusions and Recommendations

Collective Volume of Money and its Impact on Social Development: Calculating from the Generosity Index i.e. at 1.64% of the total income, Pakistan's giving (charity) becomes Rs 1.89 trillion or 1,890 billion. This is in addition to what government receives from religious obligations like Zakat and others or earns from Umrah and Hajj or keeps it in the budget as social security. So, actually, its total volume becomes over 2 trillion. If its collection and spending become centralized at one or even multiple manageable nodes and coordinated with a purpose of social uplift; it can alleviate poverty to a large extent. In the present shape, it is rather counterproductive i.e. creating and adding to the begging bowls. Inferring from the panel discussion, it is possible through volunteer social groups with the support of the local governments in countries like Pakistan.

Creating Awareness about the very Purpose of Social Financing: Our study concludes that people in general do not understand the very spirit behind the whole idea of donating money and they do not want to understand as well at the moment. It is through the collective efforts of government machinery, Ulema, civil

society and teachers in the educational institutions to create awareness for the very purpose of social finance. It is basically to help alleviate poverty and improve social status of the individuals so that they get out of the difficult times and become self- sustaining. In this way, a time would become when there would be no begging bowl in the society as all become self-reliant.

Development of Impact Measurement Models and Case Studies: There is a need of developing a scientific framework for measuring the impact of such initiatives so that resources are diverted to others at some time. For example, Benazir Income Support Program is in place for the last many decades; how far it has been successful in uplifting the social status of those families is needed to be audited every year. Similarly, in other similar initiatives at the individual, groups and NGOs levels, we need to have a measuring system. Modern technology provides such formats; those need to be refined and further developed for the individuals and groups levels social financing even. As Peter Drucker said; "If you can't measure it, you can't improve it" when we start measuring the impact of social financing we shall start improve the social standing as well. Similarly, preparations of case studies for discussion at various forums including social media and educational institutions shall improve the awareness levels as well as collective social uplift.

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Data Social Finance Impacts and Implications

#	Country	World Ranking GDP Per Capita	Social Progress World Ranking	Un-employment Percentage	Ranking SDGs Progress	Index World Happiness	Generosity Ranking	HDI Ranking
1.	Liechtenstein	1 (231713)	-	-	-	-	-	-
2.	Luxembourg	2	-	-	39 (76.7)	9	-	-
3.	Switzerland	4 (111047)	-	4.11	-	-	26	3
4.	Singapore	6 (94481)	-	-	-	13	46	-
5.	USA	8 (89599)	−0.45	4.10	44 (75.2)	34	46	20
6.	Qatar	11 (71441)	-	-	107	-	7	35
7.	Sweden	14	-	8.53	2 (85.7)	4	86	6
8.	UK	20	-	4.11	11 (81.9)	23	64	13
9.	Finland	21	-	8.26	1 (87)	1 (7.74)	99	-
10.	UAE	23	-	2.13	80	21	7	-
11.	France	27	-	7.37	5	33	97	-
12.	Saudi Arabia	37	10.70	3.9	105	32	34	29
13.	Japan	39	-	2.56	19	-	101	-
14.	Kuwait	44	-	2.14	-	30	-	-
15.	Bahran	45	-	1.10	118	-	-	47
16.	Oman	61	0.94	3.16	97	52	-	40
17.	Türkiye	65 (18198)	-	8.45	73	94	11	104
18.	Russia	67	-	-	51	66	75	-
19.	Kazakhstan	71	-	4.8	70	43	30	-
20.	Malaysia	76	-	-	84	64	38	67
21.	China	77	-	4.57	49 (74.4)	68	3	70
22.	Brazil	84	1.9	7.63	54	36	48	-
23.	Azerbaijan	101	-	5.6	64	-	64	-
24.	Indonesia	121	-	-	77	83	21	113
25.	Sri Lanka	130	−0.46	4.2	93	-	17	-
26.	Iran	133 (4074)	-	9.19	83	99	-	75
27.	Egypt	138	-	7.2	91	135	2 (2.45)	92
28.	India	144	-	4.2	-	118	7 (1.92)	-

2 – Determinants that Shape Generation Z Intentions towards Cash Waqf: The Moderating Role of Cash Waqf Literacy

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Abstract

This research aims to analyze the factors that shape Generation Z's intention towards cash Waqf. To achieve this aim, the theory of planned behavior (TBP) has been utilized as the base theory and integrates two main constructs: trust and religiosity within the model. Moreover, this study also analyzes the moderating role of cash Waqf literacy within the attitude and behavioral intention relationship. The data is gathered from the Muslim Generation Z in Pakistan by using a survey questionnaire. The collected data is analyzed using a PLS-SEM technique. The outcome shows that all the variables have a significant effect on intention, except for perceived behavior control and religiosity, which show an insignificant association. Moreover, cash waqf literacy moderates the association between trust, religiosity, and TBP constructs. The outcome of this research is beneficial for Waqf institutions, Islamic financial organizations, policymakers, and practitioners as it will help them better understand the key determinant factors that shape Generation Z intentions.

Keywords: *TBP theory, trust, Religion, Literacy, Cash Waqf, PLS-SEM*

Introduction

The role of charity is largely debated, and both religious and philosophical beliefs hold that charity brings prosperity (van der Linden, 2011). In Islam, charity is encouraged, and several methods are provided, including sadaqah (donation) and zakat. From the perspective of sadaqah, one of the imperative methods is waqf (Asyari et al., 2024). It can be defined as a religious donation that is voluntary in nature, and one gives their capital or a share of it either in kind or cash, and its distribution for Shariah-compliant ventures (MIFC, 2015). Shukor et al. (2017) stated that it is an Islamic way of money disposal and, if done accurately, can bring long-lasting benefits to society.

Moreover, it is deemed to be a honorable act and identified as the pillar of social, political, cultural, religious, economic, and scientific life of the Islamic society. From the economic point of view, it is considered an investment-saving tool where funds, rather than being consumed, are invested in productive assets that give revenue. The achieved profit is later used to attain social outcomes such as constructing orphanage houses, universities, hospitals, etc., thus unlocking its philanthropic and economic objectives (MIFC, 2015). It is also identified as a source of Poverty eradication if the government integrates it into Poverty eradication plans, as done in the early days of Islam (Karim & Murad, 2010).

Waqf can be of many types, but one of the most common types is cash waqf (CAWF). According to Yayasan Wakaf Malaysia, CAWF is a religious donation which is collected in a trust fund managed by the administrator. The collected funds are later used for the benefit and welfare of the Ummah. The cash collected is then converted into property, which is then used for the interest and welfare of the society. Literature has reported numerous benefits of waqf, including cash waqf. It is reported that it helps needy people to improve their well-being. Chowdhury et al. (2011) stated that it helps to improve the institutional setup performance and their interacting within the economy. Budiman (2011) highlighted the five benefits of cash

waqf in economic development, such as (i) it minimizes government involvement and participation in the economy, (ii) it reduces the interest rate and deficit financing, (iii) it reduces poverty, (iv) restores wealth and income distribution, and (v) it increases economic growth. Binti Saifuddin et al. (2014) argue that CAWF is considered to be one of the significant factors in improving the socio-economic sector of the economy. Despite the benefits of cash waqf, it is still neglected in society. The individual response related to cash waqf is still lacking.

Prior work on CAWF have been widely explored in the realm of developing muslim countries such as Malaysia, Indonesia, Turkey (Yusoff et al., 2022; Allah Pitchay et al., 2023), but in the case of Pakistan, it is still in its infancy. Literature reveals that the intentions of millennials have been explored in the literature, but Generation Z has been ignored. As an outcome, it reflects the need to border the spectrum by investigating the young group's intention towards CAWF. It is because young Muslims are identified as one of the potential donors for social Islamic institutions (Nour Aldeen et al., 2022). Considering Pakistan, cash waqf has been qualitatively explored (Jabbar et al., 2025;2024; Usman, & Ab Rahman, 2021); while the individual intention towards cash waqf is not yet explored. Hence, the objective of this work is to examine those determinants that shape the Generation Z

intention towards cash waqf.

Generation Z are the young Muslims who fall in the age bracket of 14-29. According to the global population records, it shows the 25% of the total population, and it is one of the largest generations in history with a total of 2 billion globally (Fortune, 2025). Considering that around 60% of the population of Pakistan belongs to this age bracket. Therefore, it is predicted that they will turn in to a major economic force that will involve in the philanthropic initiatives. A study done by *van* Teunenbroek et al. (2025) argues that young people's engagement in philanthropic acts requires support from their related groups. Therefore, this research aims to enquire into those determinants that influence their intention towards cash waqf.

This study contributes to the literature in multiple ways. Firstly, it is the first study in the context of Pakistan that has examined the Generation Z intention towards cash waqf. Secondly, this study modifies the TBP theory by adding two more variables in the model, i.e., trust and religiosity. Thirdly, this study also checks the moderating effect of cash waqf literacy on the nexus.

The rest of the paper will be as follows: Literature review is discussed in Section 2, Methodology is explained in Section 3, Data Analysis is discussed in section 4 and the last part explained the conclusion.

Literature Review

Theoretical background

The TBP was proposed by Ajzen in 1985, which was an extension of the TRA theory. This framework is considered a psychological framework that comprehends and examines individual behavior (Ajzen, 1991). The theory outlines three primary determinants that shape a person's intention to get involved in a specific action, i.e., PBCL (perceived behavior control), SNF (subjective norms), and ATT (attitude) (Ajzen, 1991). The TBP theory has been widely used in research to examine the intention of people towards waqf and reported mixed results. Witjaksono et al. (2020) stated that all three variables of the TBP theory impact the individual intention to do CAWF significantly. Alifiandy and Sukmana (2020) reported that only attitude influences a person intention to donate waqf significantly. In this research, we have modified the model by adding two more variables, religious and trust, to the model, as these two variables are also identified as significant predictors that shape individual intention. Moreover, this study also analyzes the moderating role of cash waqf literacy (CAWL) in this nexus.

Hypothesis Development

Intention

It can be explained as a person's willingness to do a given behavior, and it is deemed to be an important

factor of behavior (Ajzen & Fishbein, 1980). It includes the motivational elements that, in turn, affect the behavior. It reflects the person's willingness and efforts that they are exerting to perform a particular task. Precisely, the higher the intention, the more likely the outcome (Ajzen & Fishbein, 1985).

Attitude and Intention

Attitude can be explained as one's negative or positive feelings related to doing a particular task (Fishbein & Ajzen, 1975). Osman (2014) uses the data of students who belong to IIUM and reported that it influences their intention to do cash waqf. A large number of studies have identified attitude as one of the significant factor that shapes individual intention towards cash waqf (Amin & Chong, 2011). Studies done by Haidlir et.al. (2021) and Mujahidah and Rusydiana (2023) also reported the positive association between attitude and individual intention towards CAWF. Based on the above, the developed hypothesis is:

H1: The association between ATT and INT towards cash waqf is significant.

Perceived behavioral control and Intention

It explains a person's ability to do a particular task. Concerning cash waqf, the studies have reported that the association between PBCL and INT is significantly positive (Jatmiko et.al. 2024; Kasri & Chaerunnisa,

2022; Ratnasari & Arifin, 2017). Osman (2014) uses the data of students who belong to IIUM and reported that PBCL influences the students' intention to do CAWF. A vast number of studies identified perceived behavior control as one of the significant predictors that can shape individual intention towards charity (van der Linden, 2011; Salwa Amirah et al., 2017), cash waqf (Osman et al, 2016). Based on the above, the developed hypothesis is:

H2: The association between PBCL and INT towards cash waqf is significant.

Subjective Norms and Intention

It explains as how the individuals' acts or beliefs influence their behavior. The studies on cash waqf reported that SNF bring a positive influence on the individual's intention to do CAWF (Masrizal et.al. 2023). Osman et al. (2016) reported that the association between SNF and INT towards CAWF is found to be significant. Faiz (2014) also reported the same results. Hasbullah, et al. (2016) reported the positive association between SNF and INT to do CAWF. Based on the above, the developed hypothesis is:

H3: The association between SNF and INT towards cash waqf is significant.

Trust and Intention

Trust can be explained as an individual's belief in an organization. Sargeant and Lee (2004) defined trust as a person's belief that an institution does not

take stakeholder advantage and should be competent, ethical, reliable, and fair in all dealings. Research such as Abdul Shukor et al. (2019); Kasri and Chaerunnisa (2022); stated that when people find the organization trustworthy, it will increase their willingness to give CAWF. Trust is deemed to be an important predictor, as failing to develop trust leads to image damage and minimal donation (Sargeant and Lee, 2004). Based on the above, the developed hypothesis is:

H4: The association between trust and intention towards cash waqf is significant.

Religiosity (REL) and Intention

One of the utmost imperative determinants that shapes the Muslim willingness to donate is religiosity. It is argued that Muslims who have a high level of faith in their religion have a high willingness to donate. Considering cash waqf, the studies have reported a significant association between them. Shukor et al. (2017) and Osman (2014) reported a significant association between religiosity and individual intention towards CAWF. Rizal and Amin (2017) also reported that the association between religion and intention to do cash waqf is significant. Mokthar (2018) uses the data of Penang Muslims and states that religiosity shapes the willingness to do cash waqf. Based on the above, the developed hypothesis is:

H5: The association between REL and

INT towards cash waqf is significant.

Waqf literacy (WAL) as a Moderator

It can be defined as the individual knowledge and education towards the waqf notion. Literature has reported that a good knowledge of waqf influences the person's intention towards cash waqf (Kasri & Chaerunnisa, 2022). Muhammad (2016) stated that waqf literacy increases the individual's attitude, which in turn influences their willingness to donate. Agustain Azis (2025) uses waqf literacy as a moderating variable under the TBP framework. The study argues that cash literacy moderates the relationship between attitude, SNF, PBCL, and INT. The study argues that cash waqf literacy facilities donation by strengthening PBCL, shaping SNF, and enhancing individual attitude. Based on the above, the developed hypotheses are:

H6: WAL significantly moderates the association between ATT and INT towards cash waqf.
H7: WAL significantly moderates the association between SNF and INT towards cash waqf.
H8: WAL significantly moderates the association between PBCL and INT towards cash waqf.
H9: WAL significantly moderates the association between trust and INT towards cash waqf.
H10: WAL significantly moderates the association between REL and INT towards cash waqf.

Conceptual Model
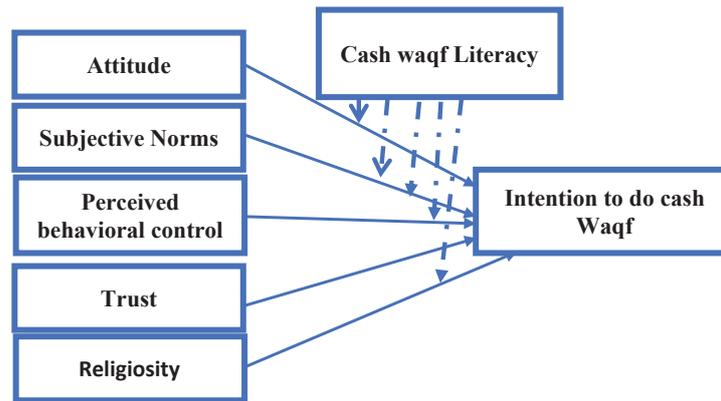
Figure 1: Research Model

Methodology

The quantitative approach is utilized in this research, as the data is gathered using an online survey. The target audience of this study is the Muslim GEN Z from Pakistan. The purposive sampling technique is utilized, as the data needs to be taken from a certain group. The questionnaire is comprised of two parts, where in the first part, the generic information from the target audience is asked, while in the second part, the items related to the variables are listed. The questionnaire is designed on a five-point Likert scale and comprises seven factors with a total of 26 items. The items are adapted from multiple sources, such as the items of religiosity, cash waqf literacy, and trust are taken from Canggih et al. (2025); subjective norms and intention from Amin (2022); trust from Usman et al. (2022); attitude from Baber (2020); and perceived behavioral from Berakon et al. (2022). Also, all the respondents participated voluntary and all the information gathered by them are kept confidential and used only for this research purpose only.

Demographic Profile

The demographic information of the respondents is displayed in Table 1. The result shows that out of 206 respondents, 56% of the respondents are male and 44% are Female. 32% of the respondents are postgrads while 61% holds undergraduate degree.

Table 1: Demographics

Constructs		Frequency	Percentage
Age	18-29	206	100%
Gender	Male	116	56%
	Female	90	44%
Education	Undergraduate	126	61%
	Postgraduate	66	32%
	Others	14	7%

Data Analysis

In the context of social science research, PLS-SEM is one of the most frequently used software programs. This software is best suited in cases where the sample size is small, the data is non-normal, and the models comprise multiple indicators and correlations (Memon et al., 2021). The smart PLS software is used to analyze the conceptual model. The Smart PLS-SEM analysis is based on the two phases, i.e., the measurement and the structural model. In the first phase, the validity and reliability are measured. In the second phase, the acceptance and rejection of the hypothesis are analyzed by performing hypothesis testing.

Measurement Model

In the measurement model, the construct validity and discriminant validity are measured. Cronbach's Alpha is used to check the construct's reliability (Cronbach, 1951). Table 2 shows the outcome of construct validity, and the outcome reflects that all the

Table 2: Convergent Validity

	Cronbach's Alpha	Composite Reliability	AVE
INT	0.864	0.929	0.637
WQL	0.804	0.892	0.711
REL	0.860	0.888	0.727
ATT	0.826	0.938	0.561
PBCL	0.846	0.856	0.651
TRT	0.893	0.896	0.824
SNF	0.843	0.792	0.642

Discriminant validity explained that the variables considered in the study are not significantly correlated with each other or significantly connected. Sekaran and Bougie (2011) reported that measuring accuracy is connected with discriminant validity. Hair (2014) stated that it can be explained as the scale's capacity to ascertain and measure the extent of the association between the measurement indicators and their latent factors accurately. In this study, it is assured by employing three essential techniques, i.e., cross loadings, Fornell and Larcker criteria (FOL), and HTMT ratio. The FOL criteria stated that the square root of the AVE of each variable should be higher than its correlation coefficient. Table 3 shows the outcome of Fornell and Larcker's result, and the findings show that it satisfies the criteria. The cross-loadings between the constructs are reported in Table 4. The findings show that each specific variable has higher loadings in its own construct compared to the cross-loadings of alternative variables. Table 5 shows the result of

the HTMT ratio, and the findings show that no value in the table is higher than 0.85, satisfying the criteria of Hair et al. (2021). As all three tables satisfy the benchmark criteria, it indicates that the discriminant validity is satisfied.

Table 3 : Fornell & Larcker

Constructs	INT	WQL	REL	ATT	PBCL	TRT	SNF
INT	**0.892**						
WQL	0.614	**0.852**					
REL	0.538	0.503	**0.826**				
ATT	0.463	0.471	0.461	**0.822**			
PBCL	0.376	0.323	0.306	0.288	**0.799**		
TRT	0.286	0.260	0.244	0.198	0.186	**0.738**	
SNF	0.196	0.185	0.176	0.160	0.140	0.101	**0.729**

Table 4: Cross loadings

Constructs	Items	INT	WQL	REL	ATT	PBCL	TRT	SNF	WQL*REL	WQL*ATT	WQL*PBCL	WQL*TRT	WQL*SN
INT	INT1	0.844											
	INT2	0.839											
	INT3	0.782											
WQL	WQL1		0.784										
	WQL2		0.82										
	WQL3		0.795										
	WQL4		0.79										
	WQL5		0.737										
REL	REL1			0.869									
	REL2			0.828									
	REL3			0.808									
	REL4			0.86									
ATT	ATT1				0.719								
	ATT2				0.83								
	ATT3				0.822								
	ATT4				0.804								
PBCL	PBCL1					0.903							
	PBCL2					0.914							
TRT	TRT1						0.837						
	TRT2						0.875						
	TRT3						0.896						
	TRT4						0.872						
SN	SN1							0.751					
	SN2							0.791					
	SN3							0.78					
	SN4							0.912					
WQL*REL									1				
WQL*ATT										1			
WQL*PBCL											1		
WQL*TRT												1	
WQL*SN													1

Table 5: HTMT

	INT	WQL	REL	ATT	PBCL	TRT	SNF	WQL*REL	WQL*ATT	WQL*PBCL	WQL*TRT	WQL*SN
INT												
WQL	0.138											
REL	0.686	0.324										
ATT	0.657	0.187	0.566									
PBCL	0.821	0.116	0.568	0.696								
TRT	0.19	0.614	0.176	0.163	0.162							
SNF	0.74	0.141	0.774	0.768	0.847	0.171						
WQL*REL	0.068	0.583	0.177	0.082	0.114	0.502	0.16					
WQL*ATT	0.243	0.224	0.286	0.32	0.316	0.297	0.314	0.31				
WQL*PBCL	0.189	0.108	0.285	0.235	0.041	0.071	0.165	0.168	0.141			
WQL*TRT	0.392	0.171	0.327	0.425	0.405	0.262	0.438	0.296	0.777	0.005		
WQL*SN	0.39	0.213	0.331	0.476	0.458	0.286	0.375	0.293	0.8	0.075	0.809	

Structural model

Before analyzing the statistical relationship between the variables, the structural ability of the model is analyzed by evaluating the value of the coefficient of determination (R^2), which measures how well a statistical model predicts an outcome. In other words, it explains how much variance in the dependent variable is explained by the independent variables. Table 6 shows that the value of R^2 is 0.452, which indicates that 50% of the changes in INT can be explained by the independent variables.

Table 6:

	R-Square	R-square Adjusted
PI	0.552	0.452

The predictive validity of the structural models is evaluated by the PLS-SEM. Ali et al. (2018) stated that for the path considered to be significant and accepted if the p-value is less than 0.05 for a two-tailed t-test. The value of path coefficients explains the strength of the association between the variables. The outcome is reflected in Tables 7 and 8. In Table 7, the direct association between the variables, out of five hypotheses, two hypotheses are rejected. Table 8 shows the moderating effect of CWL on the nexus, and the outcome shows that CWL acts as a significant moderator.

Table 7: path Analysis

Hypothesis	Regression Path	Co-efficient	Sig Value
H1	SNF--> INT	0.080	0.04
H2	ATT-> INT	0.019	0.015
H3	PCBL --> INT	0.062	0.590
H4	TRT--> INT	0.100	0.003
H5	REL--> INT	0.080	0.530

Table 8: Moderation Analysis

Hypothesis	Regression Path	Co-efficient	Sig Value
H6	WQL (SNF) –› INT	0.430	0.000
H7	WQL (ATT) –› INT	0.250	0.014
H8	WQL (PCBL) –› INT	0.760	0.000
H9	WQL (TRT) –› INT	-0.124	0.030
H10	WQL (REL) –› INT	-0.040	0.007

Discussion

The first hypothesis is related to subjective norms and intention. The developed hypothesis is accepted as the sig value is < 0.05. The result is in line with the work of Aji et al. (2021), and Asyari et al. (2024) who also reported the same outcome. The result indicates that the influential person and social pressure influence individual behavior, especially in the case of cash waqf. When people see that the person in their social circle is doing cash waqf, which will exert pressure and will lead him/her to engage in that behavior.

The second hypothesis is related to attitude and intention. The developed hypothesis is accepted as the sig value is < 0.05. The result is in line with the work of Kasri & Chaerunnisa (2022) and Mutalib et al. (2019), who also reported the same outcome. The result indicates that if a person has a positive perception related to cash waqf, he/she will be more inclined to engage in it.

The third hypothesis is related to perceived behavioral control and intention. The developed hypothesis is rejected as the sig value is > 0.05. The positive association is in line with the work of Khuwarazmi et al. (2021) and Asyari et al. (2024). The association reflects that when a person feels that he/she has sufficient knowledge and resources, he/she is more confident in his/her capabilities to do so. The high sense of control enhances the likelihood of developing a strong willingness to contribute.

The fourth hypothesis is related to trust and intention. The developed hypothesis is accepted as the sig value is < 0.05. The result is in line with the work of Kasri & Chaerunnisa (2022); Johari et al. (2015). The association reflects that when the waqf organization is transparent in its activities relating to collecting and distributing the waqf, it will increase the individual int
ention to get involved in cash waqf.
The fifth hypothesis is related to religiosity and intention. The developed hypothesis is rejected as the sig value is > 0.05. The positive association is in line with the work of Huda et al. (2022) and Mokhtari (2016). The association reflects that people with firm religious beliefs are

more involved in charitable acts to fulfill religious obligations. People who are more religious have more awareness of spiritual rewards and moral responsibilities connected with cash waqf, thereby increasing the individual's willingness to be involved in cash waqf.

The hypotheses show that waqf literacy moderates the association between trust, religiosity, and TBP constructs. The result indicates that if a person has a good understanding of waqf benefits, mechanisms, and concepts, their perceived behavioral control, trust, attitude, and religious motivation transform more easily into his/her intention to donate.

Conclusion

Cash waqf plays an important role in the development of an economy and human well-being. Research on the factors that shape the young group's intention towards the CAWF is immensely important as it acts as the starting point to empower this habit among them and to get the benefit of future generations. To achieve this objective, this research aims to analyze the determinants that shape Generation Z's willingness towards cash Waqf. The data is gathered from the Muslim Generation Z in Pakistan by using a survey questionnaire. The outcome of PLS-SEM analysis shows that all the variables have a significant effect on intention, except for PBCL and religiosity, which show an insignificant association. Moreover, cash waqf

literacy moderates the association between trust, religiosity, and TBP constructs. The outcome of this research is beneficial for Waqf institutions, Islamic financial organizations, policymakers, and practitioners as it will help them better understand the key determinant factors that shape Generation Z intentions.

Managerial Implications

The study offers several strategies for the policymakers, practitioners and managers of the Islamic and waqf institutions. The outcome reflects that the TBP determinants and intention have strong association, therefore, the strategies developed by the managers should be behavior oriented. Moreover, the study also indicates that the manager should focus on shaping donors behavioral readiness. It is also evident from the outcome that waqf literacy also plays a vital role in shaping individual behavior, therefore, it is suggested that the managers should design their outreach programs and awareness sessions in such a manner that it not only promotes the religious benefits of cash waqf but also endorses social benefits.

Trust also plays an integral part in shaping individual intention therefore it is suggested that the waqf institutions official should prioritize accountability and transparency in their dealings, they should share the information related to fund utilization

publicly as it increases donor confidence which in turn increases their intention to contribute. It is also suggested that the managers should alliance with religious scholars that highlights the religious benefits of doing cash waqfs. Lastly, educational awareness programs should also be started at schools, college and universities level, as it boost the culture of giving and increases the youth cash waqf literacy.

Limitations and Future Recommendations

The study has some limitations that can be addressed by future work. This study only takes data from Generation Z, so the results are not generalized. The future studies can broaden the respondent scope. Moreover, future studies can also do a comparative analysis between generational and age cohorts. Furthermore, the mediating effect of TBP constructs is ignored in this study; future studies can also check this. Moreover, this study only focuses on the cash waqf; future studies can correlate Islamic financial products with cash waqf.

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3 – Artificial Intelligence (AI) in the Future of Human Learning: Integrating Technology with Ethics and Intellect

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Abstract

Purpose and Background: This paper seeks to explore the avenues of productive use of AI in human learnings without compromising the academic integrity, intellectual independence, impartiality, privacy and authenticity of the outcomes. Education is one of the most intruded sectors, disrupted by the digital technologies especially so in the post-COVID 19 era. Whereas, the use of digital technologies in education including AI has advantages like personalized learning, unlimited scope of information, and speedy sifting of data in the desired formats; its demerits include intrusion to privacies, intellectual shutdowns and tunnelling the insights.

Research Method: The research endeavor follows mixed method approach using primary as well as secondary data to analyze the use of AI in education and its implications especially in developing countries like Pakistan. The main sources of primary data include university students and faculty members who remained involved in formal classroom learning and teaching respectively. The secondary sources included semester results of the students, their formative assessments at university levels and literature review.

Conclusions and Findings: In developing countries like Pakistan, use of AI, made its substantial breakthrough in the later stage of COVID-19 time-period. Copy-paste was the first practice among faculty members and students. First check on its blind use came in through the applications of plagiarism software; introduced by the Higher Education Commission (HEC). This study found groups of senior faculty members apprehending its use detrimental to intellectual development, critical thinking and respect to privacies. The other group regarded it a useful technology for saving time and effort. The due diligence of the study finds it as benefiting to the human

learning like other information and computing technologies through techno-intellect integration.

Keywords: Artificial Intelligence-Human Learning-Ethical Education- Intellect Safeguards.

Introduction

Artificial Intelligence Adapting to Superior Intellect: Artificial intelligence like other computer-based programs is one of the technological breakthroughs; however, much different and advanced from intelligence point of view and adaptability. It, not only assists you in fetching, compiling and preparing the information in the desired manner, also learns in the process from all its users (Wang & Siau, 2019). Therefore, we can say that it has the manipulative capability and capacity; the more it is in use the better it learns. In terms of diversity, hence, it has large volume of information coming from the variety of users. In the process, it keeps adding to its data bank and continuously improving its intelligence in responding to different kinds of users. Its generative models would soon be able to reshape the way information is accessed, and knowledge formatted to meet the user requirements. It can enable its users for personalize learning saving time and effort in negotiating longer distances and other similar barriers (Amiri, 2025).

Risks of Over-dependence and Manipulation: Whereas, one can save time and effort in reaching to the desired information through the use of AI, the possibility of its manipulation and overdependence by the users can be risky in decision making. The possibilities of biasness, intrusion to private affairs, intellectual dependency, compromised academic integrity cannot be ruled out, rathe would always be there in varying intensities. Like the use of technology can be beneficial with right kind of operating knowledge and expertise; in AI, one needs to be leading in intelligence as well in addition to user knowhow. We, as human being, therefore, face complexities of technological capacities, governance ethics, judgement dilemmas, creative compromises and conflicting moral standards (Bostrom & Yudkowsky, 2018). Its employment in education, in particular, would therefore require to be with extreme care and only in assisting role.

AI in Human Learning and Ethical Domains: Human learning has always been affected by the technological developments. The tools of aiding education and learning like printing mechanisms, display boards, digital platforms, radio, television, calculators,

computing systems and finally internet retrievable information brought revolution in the process of gaining knowledge, arranging information and decision making in consequence. AI has added a new dimension to its self-growing which has wider dimensions of applications and implications (Wang & Siau, 2019). AI systems can sift data, collate information, interpret texts and manipulate

responses employing its own intelligence. At the same time, they can save your time in information collection and management to produce the probable solutions. With all these pros and cons, the question remains whether AI needs to be employed in human learning or not. If it is to be pursued in education, then under what conditions and how to implement those. Would AI be substituting humans or degrading its intellectual development; all such apprehensions have for and against the house individuals and platforms. When we talk of ethical employment of technology in education and learning; it actually means the usage of technical tools to the disadvantage of fellow human being. Till the time, it remains unharmful to other living beings including environments, technology remains a supportive mechanism to the human. Applications of AI in human learning and education would entails integration of man, machine and intellect to support tutoring, feedback, content generation, autonomous grading, admissions, screening, proctoring, and management planning. Accord-

ingly, this has been developed to cover artificial Intelligence in the education integrated with Ethics and Intellect. It includes ethical legitimacy and intellectual growth for better understanding, reasoning, and judgment (Sharma & Kumar, 2023).

Problem Statement:

Antecedent: Applications of AI are in place overwhelmingly especially for the last 15 years all over the world. It is being applied in all fields of human activities and education is no exception to that (Luckin, 2025). Starting from faculty members while preparing their lecture notes and presentations, managerial staff, planners of the activities and students, all employ AI in one or the other way to save on the time and efforts. Educational institutions especially those in the higher domains of human learning have the fundamental function of igniting human brains for creative and critical thinking to develop new knowledge and innovations (Amiri, 2025). Human minds work better when confronted with challenging situations to collate the data, develop a new plan and provide multiple solutions to the problems (Albrecht, 2009). When you make AI to work for you as your own brain; it would basically imply enhancing the intellect of AI through frequent uses and confrontations and rendering your own brain redundant and stagnant. Once it remains unused over a longer period of time, it tends to get into stagnation and redundancy.

Consequence: Looking at its easy availability and effortless unlimited potentials, AI is becoming inseparable from human learning and education; may it be at the cost of ethical and intellectual risks. Overdependence on AI can lead to amplified inequities, privatized decision making, and to some extent tunneling the vision through the one source's manipulations. AI is like a monster which can multiply the outputs many times; however, if remains under control and used with the superior intellect. Without that kind of expertise in the use of AI including how it works and its limitations; it has the potentials of obliging the user for surface learning which means accepting responses without essential verifications thereby leading to continuous weakening the epistemic judgments. According to different studies on the use of AI in the world, Pakistan stands in the list of leading countries who have adopted its use. It ranks 4th in AI awareness in the world with over 76% of its surveyed online adults using such tool (Ali et al., 2025). With over 146 million broadband users in Pakistan, AI is reshaping daily work, particularly among professionals, educators and those working on research assignments including digital contents creators especially in urban areas (Ali et al., 2025).

The Problem: The issue is how to address the concerns or apprehensions that AI shall not be overtaking human brain. As mentioned in the antecedent and consequence, AI is inseparable reality of human functioning in the contemporary environments. The problem is therefore integration of AI, human intellect, ethics, morality and notion of coexistence. A situation where human mind is not degraded to trash and consequent takeover of AI. The human mind needs critical situations to explore, explain, and infer references for providing out of the box solutions even for the similar scenarios. If the same role is given to the machine which has the capability and capacity to learn from the data, environments, and those who interact with it, then this kind of interdependence may lead to incapacitations. This paper, hence, is aimed at seeking a suitable interface of AI with the human functioning to understand its employability as a digital assistant; not as an agent of takeover in intellect and functioning.

Purpose, Scope of Study and Research Questions

Purpose: To analyze AI as vehicle of human learning and education as an integrated entity of technology, ethics and intellect for coexistence and collective growth of humanity.

Scope: The scope of study includes following points:-
- Understanding AI affecting human intellect within the domains of critical thinking, creativity and logical reasoning.
- Identify core ethical aspects like

privacy concerns , fairness issues, transparency problems, account-ability apprehensions, and safety threats and how they impact learn-ing.

- Seeking solutions of integration involving AI, human intellect, criti-cal thinking, and logical reasoning.

Research Questions

- What are the merits and demer-its of AI applications in future human learning?
- What kind of ethics and gover-nance mechanisms be adopted for the defined purpose?
- How best AI can be integrated for its optimum utilization?

Literature Review

Questioning the Validity of AI Appli-cations at Certain Forums: The Organization for Economic Co-oper-ation and Development (OECD) encourages its member states to use AI in an equitable and effective manner. It is like other forums and individual countries to use AI with risk- based regulatory models. They rather support the shift from AI enthusiasm or panic to its regulated and disciplined employment (Bo, 2025). Accordingly, AI applications in human learning and education are covering its broad spectrum like adaptive and personalized learning, intelligent tutoring, learning analyt-ics, automated assessments, con-tents creation, conversational sup-port, and narrative building in a sce-nario-based coaching.

AI Application in Education: Zawac-ki-Richter et al. (2019) are of the view that educators need to actively engage with the processes of AI applications to take care of ethical implications vis a vis gauging the impact from pedagogical perspec-tive (Zawacki-Richter et al., 2019). The increasing use of generative AI in human learning and education is impacting the process of knowledge transfer in three different ways like reducing cost, availability of imme-diate feedback and blurring distinc-tions of authorships of the ideas. Ob-viously, students at their own can now use AI for generating texts, cre-ating images and preparing sum-maries of different assignments promptly. At the same time, they can obtain the feedback of their views with click of a cursor with necessary explanations. Distinguishing the original work has, however, become difficulty (Singh & Gupta, 2025) . Kasneci et al. (2023) is of the view that opportunities like personal tutoring, differentiated learning sup-port, teacher assistance come along with challenges in terms of biasness, data privacy, reducing capacity of thinking among the users and integ-rity (Kasneci et al., 2023). AI is making its appearance more and more effective in all walks of life rapidly.

AI in Human Learning, UNESCO Per-spective: Generative AI is compara-tively more focused to the uses in education; which is actually its sub-system to create new contents, images, audios and videos from the

already existing data bases. It uses deep learning models to create innovative outputs based on the prompts generated by the user. Studies carried out under the guidance or with the affiliations of UNESCO suggest applications of AI in education and research to benefit from the supportive technology point of view and empowering learners and teachers. This, however, is supposed to be regulated under well-defined policy parameters and ethical guidelines (Bukhari, 2025). Without that it is going to be disastrous to human intellect, creative thinking and innovative ideas.

Ethical Issues in AI Supported Human Learning: Ethical and moral issues related to the use of AI in education and research in particular entails data governance, privacy, contents ownership and integrity. It necessities detecting mechanism for plagiarism and accountability in consequence for the purpose of transparency in collection of information and its uses (Mutawa & Sruthi, 2025). OECD has developed guardrails for the trustworthy use of AI . These guardrails provide a comprehensive set of principles, rules, framework and protocols to align the use of AI with human rights and respect to the values of living beings for the sustainable and mutual coexistence (Ahuerma, 2024). These are mutually agreed upon intergovernmental standards which have been adopted by all the 42 countries of OECD. Basically, it is to abide by

the value based principles like inclusive growth, sustainable development, respect of living beings, transparency, security, safety, and accountability under the rules (Mutawa & Sruthi, 2025).

Applications of AI in Human Learning and Education from Islamic Perspective: The very concept of Knowledge in Islamic epistemology is holistic knowhow reached through step by step understandings of the things integrating empirical observation with rational analysis backed by divine revelation. Therefore, it is not merely structured data and information collected through various ways (Bukhari, 2025). In Islamic perspective knowledge is not an end in itself rather a mean of realizing the truth and attaining inner satisfaction and perfection. In essence, it is inseparable from wisdom and the divine order (Mustapha et al., 2025). Information processed by AI to provide a baseline of knowledge is syntactic and manipulative whereas Islamic philosophy focuses on semantic backed holistic moral comprehension. In Islamic epistemology, cognition leads to virtues and short of that it is rather illusion. At the same time, AI relies on empirical data and statistical inference; contrarily Islamic intellect necessitates integrating revelation, rationale deduction, and observations through senses (Siddique & Butt, 2025). At the same time, decision making processes using AI platform are devoid of moral and ontological

orientation; it can produce technologically sound output but without due consideration to values and ethics.

Research Methodology

Research Type and Approach: The type of research adopted in this paper is explanatory in nature and essence to understand AI as a source of information, its ability for compilation of information, presentation of data in the desired formats and drawing possible conclusions thereby enhancing human learning and education with Pakistan as a case in point. It follows the mixed method approach of quantitative as well as qualitative data from primary as well as secondary sources (Djamba & Neuman, 2002), hence falls within the domains of critical social sciences. In epistemology, it is positivist as well as interpretivist integrated using qualitative and quantitative data to draw holistic conclusions.

Data Collection and Analysis: The main sources of data for this study include relevant official websites, open sources of united nations, world bank, OCED and others authentic organizations, non-governmental organizations, universities, schools, and colleges as well as faculty members and government officials being part of discussion groups. In addition to rich literature review, panel discussions provided insights into the existing practices of using platforms like ChatGPT and DeepSeek etc. in educational institutions of Pakistan. For primary data, combination of students' responses to the written questions and their interviews have been the main source. Unstructured interviews of faculty members involved in teaching applications of AI in human functioning, selected students, government officials, employees on managerial posts of business organizations and doctors in the hospitals provided rich insights into the usage of AI and its side effects in educational institutions. Total 75 individuals were interviewed based on their responses to the written questions, all from Karachi, Pakistan which mainly included students, faculty members, and others using AI platforms in one or the other ways. Initially, a questionnaire was prepared and adopted but response was not satisfactory because people do not want to share and disclose it somehow. In the universities, results of the students without their names were taken into considerations to see the outcome when they were allowed to use AI platforms to answer the questions. Then they were interviewed to explain what they have understood from their own answers using AI applications. So, it was combination of available data and the interviews. For secondary data, the main sources have been as appended below:-

▪ Legal texts of government of Pakistan's procedures and regulations on cyber security and privacy (Khan & Anwar, 2020) as

available on the official website.

▪ NESCO and OCED's official reports and guidelines especially on the use of AI in member states and procedures therein.

▪ Peer-reviewed and authentic academic studies on applications of AI in educational institutions especially in contents creations and theses writings.

Discussion

Analysis of AI in Applied Domains Classroom Study Setting: This arrangement pertained to a university classroom setting where two courses on AI were offered with the titles as 'Introduction to AI' and 'Applications of AI' to the 1st and 2nd semester students respectively. The courses were conducted in the computer labs using ChatGPT platform where students were given problems for seeking solutions on multiple issues including religion, philosophy, business, accounting, finance and linguistics. Students strength in the classes was 45 and 35 respectively for the two courses as mentioned above with almost 65% girls and 35% boys. The students were given coaching, guidance and practice for 12 weeks and then put into assessment through the combination of written tests and viva-voce. In continuation to the situation as explained above, the list of common questions as asked is attached at the end of this paper for reference. Here only few questions are put to analytical explanation to draw relevant inferences.

Analysis of AI Applications on Basic Questions in Classroom Setting: First question pertained to the fundamental understanding of AI and its applications to produce a business or personal growth plan as per program of study of the respective students. Response from the students has been as under:-

▪ 85% students produced the responses as copied from the ChatGPT.

▪ 10% students made minor changes to align it with the environments in Karachi.

▪ 5% students could not prompt properly to make the AI understand what was needed.

This was the first part of the paper, then same question was asked in viva-voce, to explain the modalities of implementation of the response, the outcome has been as under:-

▪ 10% students thought the response was an end in itself; hence no further action needed.

▪ 79% students could not understand the text in applied intention, unable to justify it.

▪ 5% students opined that plan of AI is superior, hence any further human effort is futile.

▪ 6% students remained silent, unable to say anything.

It was observed that among the students who remained without any response; 65% were girls and 35% boys. It was also observed that over 90% of students faced cognitive shut

down syndrome; taking AI as terminal cognition.

Analysis of AI Applications on Advance Questions in Classroom Setting: There was another set of questions depicting an advance level situation about use of AI in education, religion, psychology and others alike. Majority of students remained obsessed with the future as AI driven; human efforts would be secondary or even not required. Details are as under:-

- 70% students opined that full use of AI in education and human learning would accelerate the process of information analysis and accurate decision making.
- 10% students found it against the spirit of religion, linking it with ethics and morality, they asserted its ban in the country.
- 20% students showed neutrality, displayed their ignorance about applications of AI in favor of human development or against it.

Conflicting Relationship between use of Technology and its Effectiveness

Use of Technology: Internationally, internet users are defined as persons in a country who accessed the internet in the last 3 months from any device including mobile communication. Accordingly internet users percentage is calculated taking into account the total population of the country (Livingstone & Shepherd, 1997). In the light of this definition, Afghanistan stands at the lowest with its internet using population at 17.7%, Bangladesh has 44.5% population using internet, India is at 70%, Iran is 79.6%, USA is highest i.e. 99.55 and Pakistan stands at 39.3% of its population using the internet (List of Countries by Number of Internet Users, 2026). Similarly, in AI engagement index of 2025, according to Global AI Engagement Ranking, Pakistan ranks at 35th in the list of 199 countries. At the same time according to per capita AI engagement raking, Pakistan stands at 64th (The AI Engagement Index: Countries Leading the AI Adoption in 2025, 2025). It means greater numbers of internet users in Pakistan employ AI to seek further information or solutions to the problems.

Contrasting Position of Pakistan in AI Application and Development Indexed: Pakistan's standing in use of internet and AI makes a reasonably fine position compared with other factors like GDP per capita, HDI, Social Development, and SDGs progress. In GDP per capita, for example, Pakistan stands at 161 in the global list of countries, in HDI it ranks at 168, in social development its ranking is 169 and in SDGs progress, it makes 137th globally as per the data available on various websites, one of that is mentioned here (*GDP per Capita (2025)*, n.d.). This reflects growing trends of using AI in various applications in Pakistan despite disadvantages in the other development areas. Information technology means available in Pakistan include

internet and email, social networking and media, VoIP and video conferencing tools, virtual classrooms, LMS, google classroom, e-commerce, digital marketing, ERP, online banking and finance, telemedicine, electronic health records, digital identification, smart agriculture, and cloud computing etc. For the purpose of this study, data has been taken from the following sources:-

- GDP per capita income in world ranking order (GDP per Capita (2025), n.d.).
- Social progress in world ranking (AITi Global Social Progress Index- Report.Pdf, n.d.).
- World ranking in SDGs progress (SDGs Report 2025, n.d.).
- World happiness index (Helliwell et al., 2025).
- HDI ranking of countries (HDI Report 2025, n.d.)

Analysis of Interviews and Panel Discussions: During the structured and unstructured interviews of students, faculty members, administrative staff of the universities, IT experts and business managers by the study team, following has been the outcome in summarized form:-

- 26% of interviewees gave their views that AI should be official encouraged in the educational institutions without any check of plagiarism. People should be able to use available technology to optimize their outputs in the freeway. The aim should be to enhance the outputs of the individuals and organizations with-

out looking at its fair or unfair use and dragging ethical norms into the functionalities of life.

- The response of 46% was in favor of the use of AI however under controlled environments where use of AI is given in the references. However, copy-paste may not be allowed. AI needs to be considered as an aid to speed up the processes, not as a substitute to human cognition.
- 23% interviewees were of the opinion that AI in actual terms does not serve the purpose of providing a workable solution to any specific problem; rather it misleads by providing solutions of other settings from its data bank. It becomes useful only through investigating prompts and repeated questions and counter questions. Even its data cannot be relied upon till the time its actual source is determined and verified. It should be taken as a facilitating tool of reaching to the sources of data, proofreading and formatting of documents. AI can be a useful digital assistant in the office like functioning.
- 5% responses opposed its use being contrary to religious obligations as it has no end to get into further intrusions of human functioning including personal lives of individuals.

The panel discussion sessions remained conflicting as most of the views pointed towards state's obligations to channelize AI's use not

only in educational institutors, also in other setups like public office workings and routine life supporting social platforms. The panelists however, agreed to that AI is a very sharp tool which needs to used very carefully; its misuse can be extremely dangerous on accounts of misleading as well as eroding ones critical thinking capability and capacity. At the end, 90% voted for its controlled and regulated applications but not in elementary educational institutions. It should be allowed in higher educational institutions under guidance and regulations. The other 10%, were either not in favor of its use in human learning and education or neutral having points in favor and against in almost equal numbers.

Conclusions and Recommendations

AI in Human Learning and Education: The phenomenon of human learning and education does not work like a service industry; it is rather an institutional approach which is to shape cognitive abilities of human beings and their character. AI is a quantitative logic which automates the tasks, increases the speed of work and reduces the cost. Obviously, it does not understand the concerns like ethics, morality and integrity which are intricate and complex; the same attribute can be ethical in one situation and unethical in other settings. It can be best understood through the structures of efficiency and

formation logics. Whereas formation logic defines the basic rules for constructing logical statements; efficiency logic focuses on how to maximize performance, usage of means, and processing speed (Luckin, 2018). Formation logic deals in syntax and structure and defines rules of grammar of the logical system. Efficiency logic is to achieve desired goals like solving theorems, querying databases, and executing a program with minimum time, and effort. If educational institutions use AI mainly on the basis of efficiency logic, they may be unintentionally

eroding formation logic. For example, an AI generated automated essay feedback can accelerate revision of the same; it may also standardize it thereby discouraging originality. Similarly, its overdependence for accelerated revisions can support speedy functioning, but may erode productive struggle. One may conclude that application of AI in education and human learning needs to be considered as augmentation to the ongoing practices under ethical and pedagogical constraints, and not as substitutions.

Integrating Technology with Ethics and Intellect: Exhaustive literature review and study of the data from secondary as well as primary sources conclude that in times to come, AI shall be assuming as a permanent feature of the human learning and education and within that generative AI would take a lead in acceler-

ating the change. The challenge is not overcoming the technical shortfalls but ethical legitimacy and intellectual development of the users at the same time. AI can improve human learning through personalization, feedback, accessibility support, and teacher assistance; however it would essentially need evidence-based designs and evaluation mechanisms (Hof & Bürgi, 2021). In ethical domains like privacy, biases, and surveillance etc. institutional governance would need to play the role of a regulator. The future of human learning and education would entail synchronized integration of ethics and intellect. In order to get a mastery over its fast processing for profitable usage, educational institutions would require to educate the people for prompt discipline, source checking, biases awareness, and model limitations (Mutawa & Sruthi, 2025). For example; make the students understand how to verify its outputs, not just generate it.

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Common Questions from AI Classes

Situation-I
Scenario: You as student need to select a topic of your (project) interest pertaining to your field of academic discipline i.e. Management, HRM, Marketing, Finance, etc. Thereafter open any free AI of your choice and answer the questions as given below. Create a word file and save your responses (question wise) on the word file. Do not forget to write down your Registration Number, Name and Program on the top of file's 1st page. Then convert the word file into PDF and show it to the examiner. The same file shall also be emailed at dr.bashirahmad@alkawthar.edu.pk or if unable to email, then send it through WhatsApp Number 03355012727 within allocated time. Files uploaded after the given time shall not be considered. Marks shall be awarded on the suitability of prompt and extracting the relevant information.

Question-1
a. What is the definition of AI, compare it with your own understanding and summarize.
b. Write a short note on Machine Learning, Deep Learning and Algorithm.

Question-2
a. With the use of AI, define the components / main part of your planned business project.

b. Describe what outcome you plan to achieve from this project.

Question-3
a. Ask AI to write a short note on your personality through 3 questions only.
b. Write a brief note on how AI works comparing it with human brain.

Note: Students are allowed to consult their handwritten notes. Use computers of the lab; however, if not comfortable, you can use your mobile phone.

Situation-II
Scenario: You as student are in the process of your career planning with the assistance of AI. With this in view, read the questions given below, prepare prompts for AI, get the answers on your mobile phone or computer and be ready for viva voce.

Question-1
a. Ask AI to draft a business plan for you; analyze the plan for its suitability in countries like Pakistan and your own planned business.
b. Can AI act as your digital assistant in business and time management? If 'Yes' how and if, 'Not' why?

Question-2
a. How can AI be used in your self-development, attaining likable personal behavior and social norms?
b. What are the linguistic limitations of AI in understanding figurative language? How this limitation can be improved through the use of AI?

Question-3
a. Can AI be trained to provide answers to the fundamental questions on morality? What measures you will take to avoid being misled?
b. How can AI be used to support inclusive and comprehensive education for the university students in countries like Pakistan?

Question-4
a. AI is not answering your questions; what could be the possible reasons and how can one overcome those.
b. Write 5 points each in favor of using AI and against its use in higher educational institutions of Pakistan.

Note: Students may use mobile phones, computers and consult their own handwritten notes

4 - From Theology to Ecology: Integrating Bio-Waqf and Green Zakat For Sustainable Biodiversity Conservation In Muslim Communities

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Abstract

This study aims to develop an integrated Bio-Waqf and Green Zakat model as a sustainable Islamic social finance mechanism for biodiversity conservation in Muslim communities. Using a qualitative–conceptual design, the research synthesizes evidence from Scopus-indexed literature, case studies of forest waqf management in Indonesia, policy documents, and comparative analyses of global conservation financing frameworks. The findings show that zakat and waqf can be strategically aligned with maqasid al-shariah—particularly hifz al-bi'ah, hifz al-nafs, and hifz al-mal—to legitimize ecological financing. The proposed model integrates Green Zakat as a liquid operational fund with Bio-Waqf as a long-term endowment mechanism, resulting in a hybrid financing structure capable of supporting ecosystem restoration, habitat protection, and community livelihood enhancement. While the conceptual nature of this study limits empirical validation, it opens avenues for future research on implementation models, ecological impact assessments, and policy integration. Practically, the model provides a framework for zakat–waqf institutions to formalize environmental funding mandates and develop accountable conservation programs. Socially, it supports community resilience by linking environmental health with socio-economic wellbeing. The originality of this research lies in presenting the first comprehensive zakat–waqf framework specifically designed for biodiversity conservation, filling a critical gap in Islamic social finance and environmental sustainability literature.

Keywords: Bio-Waqf; Green Zakat; Islamic Social Finance; Biodiversity

Introduction

Global biodiversity loss has reached a critical level, characterized by accelerating habitat destruction, ecosystem degradation, climate change impacts, and resource overexploitation, all of which threaten ecological stability and community livelihoods. The Global Biodiversity Outlook reports that more than one million

species face extinction within the next decades without strong and sustainable intervention (Imaz & Sheinbaum, 2017). In Muslim-majority contexts, conservation initiatives are often constrained by limited public funding and the absence of community-driven environmental financing schemes. Meanwhile, Islamic philanthropic instruments—zakat and waqf—offer substantial potential as sustainable alternative financing mechanisms for environmental restoration and biodiversity conservation (Ismail & Shaikh, 2017; Hudaefi et al., 2020).

The concepts of green zakat and bio-waqf have gained traction as integrative models linking religious obligation, environmental stewardship, and community-based development. Ari and Koç (2021) demonstrate that waqf-based financing can support long-term renewable energy projects; similar models can be adapted for biodiversity programs through forest waqf and nature-based endowments. Local studies on waqf forest management in Indonesia—such as Restiyani et al. (2023) and Ali (2021)—confirm that waqf can effectively preserve forest ecosystems while supporting nearby communities. Accordingly, a new conceptual framework explicitly integrating zakat, waqf, and biodiversity conservation is urgently needed.

Although the literature on zakat and the Sustainable Development Goals (SDGs) is expanding (Hudaefi et al., 2020; Sa'adah & Hasanah, 2021), research specifically addressing the integration of zakat and waqf as a financing model for biodiversity conservation remains limited. Most studies examine zakat's role in poverty alleviation (Kholis & Mugiyati, 2021; Rusanti et al., 2023) or waqf's contribution to socio-economic empowerment (Ari & Koç, 2021), but rarely link these instruments to ecosystem management and environmental conservation. Existing forest waqf studies remain localized and do not yet culminate in a comprehensive theoretical model (Restiyani et al., 2023; Ali, 2021). Therefore, a research gap persists concerning an integrated zakat–waqf financing model for biodiversity protection and ecological resilience in Muslim communities.

This study aims to: 1. Develop a conceptual Bio-Waqf and Green Zakat model as a sustainable financing mechanism for biodiversity conservation in Muslim communities.; 2.Identify the potentials, challenges, and implementation mechanisms of the proposed model based on empirical evidence and recent literature; 3. Formulate a strategic framework integrating maqasid al-shariah principles, ecological sustainability, and community development.

The novelty of this research lies in presenting a comprehensive framework that integrates zakat and waqf as environmental financing mechanisms—an area that remains underexplored in current literature. The study not only proposes bio-waqf as an ecological endowment but also introduces green zakat as a measur-

able, accountable, and sharia-compliant mechanism for biodiversity financing. Unlike earlier sectoral studies, this work advances an integrative model that can be replicated in diverse Muslim communities globally.

Methodology

A. Type of Research

This study employs a qualitative–conceptual research design, supported by descriptive-comparative analysis, embedded case illustrations, and evidence synthesis from prior studies. This approach is appropriate because the main objective is to develop a conceptual Bio-Waqf and Green Zakat model as a sustainable financing mechanism for biodiversity conservation. Such a model requires theoretical articulation, best-practice comparison, and assessment of zakat–waqf frameworks across Muslim-majority contexts (Ali, 2021; Restiyani et al., 2023).

Data Sources and Types

The study draws on:

1. Secondary data, including Scopus-indexed journal articles, proceedings, institutional reports (such as BAZNAS and UNDP), and scholarly books on zakat, waqf, SDGs, and environmental conservation.

2. Selected empirical evidence from case studies, such as waqf forest management in Indonesia (Restiyani et al., 2023; Ali, 2021) and green zakat initiatives implemented by national zakat agencies.

3. Policy documents, such as the National Zakat Index (NZI), national waqf management guidelines, and Islamic social finance regulatory frameworks.

C. Data Collection Techniques

Data were collected using:

1. Systematic literature mapping, employing keywords such as green zakat, bio-waqf, forest waqf, Islamic social finance, and biodiversity conservation across Scopus, DOAJ, and Google Scholar.

2. Documentary analysis of BAZNAS reports, conservation publications, and policy documents on Islamic philanthropy and the SDGs.

3. Case synthesis, extracting governance patterns, funding structures, and ecological outcomes from relevant waqf forest and environmental zakat programs.

D. Data Analysis Techniques

Analysis proceeds through three main approaches:

a. Content Analysis

Used to identify theoretical themes related to zakat, waqf, and biodiversity conservation.

b. Comparative Framework Analysis

Examines different zakat–waqf financing frameworks, nature-based finance models, and global conservation funding mechanisms.

c. Conceptual Modeling

Develops the Bio-Waqf and Green Zakat model by integrating empirical insights, maqasid al-shariah principles, and environmental literature.

E. Scientific Rationale

The qualitative–conceptual design is justified because:

1. The objective is to construct a new conceptual model, not to test statis-

tical hypotheses.

2. Bio-waqf and green zakat are emerging fields requiring theoretical exploration and literature synthesis.

3. Real-world waqf forest cases provide empirical grounding for validating the proposed model.

Thus, the methodology facilitates a theory-driven, empirically informed conceptual model that advances Islamic philanthropy-based environmental financing policy.

Results And Findings
A. Theoretical Foundations and Conceptual Basis
1. Environmental Theology and Maqasid al-Shariah

Environmental stewardship in Islam is grounded in the principles of tawhid, khilafah, and maslahah, positioning humans as trustees of the earth. Within biodiversity discourse, maqasid al-shariah provides a normative foundation for ecological protection, where the preservation of life (hifz al-nafs) and environmental protection (hifz al-bi'ah) are integral objectives of Islamic law (Sa'adah & Hasanah, 2021). Zakat and waqf function not merely as rituals but as socio-economic instruments suitable for nature-based Islamic finance (Ismail & Shaikh, 2017).

2. Islamic Social Economy and Philanthropy Instruments

Zakat contributes to welfare redistribution and poverty alleviation (Kholis & Mugiyati, 2021; Rusanti et al., 2023), while waqf establishes long-term social and ecological investments (Ari & Koç, 2021). Within Islamic social finance, zakat and waqf serve as religiously anchored impact-investment mechanisms that can fund environmental restoration through liquid assets (zakat) and productive assets (waqf).

B. Summary of Previous Research (State of the Art) Based on Thematic Clusters

Theme 1: Green Zakat and Sustainable Financing

Research on green zakat has expanded, especially in relation to the SDGs such as water conservation (Hudaefi et al., 2020) and sustainable development (Ismail & Shaikh, 2017). Digital zakat studies (A'ini et al., 2022; Harjanto et al., 2020) reveal that transparency and public engagement increase with technology adoption, potentially supporting environmental initiatives.
Gaps:

• No study directly positions green zakat as a biodiversity financing instrument.

• Existing works emphasize socio-economic outcomes rather than ecological impacts.

Theme 2: Waqf Forest and Bio-Waqf

Research on forest waqf demonstrates positive ecological and socio-economic impacts (Restiyani et al., 2023; Ali, 2021). International studies (Ari & Koç, 2021) affirm that waqf-based finance is feasible for long-term green investments, which strengthens the theoretical potential of bio-waqf for biodiversity protection.
Gaps:

• Mostly localized case studies without a comprehensive conceptual model.

• No explicit integration between bio-waqf and green zakat.

Theme 3: Zakat–Waqf–SDGs Framework

Research connecting zakat and waqf with the SDGs demonstrates substantial contributions to social indicators such as education, health, and poverty alleviation (Mawardi et al., 2023; Idris et al., 2022). Yet, the environmental SDGs remain underexplored.
Gaps:

• Limited discussion on SDG 14 and SDG 15 in Islamic social finance literature.

C. Position of This Research in Relation to Previous Studies (Research Gap Synthesis)

Across the three clusters, the gaps include:

1. Green zakat has not been conceptualized as biodiversity financing.

2. Forest waqf remains localized without integration into broader frameworks.

3. No existing model integrates zakat and waqf for environmental finance.

This study fills these gaps by proposing an integrated Bio-Waqf and Green Zakat financing model grounded in maqasid al-shariah and biodi-

D. Conceptual Model / Framework

Bio-Waqf and Green Zakat
Concepual Model

Islamic Ethical Base
(Maqasid al-Sharaih, SDGS)

Green Zakat
(Liquid Funding)

Bio-Waff
(Asset Enodment)

Integrated Mechanism

Biodivrisity Conservation Programs
• Forest restoration
• habitat protection
• ecosytem services
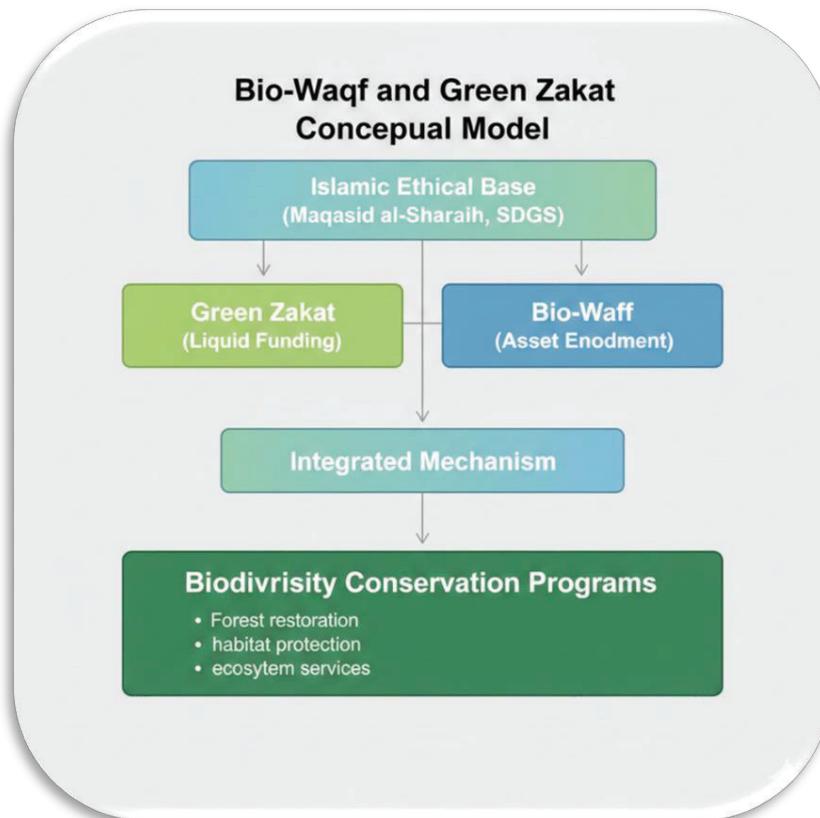
This conceptual framework is grounded in Islamic ethical foundations that regard the protection of life, nature, and ecological balance as integral components of maqāṣid al-sharīʿah. These principles align closely with global development agendas such as the Sustainable Development Goals (SDGs), particularly the goals related to terrestrial ecosystem protection, climate action, and the strengthening of inclusive and sustainable economic institutions (Dusuki & Abdullah, 2007; Alam et al., 2022). Within this ethical paradigm, two central instruments of Islamic social finance—Green Zakat and Bio-Waqf—are mobilized as complementary mechanisms for ecological funding.

On the one hand, Green Zakat operates as a form of liquid, periodic, and rapidly disbursable funding. Its flexible nature enables zakat to finance conservation activities requiring continuous operational expenditures, including biodiversity monitoring, ecological patrols, community environmental education, and short-term recovery efforts following environmental degradation (Hoque et al., 2015). As a recurrent financial stream, Green Zakat ensures that conservation initiatives do not stagnate due to the absence of routine operational funding.

On the other hand, Bio-Waqf functions as a long-term asset endowment designed to preserve capital while generating sustainable returns. In this model, waqf assets may include conservation lands, community forests, productive plantations, water sources, or financial assets whose investment returns are allocated for ecological programs (Kahf, 2014; Hassan, 2018). Bio-Waqf provides long-term financial security and ensures the economic resilience of conservation initiatives, as the endowed assets remain intact while their proceeds continuously support environmental activities.

These two instruments converge within an integrated conservation financing mechanism, blending the liquidity of zakat with the durability of waqf. Through this integrative system, Green Zakat addresses short-term operational and field-based needs, while Bio-Waqf assures long-term financial continuity through growing endowment assets. This synergy produces a conservation financing model that is not only shariah-compliant but also stable, sustainable, and operationally effective (Rashid et al., 2020).

At the implementation level, this integrated framework is directed toward supporting biodiversity conservation programs such as forest restoration, habitat protection, rehabilitation of degraded ecosystems, enhancement of ecosystem services, and the empowerment of local communities in environmental stewardship. Through this workflow, the Bio-Waqf and Green Zakat model functions as both an innovation in Islamic finance and a strategic instrument that bridges Islamic

environmental ethics with modern scientifically grounded conservation practices—ultimately contributing to long-term ecological resilience in Muslim-majority contexts.

Discussion and Analysis

A. Overview of Research Findings

The study reveals that Bio-Waqf and Green Zakat hold strong potential as sustainable financing mechanisms for biodiversity conservation in Muslim-majority communities. The findings highlight a convergence between Islamic jurisprudential ethics and ecological principles, particularly through the concepts of ḥifẓ al-bi'ah, istislah, and khilāfah, which collectively legitimize conservation financing via zakat and waqf, consistent with maqāṣid-based sustainability frameworks (Dusuki & Abdullah, 2007). The institutional landscape also demonstrates early signs of readiness, as existing zakat and waqf bodies have initiated environmentally oriented programs, though they remain frag-

mented. A unified model, such as the Bio-Waqf and Green Zakat framework proposed in this study, has not yet been implemented, signaling a gap that this research aims to fill.

B. Thematic Findings

The thematic analysis categorizes the findings into three clusters: the Shariah framework, financing structure, and institutional readiness. Within the Shariah dimension, both zakat and waqf are validated as legitimate instruments for ecological interventions through maqāṣid al-sharī'ah principles. In terms of financing structures, existing literature and field observations indicate the absence of an integrated zakat–waqf model dedicated to biodiversity conservation. Institutionally, initiatives such as green zakat programs and waqf-based forestry projects have emerged, but they remain small-scale and fragmented, signaling the need for a more unified framework.

Theme	Research Findings (English)
Kerangka Syariah (Sharia Framework)	Zakat and waqf are Sharia-compatible instruments for ecological conservation programs, anchored in the *maqāṣid* principles: *ḥifẓ al-bi'ah* (protection of the environment), *ḥifẓ al-nafs* (protection of life), and *ḥifẓ al-māl* (protection of wealth).
Model Pendanaan (Funding Model)	A unified and integrated funding model linking zakat and waqf specifically for biodiversity conservation is currently non-existent.
Kesiapan Institusi (Institutional Readiness)	Existing Green Zakat and Waqf Forest initiatives are operational but are characterized by small-scale implementation and fragmented institutional efforts.

Tabel 1. Summary of Key Findings

C. Analysis of Bio-Waqf & Green Zakat Model

The Bio-Waqf and Green Zakat model consists of three structural components. First, its financing sources integrate Green Zakat as a flexible operational fund and Bio-Waqf as a long-term asset through endowed properties. Second, the fund-flow mechanism ensures asset preservation via waqf while enabling zakat to support recurrent field operations and restoration initiatives. Third, the outcome pathway leads to ecological restoration, enhanced community livelihoods, and long-term biodiversity protection, positioning the model as both financially sustainable and Sharia-compliant.

Bio-Waqf and Green Zakat Conceptual Framework

Islamic Social Finance

Green Zakat → Conservation Programs

Green Zakat → Bio-Waqf Assets

Bio-Waqf Assets → Biodivrisity Outcomes
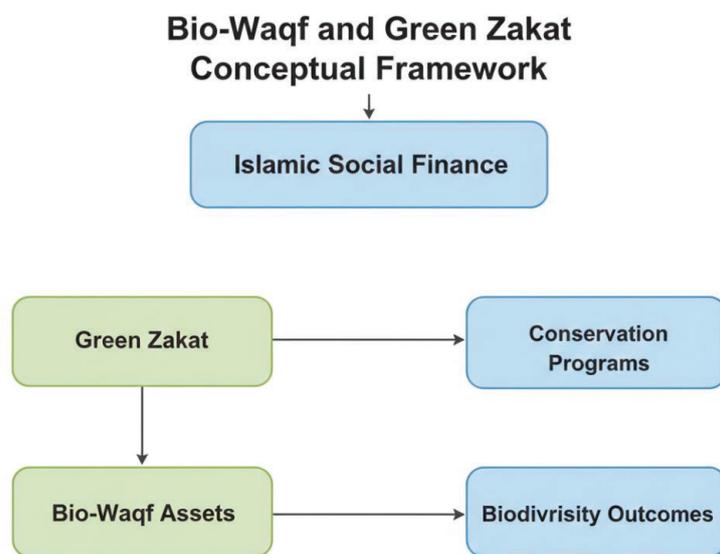
The Bio-Waqf and Green Zakat Conceptual Framework illustrates how two Islamic social finance instruments—Green Zakat and Bio-Waqf Assets—can be integrated to support sustainable biodiversity conservation.

At the top, Islamic Social Finance serves as the ethical and operational foundation. Grounded in maqasid al-shariah, Islamic finance emphasizes the preservation of life, the environment, and collective welfare (Dusuki & Abdullah, 2007; Ahmed, 2013). This highlights that ecological stewardship is not only ethically permissible but also normatively encouraged within Islamic economic thought.

From this foundation, two strategic pathways emerge:
Green Zakat represents liquid financial resources specifically allocated for ecological objectives. This pathway flows directly into Conservation Programs, including forest restoration, habitat protection, and ecosystem rehabilitation. Contempo-

rary literature supports the expansion of zakat eligibility to environmental causes under the category of maslahah and fi sabilillah (Kahf, 2021; Rahman & Awang, 2019).

Bio-Waqf Assets refer to permanently endowed properties or rights dedicated to environmental protection. Waqf has historically played a vital role in land stewardship, water management, and protection of natural reserves (Cizakça, 2011; Mohsin, 2013). Through this channel, Bio-Waqf contributes directly to Biodiversity Outcomes, ensuring long-term ecological sustainability. The vertical link from Green Zakat to Bio-Waqf indicates the possibility of using zakat funds to acquire or enhance environmental assets that can be endowed as waqf. This synergy creates a dual-resource model that enhances the sustainability and scalability of conservation interventions (Haneef et al., 2015).

Overall, the framework presents Islamic Social Finance as a viable and strategic mechanism for biodiversity conservation. By combining short-term liquidity with long-term asset endowment, the model supports structured, ethical, and impactful ecological stewardship rooted in Islamic values.

D. Robustness Assessment
The robustness of the model is assessed by comparing it with frameworks such as Payment for Ecosystem Services (PES), the Green Endowment Fund, and Nature-based Islamic Finance. The analysis reveals that Bio-Waqf is closest to the Green Endowment Fund model but surpasses it by incorporating moral-religious legitimacy and community participation (Hassan, 2018). Literature triangulation using Scopus-indexed studies—including works by Hudaefi and Mahardika (2020), Ismail and Shaikh (2017), Mawardi et al. (2023), and Restiyani et al. (2023)—confirms that no previous studies have integrated biodiversity conservation with both zakat and waqf, reinforcing the originality of this research.

E. Comparison with Previous Studies
The comparative assessment shows convergence with earlier studies highlighting the role of zakat and waqf in achieving the SDGs (Ismail & Shaikh, 2017; Noor & Pickup, 2017). Evidence of ecological benefits from forest waqf has been documented (Restiyani et al., 2023), and zakat has been shown to align with environmental objectives (Hudaefi et al., 2020). Nevertheless, previous literature does not integrate zakat and waqf concurrently for biodiversity conservation, nor does it specifically address biodiversity challenges or propose a unified conservation finance model.

F. Novelty of the Findings
This study presents four primary novelties: the first integrated model combining Bio-Waqf and Green Zakat for biodiversity conservation;

the introduction of a maqāṣid–ecology synthesis; a hybrid funding structure merging waqf-based endowment preservation with zakat-based operational financing; and the development of a long-term financing ecosystem connecting habitat restoration to community development.

G. Scientific Argumentation

The scientific justification of this study rests on three pillars. First, the normative Shariah argument situates environmental stewardship within hifẓ al-bi'ah, validating conservation financing as a moral obligation. Second, the institutional argument emphasizes that zakat–waqf organizations possess strong governance and community trust, enabling effective mobilization for ecological programs. Third, the socio-ecological argument asserts that biodiversity loss exacerbates disaster risks and food insecurity, making long-term financing tools such as waqf crucial for stable ecological interventions.

H. Final Synthesis

Overall, the study concludes that Bio-Waqf and Green Zakat provide a comprehensive, sustainable, and Sharia-compliant approach for financing biodiversity conservation in Muslim communities, offering an integrated solution to address ongoing ecological degradation

CONCLUSION
A. Conclusion

This study concludes that Bio-Waqf and Green Zakat provide the most feasible, sustainable, and Sharia-compliant financing model to support biodiversity conservation in Muslim communities. The dual integration—waqf as an endowment-based preservation mechanism and zakat as an operation-based funding mechanism—effectively addresses the chronic underfunding of ecological conservation efforts, which typically rely on state budgets and international aid.

The analysis further demonstrates that Sharia principles, particularly maqāṣid al-sharīʿah (notably ḥifẓ al-bi'ah, ḥifẓ al-nafs, and ḥifẓ al-māl), establish solid religious legitimacy for financing conservation programs through Islamic social finance. Empirical literature confirms that zakat–waqf institutions possess adequate administrative and governance capacity, yet lack a holistic integrative model specifically designed for biodiversity protection. Accordingly, this research proposes a novel conceptual framework integrating economic, social, and ecological dimensions within Islamic social finance.

B. Key Findings

1. Sharia–ecology convergence confirms strong theological justification for Islamic-based environmental financing.

2. Need for an integrated model, as prior studies examined zakat and waqf separately, without merging them for biodiversity conservation.

3. Institutional readiness is present, though current programs remain fragmented and not explicitly biodiversity-focused.

4. Hybrid funding model enables continuity, combining waqf endowments with zakat operational budgets.

5. Socio-economic relevance, as Bio-Waqf & Green Zakat improve ecosystem health and community livelihoods simultaneously.

C. Policy Recommendations

1. Integrate conservation into zakat–waqf regulations by formally classifying biodiversity protection as an eligible financing category.

2. Establish Green Zakat and Bio-Waqf Funds to support long-term ecological restoration programs.

3. Promote multi-stakeholder collaboration across Islamic finance institutions, local governments, environmental NGOs, and academic bodies.

4. Develop ecological performance metrics to ensure measurable outcomes of conservation efforts.

5. Adopt digital transparency tools, such as blockchain-based reporting and real-time monitoring dashboards.

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5 – SDG 4.7 and University Values Gap: A Qualitative Meta-Synthesis among Pakistan, Finland, and the United States Situations

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Abstract

Universities are becoming an institution dedicated to integrity, ethics, citizenship, and social responsibility. However, the practical aspects of academic life of students frequently testify to the chronic discrepancy between what the institution claims to be morally right and what it actually does. Conceptualised by the idea of Quran 61:2-3, thus; *"O you who believe, why do you say what you do not do? Grievous indeed is it in the sight of Allah that you say what you do not do."* --this paper reflects on ethical and pedagogical implications of value talk that is not performed in a structurally implemented way. Even though the verse is used regarding personal behavior, the moral principle in the verse creates a normative prism of assessing universities as moral communities that not only should act but also do so habitually, rewarding, condoning, and punishing. The study is qualitative meta-synthesis research undertaken to systematically analyse and interpret the results of peer-reviewed qualitative research, doctoral dissertations, Voluntary National Reviews (VNRs) of Pakistan, Finland and the United States, and policy reports of UNESCO, UNICEF, and the United Nations. The research aims to examine the conceptualization, implementation, and experience of character and value education in different cultural and institutional contexts guided by PRISMA 2020 reporting standards and using thematic synthesis. The synthesis outlines five recurrent themes, namely (1) values are proclaimed widely and poorly implemented; (2) institutional culture is the predominant location of moral formation; (3) religion is a source of moral resources and generator of inclusivity related tension; (4) policy-practice decoupling maintains the symbolic compliance instead of ethical transformation. This research arrives at a conclusion that character education can only be effective when the universities match the objectives of curriculum, assessment systems, practices enforcement, and faculty role-modelling with their proclaimed ethical commitments. The research paper will engage in the

Future of Learning discussion by suggesting that in order to get above the knowledge boundary between information and wisdom, universities should move beyond moral imposition and focus on moral coherence that occurs through institutional integrity and ethical practice.

Key words: SDG 4.7, value-based educational system, cultural relativism, ethnocentrism, policy-practice decoupling.

Introduction

Universities are becoming more marketed as an institution that upholds integrity, ethics, citizenship and social responsibility. Moral language is abundant in mission statements, strategic plans and policy documents. Nevertheless, the real life of the students tends to show a lack of alignment between what the institutions say on paper and what they actually do. This tension is the moral basis of the current research. The study is theoretically based around Quranic ayah:

يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ لِمَ تَقُولُونَ مَا لَا تَفْعَلُونَ ۝ كَبُرَ مَقْتًا عِندَ ٱللَّهِ أَن تَقُولُوا۟ مَا لَا تَفْعَلُونَ۝

"O you who believe, why do you say what you do not do? Grievous indeed is it in the sight of Allah that you say what you do not do." (Qur'an 61:2–3)

which denounces the separation between the pronouncement of the moral and the actual moral conduct. Although this verse is concerned with individual behavior, the ethical principle inherent in the verse is applicable in institutions that profess the values in a formal manner but do not put them into practice. Universities are moral communities, and thus, they are not ethically evaluated by proclaiming ideals, but by customary practice.

This philosophical stance is similar to that of virtue ethics, which focuses on the process of character development through a series of actions rather than moral thought (Aristotle, trans. 2009). On the same note, modern character education research suggests that institutional culture, role modelling, and enforcement are the main sources of values acquisition, as opposed to formal education (Lapsley and Narvaez, 2006; Sanderse, 2013).

Personality and Value Education as an Experienced Practice

The development of moral traits that are long-term, like honesty, responsibility, empathy and justice, is what is often referred to as character education. Value education aims at empowering learners to internalize principles in guiding judgments and behavior (Arthur et al., 2017). These ideas are echoed in the academic integrity, ethical professionalism,

engagement with the civil society, and leadership development at the university level (Berkowitz and Bier, 2005; Lamb et al., 2022).

Being grounded in the moral reasoning of Quran 61:2- 3, character education cannot be discussed through the prism of curricular inclusion or rhetorical focus. Rather, its validity lies on whether institutional practices support or defy the proclaimed values or not. When universities preach about integrity and condone academic malpractices, or encourage accountability and convenience others, they are in danger of hypocrisy.

This has a reflection in the Islamic instructional viewpoint, in which knowledge can never be independent of moral responsiveness (amanah) and moral self-governance (tazkiyah). Moral formation is therefore an ongoing process incorporated in everyday practice as opposed to a one-time lesson.

International Policy Speech and Ethical obligations

The world education policy system highly focuses on education based on values. Target 4.7 of SDG gives the concept of education as a tool to enhance global citizenship, human rights, peace, and ethical accountability (United Nations General Assembly, 2015). Similar concepts are related to Global Citizenship Education (GCED) and the Education for Sustainable Development (ESD) by

the UNESCO, which promote the idea of wisdom, responsibility, and social consciousness related to education (UNESCO, 2023; UNESCO, 2024).

Pakistan, Finland, and United States Voluntary National Reviews (VNR) recurrently make pledges that they are committed to ethics, inclusiveness, and social cohesiveness (Government of Pakistan, 2022, Finnish Government, 2025, and United Nations, 2023). Nonetheless, through Quran 61:2-3 ethical prism, these promises pose questions not only on the policy expression scale, but on the institutional implementation scale, too.

Between Ethical Language and Ethical Reality

Studies have always indicated that when condensed to mission statements, codes of conduct, or separate ethics courses, character education is ineffective (Arthur et al., 2017; Narvaez et al., 2014). Learners can learn ethical language without imbibing ethical conduct especially in educational settings where institutional rewards are in conflict with ethical assertions.

An examination of academic honesty in Pakistan indicates that the violation of ethical norms is less caused by moral ignorance and more by the organizational cultures that are described by the lack of enforcement and role models (Khan et al., 2025). The same trends can be observed in the United States, where competitive academic cultures are likely to work

against the intentions of ethics (Lamb et al., 2022) and in Finland, where implicit moral expectations do not always play a leading role in students (Malin et al., 2023). In other circumstances, there is no ethical problem but rather a lack of conformity between discourse and practice.

Culture, Religion and Moral Legitimacy

Moral legitimacy is determined by culture and religion. Religious ethics have solid moral grounding of values like honesty and accountability in Pakistan, making the character education more accepted (Government of Pakistan, 2022). Nevertheless, researchers warn that the moral discourse that would be consistent with the mainstream meanings only will put minority views at the sideline (Khan et al., 2025).

Contrastingly, secular settings like Finland and the United States tend not to use explicit ethical terminology because it harms pluralism and supporting academic freedom (Harrison & Laco, 2022; Malin et al., 2023). Although this will decrease the threat of imposing ideology, it can also bring in moral ambiguity. This study is anchored in the Quran 61:2-3, which does not support moral imposition but moral coherence: the institutions ought to be answerable to the very values that they profess to support.

Policy-Practice Decoupling

The institutional theory explains the process in which organizations use globally accepted language and do not make any changes to internal practices as the policy-practice decoupling (Meyer and Rowan, 1977; Bromley and Powell, 2012). The concept offers a critical analytical instrument that can be used in the analysis of values-based education in universities.

According to the ethical perspective of this paper, policy-practice decoupling is not only an administrative problem but also a moral one. Institutional credibility is compromised and moral learning is twisted when the ethical commitments are symbolic, as opposed to being enacted.

Object and Importance of the Research

It is the purpose of this study to critically evaluate in a qualitative meta-synthesis the reasons why character and value education at university level is often rhetorical in nature and how it may be expressed in any meaningful way into institutional practice.

The study adds to the discussion on higher learning, moral responsibility, and future of learning by grounding the analysis on ethical principle of alignment between proclamation and practice. Universities are the nurturers of future professionals who have ethical dispositions that shape workplaces, families, and societies. Character education becomes effective instead of being cosmetic when values are practiced (not proclaimed).

Theoretical Framework

Based on the ethical framework proposed in Chapter 1, the chapter gives a review of the literature based on a normative approach which focuses on compatibility of moral claims and institutional practice. Instead of considering character and value education as a question of abstract theory, or as an issue of personal disposition, the scholarship reviewed is discussed through the lens of the ways that ethical commitments are institutionalized, sustained, or disrupted into institutional culture, pedagogy, governance, and policy practice. This practice will allow one to engage critically with philosophical, institutional and policy-driven literature in evaluating not only how values are articulated, but also in measuring how much they are translated into an everyday academic practice.

Philosophical Introduction to Character and Value Education

Virtue Ethics and Moral Habituation

Character education has philosophical backgrounds mainly based on virtue ethics, or the Aristotelian view of moral development. Aristotle stated that moral character is achieved through habituation, which is a repeated practice of virtuous act, and not by mere moral thought (Aristotle, trans. 2009). Honesty, courage, justice and self-restraint are virtues; these virtues can only be acquired to be stable dispositions when supported with practice.

This view forms the basis of modern character education theory, which holds that social settings, role modelling, and institutional norms as opposed to moral instruction are essential to moral development (Kristjansson, 2015; Berkowitz, 2011). Universities, then, do their part in character formation not in what they preach about values but in how these values are practiced in the day-to-day academic life.

The Modern Character Education Theory

In order to internalize the values, the scholars of modern character education set the argument that the values should be hidden in the institutional structures. According to Berkowitz and Bier (2005), good character education needs to be coherent in the curriculum, pedagogy, assessment, and institutional culture. In the same manner, Arthur et al. (2017) contend that the implementation of character education can only be successful when it is not a one-time event, i.e. completing single ethics courses or orientation lectures without continuous reinforcement.

This literature supports the ethical issue posed in the previous chapter: in order to communicate values symbolically and not to follow through with them structurally, institutions teach students ethical inconsistency and not moral uprightness. Character education should therefore be seen as institutional and not an add-on which is a

moral attribute of an individual.

Value Education and the end of higher learning

Value education is synonymous to character education but it is more focused on exposing learners to recognize, appraise and rank what they should commit to. According to Nucci et al. (2014), value education is considered to have ethical, civic, cultural, and professional aspects and includes providing decisions in complex social situations.

The dimension is especially important at the university level, when the students become part of the professional and civic life and are required to make ethical decisions. Academics tend to believe that education at a higher level should not be focused on passing information but learners need to be offered wisdom-based learning, allowing knowledge to be combined with moral clarity and social accountability (Malin et al., 2023).

The difference can be compared to global education discourse, which criticizes the shrinkage of education to the measure of employability and recommends the restoration of the focus on ethical purpose and human development (UNESCO, 2023). Unless universities have moral foundation in its performance results, there is a risk of creating technically skilled but morally detached graduates.

International Policy Systems and Naturalization of Value Discourse SDG 4. 7 and Global Citizenship Education

Values based education is highly appreciated in global policy frameworks. Target 4.7 of SDG clearly introduces education as a way of promoting global citizenship, human rights, peace, cultural diversity, and sustainable development (United Nations General Assembly, 2015). The Global Citizenship Education (GCED) and Education for Sustainable Development (ESD) programs organized by UNESCO also support this vision because of their focus on the ethical responsibility, social cohesion, and intercultural understanding (UNESCO, 2023; UNESCO, 2024).

These frameworks have had a great impact on the education policies of the country, making universities embrace value-oriented language in strategic plans and objectives. Nevertheless, policy approval does not always indicate institutional change.

Policy Signalling and Voluntary National Reviews

Voluntary National Reviews (VNRs) provided by Pakistan, Finland, and the United States always emphasize education as a source of ethical leadership and inclusion and social trust (Government of Pakistan, 2022; Finnish Government, 2025; United Nations, 2023). Education is similarly described in UNICEF reports as the focus of holistic human develop-

ment but not a learning of skills (UNICEF, 2022).

Even with these commitments, VNRs tend not to have tangible evidence of operationalization of values in universities, especially in the curriculum design, assessment systems, faculty development and student evaluation. This trend implies that the occurrence of value discourse is mostly policy signalling and not an instruction in institutional practice.

Decoupling of Policies and practices in Higher Education

The institutional theory presents a critical approach to the interpretation of the discordance of the value and the practice. The concept of institutional decoupling was presented by Meyer and Rowan (1977) to reflect the manner in which organizations implement globally legitimate policies when carrying out their internal routines unchanged. Bromley and Powell (2012) continue by stating that such decoupling gives the institutions the opportunity to be legitimate yet not undergo substantive reform.

Within the context of universities, it can be seen that this phenomenon is the reason that universities can proclaim their support of ethics, integrity, and citizenship publicly, but tolerate actions that harm these values. Ethical commitments do not become transformative as long as they are not incorporated within institutional structures.

The culture of a country, its religion, and morality mediation

The religion can be understood as moral legitimacy. The contextual features of culture and religion play an important role in character education perception and implementation. In Pakistan, uprightness, duty, and social responsibility are moral values with powerful morality legitimacy through religious ethics (Government of Pakistan, 2022). According to qualitative research, moral education can be motivated as well as socially accepted when it appeals to the religious structure (Khan et al., 2025).

Nevertheless, researchers warn that moral education based solely on the mainstream religious discourses can ignore the voices of minorities in case such education is not implemented in an inclusive manner (Banks, 2016). Therefore, religion applies as a strength and a problem in character education.

Secularism, Pluralism and Moral Ambiguity

Finland is a distinctly secularized example of higher education, and the values are articulated in terms of civic principles, which include trust, equality, and social responsibility instead of religious models (Malin et al., 2023). Although this will be inclusive and self-reliant, moral development can be implicit and unbalanced.

Character education has been a controversial issue in the United States because of the debates on

ideological neutrality and academic freedom. In order to help moral education to escape the accusation of indoctrination, public universities often rebrand it as leadership or professional skills training (Harrison and Laco, 2022). Even though this approach will minimize controversy, it can also dilute morality.

Ethnocentrism, Cultural Relativism and Ethical Tension

There is a history of antagonism in the literature between ethnocentrism and cultural relativism in the character education. Ethnocentrism is a phenomenon, which arises when the institutions enforce one moral system, which is commonly seen as foreign-based or culturally superior (Banks, 2016). In the extreme form, cultural relativism can result in the fact that institutions do not teach morality at all, under the pretext of being neutral (Nussbaum, 2010).

Both extremes are a detriment to good character teaching. Critical ethical pluralism is growing in popularity among scholars; it supports a sense of shared moral commitment, including honesty, justice, and responsibility, but does not dictate meaning in the way in which cultural and religious traditions can do (Kristjansson, 2015).

Conclusion

Through philosophical, empirical and policy-oriented literature there is a common trend: character and value education is generally favoured but poorly practiced.

Values are often presented on the policy level but they are not properly implemented into the institutional culture and everyday academic practice.

The literature is consistent with the main ethical issue of this paper, namely, that moral credibility within the field of higher learning is not based on whether or not there is a discourse of values, but whether or not there is consistency between institutional rhetoric and practice. In the absence of such alignment, the character education will be symbolic and inconsistent and ineffectual in the end.

Results and Findings

The results of the qualitative meta-synthesis are offered in this chapter. The synthesis is based on peer-reviewed qualitative research, doctoral dissertations, Voluntary National Reviews (VNRs), and reports conducted by UNESCO, UNICEF, and the United Nations to reflect the conceptualization, implementation, and experience of character and value education in Pakistani, Finnish, and the United States universities.

The findings are displayed in thematic way as opposed to country-wise. This methodology makes possible the establishment of cross-cutting patterns that clarify why the value-based education is highly approved in the discourse but not well-institutionalized. The themes are tensions that are recurrent between ethical obligations and organizational realities.

Theme One: Values Are Broadly proclaimed but poorly performed

Integrity, responsibility, inclusion, respect, and social contribution are also values that are notably prominent in Institutional mission statements, national education strategies and VNRs (Government of Pakistan, 2022; Finnish Government, 2025; UNESCO, 2024). Universities always present themselves as ethical institutions that are concerned with the moral growth.

Nonetheless, the qualitative evidence suggests that these values may in many instances be perceived by students as unrealized expectations, but not as realities they live. The interviews conducted with faculty members and students in Pakistan have shown that academic integrity is often discussed on paper but violations are still a regular occurrence as a result of weak enforcement and acceptance of unethical shortcuts (Khan et al., 2025). Institutional reactions are seen as discriminating or representative.

The same is evident in the United States, in which students showed an understanding of codes of ethics but indicated that academic competition, the pressure to grade, and peer pressure had stronger effects on their behavior as opposed to institutional values (Lamb et al., 2022). Trust and responsibility are considered to be implicitly embedded in institutional culture in Finland, but there are cases when students feel confused in resolving ethical dilem-mas because they are not provided with clear moral principles (Malin et al., 2023).

The synthesis suggests that values become pedagogically invalid when they are proclaimed without implementation of the structure.

Theme Two: Institutional Culture: the key location of the moral formation

Among the biggest findings is the fact that the learning of character in universities is predominantly based on institutional culture and not on the formal curriculum. Through the way rules are applied, faculty as well as how institutions react to misconduct, students learn moral norms.

Qualitative research carried out in Pakistan shows that tolerance of plagiarism, favoritism, and procedural flexibility helps students to receive a message of moral permissiveness despite official policies (Khan et al., 2025). Ethical conduct is therefore acquired in an informal way by signals of the institutions as opposed to being taught.

In the United States, the most commonly mentioned types of ethical role-modeling in the faculty interviews include fairness in grading, assessment transparency, as well as respectful interaction (Harrison and Laco, 2022). In places where there are gaps in the institutional support of ethical behaviour, moral messaging will be disjointed.

The educational culture of Finland is also based on trust which emphasizes on autonomy and equality and many students have been ethically mature. The self-regulation as a basis of this, however, presupposes moral development that is not necessarily evenly distributed (Finnish Government, 2025).

These results support the conclusion that ethical development is mediated structurally but not individually.

Theme Three: Religion as at least a resource of morality and as tension of morality

Religion comes out as an influential and intricate element in character training. The moral validity and inspirational profundity of values like honesty and accountability in Pakistan are offered by religious ethics (Government of Pakistan, 2022). Ethical behavior may seem to students and faculty alike as something that cannot be discussed without considering religious responsibility.

Meanwhile, the qualitative evidence warns that the moral education based on solely the dominant religious frames is prone to exclude the minority viewpoints and limit the ethical discussion (Khan et al., 2025). This brings about a conflict between moral legitimacy and inclusivity.

In Finland, academically, religion would hardly be a subject of moral discussion, and the values are perceived in civic and humanistic language. Although this fosters pluralism, it can restrict the higher-level motivation of the morality of some students (Malin et al., 2023).

In America, religious references in higher education have become largely an object of constitutional and ideological controversy, which makes religious references in character education seem politically incorrect and is its place of secularization, expressed either as leadership or professional ethics (Harrison and Laco, 2022). This will minimize conflict but also cause the loss of moral profundity.

Theme Four: Ethnocentrism, Cultural Relativism, and Moral Resistance 4.5

In contexts, opposition to character education has been diametrically opposed to fears over the values that are being taught by whom. Ethnocentrism is observed when the universities embrace moral systems that are viewed as alien by the external forces or systems that are culturally othering (Banks, 2016). This is especially relevant to postcolonial settings like Pakistan whereby the integrity frameworks, which have western origin, might not be validated by the locals, unless they are framed in a culturally relevant circumstance.

On the other extreme, an extreme cultural relativism can cause the institutions to shun moral education

because a neutral position will be maintained. The cause of this in the United States is a rebranding of character education as skills-based training that lacks the use of explicit moral terminology (Nussbaum, 2010; Harrison and Laco, 2022).

Finland is in an intermediate position, focusing on the common civic values and permitting individual interpretation. The synthesis says, however, that there has to be a minimum of shared ethical framework that can be used to govern the professional behavior and institutional trust.

Theme Five: No Structural Integration of Policy Commitment

According to the VNRs and international policy reports, there is rhetorical dedication to the values-based education (Government of Pakistan, 2022; Finnish Government, 2025; UNESCO, 2024). Nonetheless, there is qualitative evidence showing that not much of these commitments were integrated in curriculum design, assessment practice, faculty development or governance structure.

Such trend is an example of policy-practice decoupling, when institutions formally embrace ethical terminology to keep their practices legit, even though core practices stay the same (Meyer and Rowan, 1977; Bromley and Powell, 2012). Consequently, values are not central to the life of academics but peripheral.

Cross-Contextual Synthesis of Findings

In Pakistan, Finland, and the United States, the analysis indicates a regular trend:

- Values are both promoted and at the same time are subverted.
- The process of moral formation is based on the institutional conduct rather than on the policy texts.
- Moral education can be empowered and hindered by religion.
- The opposition is not dislike based on disagreement with ethics, but lack of trust in the implementation.
- The policy discourse does not generally include structural translation.

The combination of these results can be seen as an indication that the success of character education relies on ethical consistency between claims of the institutions and the practice.

Discussion and Analysis

The chapter puts the results of the qualitative meta-synthesis into the wider philosophical, cultural, and policy discussion of character and value education in higher education. Based on the experience in Pakistan, Finland and the United States, the discussion provides reasons why character education has continued to be a thorn in the flesh of the contemporary discourse, why it has continued to fail in influencing lived academic behaviour, and how it

may be effectively incorporated into institutional practice.

In keeping with the ethical construct that was developed in the previous chapter, this chapter goes beyond descriptive reporting towards the analysis of the moral consequences of institutional inconsistency. It states that the main problem of character education does not lie in the deficit of ethical commitment but in the deficit of structural and cultural correspondence of the proclaimed values and common academic procedures.

Discussion of the Findings: The Move to Moral Practice

The results show that character and value learning is very much supported in theory and poor in practice. Academic institutions use moral rhetoric in mission statements, policies and international reporting, although such commitments seldom reflect in coherent university action. It is a trend that indicates a basic misconception of the nature of the development of moral character.

The literature on philosophy and education always stresses that all character is formed by the mechanisms of habituation, social reinforcement, and role models as opposed to its formation by exposure to ideals alone (Aristotle, trans. 2009; Kristjansson, 2015; Berkowitz, 2011). This perception has been supported in the results of this study

where the institutional inducement, peer pressure, and faculty behavior have been found to influence the ethical behavior of students more than formal moral education.

This is the reason why values, even those affirmed at the policy level, such as the SDG T4.7 ones, do not usually result in any behavioural change. Language that lacks practice turns into symbolic and not formative language of ethics.

Institutional Culture as the Heart of the Mechanism of Character Formation

Among the most important findings of the given study is that character education cannot be decreased to personal morality. Although personal agency is still crucial, universities are critical in moulding ethical conduct by organizing the things that are rewarded, tolerated or punished. Qualitative evidence in Pakistan shows that poor implementation of academic integrity policies legitimizes unethical activities thus destroying moral discourse (Khan et al., 2025). In the US, academic competition encourages results more than the processes, which often disregard the ethics (Lamb et al., 2022). The trust-based model in Finland promotes autonomy and responsibility, but some students are not provided with enough guidance on ethics because of the use of implicit learning (Malin et al., 2023). Such results assert that character education can only be effective when institutionalized, i.e. in terms of

curriculum design, assessment practices, faculty development and governance structures. Moral messages are not integrated and coherent without such embedding.

Ethnocentrism, Cultural Relativism and the Neutrality Limitations

The analysis of the research shows that the unwillingness to character education is not often dislike towards ethics. Instead, it represents apprehension of being imposed with morality, cultural dominance and academic freedom loss. Such concerns present in various different contexts.

The emergence of ethnocentrism occurs when the universities embrace moral frameworks that are seen as foreign or prevailing in the culture, especially in postcolonial environments (Banks, 2016). On the other hand, extreme cultural relativism can cause institutions to go completely in neutrality without moral education (Nussbaum, 2010).
The results indicate that neutrality is not in itself morally neutral. As universities avoid ethical leadership, they actively support the status quo of power and motivational schemes. Good character education thus needs to be based on critical ethical pluralism an approach that acknowledges communal moral commitments like honesty, fairness, and responsibility but permits cultural and religious practices to influence interpretation without coercion (Kristjansson, 2015).

Religion as Moral Resource and not Ideological menace

Religion is another dimension of character education which comes out in the study as being a major and controversial aspect of character education. Religious ethics in Pakistan give moral standing and inspirational range to the values of integrity and accountability (Government of Pakistan, 2022). This compatibility increases the acceptance of moral education and brings about ethical behavior in relationship with personal meaning.

Contrary, secular society secular contexts like Finland and the United States tend to avoid using religious contributions to academic ideology to maintain pluralist and constitutional indifference (Harrison & Laco, 2022; Malin et al., 2023). On the one hand, this minimizes the possibility of clashing ideologies, but, on the other, it can disrupt the motivation to be ethical by separating ethics and other higher levels of meaning.
The results indicate that religion must not be forcefully practiced or rather omitted. Rather, universities need to establish dialogical arenas in which religious and secular moral traditions can be able to make their contributions to mutual ethical awareness without coercion.

Decoupling between policy and practice as an ethical dilemma

The institutional theory explains the utilization of ethical language with no real change as policy-practice

decoupling (Meyer and Rowan, 1977; Bromley and Powell, 2012). Though it is usually seen as an organizational phenomenon, this paper has shown that decoupling is also a moral problem.

Universities that show values publicly without acting them out lack moral integrity and distort moral learning. Students get to learn that values serve as symbolic indicators of legitimacy instead of being used as principles to act upon. In the long-run, this leads to cynicism and lack of trust in institutional moral discourse.

Higher Education Practice Implications

The results of this research imply the following practical implications of the application of character education in higher education:

Curricular Integration
Character education must be incorporated throughout the disciplines instead of being limited to separate courses on ethics.

Assessment Alignment
The ethical behaviors that should be rewarded and encouraged through evaluation systems include academic honesty, teamwork, and social participation.

Faculty Role Modelling
Ethical leadership and reflective practice are supposed to be in the curriculum of the faculty development program.

Institutional Consistency
There should be policies, enforcement mechanisms and reward structures that should be in line with stated values.

Student Participation
They are supposed to make students active participants in ethical dialogue, reflection, and learning aimed at the community. These steps make character education not merely a symbolic commitment but turned it into an experience. This extended effect is in line with the long-term goals of SDG Target 4.7 and global citizenship education which focus on sustainable societies based on ethical responsibility (UNESCO, 2024).

Worldview Reorientation and Civilizational Contribution
Based on the above discussion and implication, this section contextualizes the findings in a wider epistemological and civilizational context.

The fact that character and value education has continued to fail in higher education is not only understood as institutional or pedagogical incompetence, but also as a result of a prevailing epistemological approach that defines modern universities. Despite the fact that there is a confirmation of ethical values in the policy discourse of different parts of the country (Pakistan, Finland, and the United States), the logic behind the functioning of higher education has mostly been

entrenched in a Western secular worldview of the primacy of instrumental rationality, competition, individual achievement, and performativity (Taylor, 2007; Nussbaum, 2010). Morality, in a context such as this, is said to be either subjective or optional, or ancillary to academic aims in such a manner that it constrains the transformative ability of character education and makes it symbolic compliance (Meyer and Rowan, 1977; Bromley and Powell, 2012).

The results also show that such a challenge cannot be well dealt with using an East West dichotomy. Religion is not limited to geography or culture, instead, it is an umbrella process of morality and ontology where culture, knowledge and social institutions find their meaning (Nasr, 2002; Al-Attas, 1993). According to a religious worldview, moral values are not created culturally but are rooted on an unending tradition of divine direction. Since Hazrat Adam (peace be upon him) to Hazrat Muhammad (peace be upon him), the revealed traditions have stressed on the achievement of the Almighty and the development of mutual moral values like honesty, justice, responsibility, and accountability. This stability is indicative of some universal moral grammar and not a sectarian or regional moral project (Nasr, 2002).

The paper, accordingly, contends that a consistent and unbiased view of character education entails the acceptance of religious moral systems, in their turn, as part of educational practice, by higher education institutions instead of religious moral systems being vetoed on the basis of the alleged neutrality. Secular neutrality, when taken to excess as the results indicate, is not ethical neutrality in practice but in many cases, it reinforces status quos of power and value (Nussbaum, 2010). The ability of universities to allow religious traditions to rely on their own ethics brings morality clarity and objectivity to character education without excluding pluralism and coercion (Kristjansson, 2015).

Most importantly, the results indicate that even the support of religiously based or morally coherent worldview cannot be developed by means of a set of isolated curricular interventions. It needs, instead, a holistic and systemic model which deals with each of the important variables of the university education system such as curriculum epistemology, assessment practices, faculty role modelling, governance structures, leadership incentives and the culture of the campus. Classical and modern moral philosophies focus on moral development as a result of habituation, institutional reinforcement and examples instead of exposure to ideals (Aristotle, trans. 2009; Berkowitz, 2011). Therefore, character education should be seen as the long-term strategic initiative and not the short-term reform.

This framework has implications beyond the individual institutions. Universities are norm centres whose values spill over into families, workplaces, community and civic life. To Ummah, especially, this study has shown that moral rejuvenation cannot be done using just the piety of individuals or the rhetorical reiteration of religious values. Rather, it demands institutional settings that are always ethically coherent and morally responsible (amanah and adl). When institutions of higher learning internalize and operationalize moral values based on religion, it creates a contingency effect, which influences the collective mindset and leads to ethical leadership and social reform both on local and global fronts. On this level, character education can be seen as not only an issue of education but also of civilization corresponding to the ethical goals of SDG Target 4.7 over the long run (UNESCO, 2024).

Conclusion

The paper was a critical review of the theory behind, application, and practice of character and value education in higher education using a qualitative meta-synthesis of peer-reviewed qualitative research, policy reports, and global models in Pakistan, Finland, and the United States. Inspired by SDG Target 4.7 and informed by the philosophical, institutional, and cultural perspectives, the study aimed to clarify why character education continues to be a salient topic of rhetoric but an ineffective approach towards influencing the ethical conduct of students.

The results indicate that there is a steady policy-practice gap in all three scenarios. Indeed, integrity, responsibility, respect, and social contribution are strongly highlighted in the mission statements, policies, and international reporting, but they are seldom addressed in coherent institutional practices. Character education is regarded as an idealistic or symbolic need or requirement but not as a formative institutional responsibility. As a result, students are likely to develop a perception of ethical values in secondary position to competition, grades, and instrumental success, which cynicism and lost faith in institutionalized moral discourse.

One of the main findings of this paper is that character formation is not an individual and cognitive process, but an institutional and relational one. Moral development is achieved due to habituation, social reinforcement, and exemplification incorporated in the daily academic activities. The culture in the institution (as expressed in the design of the curriculum, assessment mechanisms, the role modelled by the faculty, governance forms, and reward systems) is decisive in determining ethical behavior. In the case where the institutional practices do not align with the values that are stated, character education will be ineffective no matter what the policy intention is.

On a more profound plane, the paper contextualizes these issues in the context of the predominance of Western secular epistemological paradigm that drives modern higher learning. The majority of academic curriculum, theories, and reference materials adopted in institutions of higher learning are based on Western intellectual cultures, and implicit worldviews that students learned over time, and in most cases unconsciously, with constant exposure. Students who interact with Western philosophies and theories solely through the perspectives of their initial epistemic position are slowly shaped as Western worldview, even in the non-Western and religious world. This is normally an unconscious process but there are far reaching consequences to moral thinking and value development.

The paper claims that the renewal of character education must not be based on the East-West dichotomy. Religion becomes an across geographical and cultural moral framework, which provides a tradition of continuing ethical accountability, moral justice, and moral responsibility. The omission of religious ethics views under the guise of neutrality will only lead to solidarization of moral fragmentation as opposed to ethical pluralism. Character education thus needs a holistic, institutional wide, and long-term approach that incorporates moral obligations in all aspects of university life.

Future research Recommendations

Subsequent studies ought to clearly look at the material of curriculum as a means of relaying worldview and explore how students derive meaning or negotiate or assimilate the unspoken set of values presented in dominant scholarly knowledge. At the short-term level, empirical research ought to be conducted in pedagogical approaches aiming at nurturing the ability of students to critically look at the syllabi, theories and the text so that they can be able to compare and contrast the prevailing academic narratives with their own moral beliefs and respective in a Muslim context with the moral teachings of the Quran. These studies would contribute to examining whether unreflective internalization of worldview could be prevented through critical comparative engagement as well as academic rigor would not be lost.

Regarding future research, it is important to develop and test the indigenous and faith-based curricula, textbooks, and theoretical frameworks grounded in the principles of divinity and yet globally active in the long run. The effect of such curricula on the moral development of students, formation of identity, and decisions regarding morality, in the long term, could be evaluated in longitudinal and design-based studies. There is also a need to develop holistic value-based higher education by integrating education, theology, philosophy, sociology and cur-

riculum research studies through interdisciplinary research. This would help the universities to honour the ethical role (amanah) of producing graduates with moral values, with their impact going beyond the family, community, and the entire society, thereby, promoting sustainable and fair social growth.

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6. Ethics of the Soul for Tazkiyah and Inner Satisfaction

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Abstract

"The Qur'an emphasizes the intrinsic link between inner purification and ethical conduct, forming the foundation of the Ethics of the Soul—a holistic moral framework rooted in Tazkiyah and Inner Satisfaction and development." The Ethics of the Soul, deeply rooted in Qur'anic teachings, provides a holistic moral framework emphasizing the central role of inner purification (Tazkiyah) in ethical development and human excellence. This approach posits that genuine morality originates from the conscious refinement of the inner self, aligning one's intentions and actions with divine purpose. The Qur'an explicitly underscores this connection: "He has succeeded who purifies it, and he has failed who corrupts it" (Qur'an 91:9–10), highlighting that moral success depends on inward purification rather than external compliance alone. Furthermore, the Qur'an affirms that the soul is inherently endowed with moral awareness and potential for righteousness: "By the soul and He who proportioned it, and inspired it with its wickedness and its righteousness" (Qur'an 91:7–8). This internal moral capacity places the responsibility for ethical conduct within the individual's inner landscape. Ethical behavior, in this view, is rooted in sincere intention (niyyah), which elevates ordinary actions into acts of devotion and spiritual growth. The Qur'anic declaration that humanity's primary purpose is worship and moral obedience— "I did not create jinn and humankind except to worship Me" (Qur'an 51:56) serves as a guiding principle, emphasizing that morality must be intertwined with divine purpose for it to be authentic and sustainable. The soul's return to its Creator, portrayed as "well pleased and pleasing to Him" (Qur'an 89:27–28), reflects inner harmony achieved through ongoing practices like repentance (Tawbah), gratitude (Shukr), and self-accountability (Mahasabha). These acts serve to purify the heart, harmonize desires with reason, and foster faith-based contentment. This study illustrates how the Ethics of the Soul, grounded in Qur'anic guidance and the process of Tazkiyah. By connecting outward conduct with inward transformation, it provides a pathway for individuals and societies to cultivate sincerity, inner peace, and social justice, stability, and spiritual awareness —ultimately nurturing human potential and fostering a balanced, purposeful life. So, in conclusion, the Ethics of the Soul offers a comprehensive and sustainable approach to morality by linking outward conduct to inward transformation.

Introduction

In today's rapidly evolving global society, the quest for inner satisfaction remains a perennial challenge. The pervasive influence of social media, consumerism, and the relentless pursuit of wealth and status often lead individuals into a state of spiritual emptiness and moral confusion (Sohrwardy, 2024).

Islamic teachings emphasize that the true purpose of human existence transcends material pursuits. The nafs is described as the innermost core of human identity, which, when purified, leads to inner peace (Sakinah), moral integrity, and societal harmony. This purification process, known as Tazkiyah, is central to Islamic ethics and spirituality, and is viewed as a lifelong journey.

The importance of this topic is underscored by numerous Qur'anic verses and Prophetic traditions that emphasize the significance of inward purification. For instance, the Qur'an states, "Indeed, he succeeds who purifies it" (91:9), indicating that moral and spiritual success is contingent upon cleansing the heart from spiritual maladies.

The modern age presents unique challenges to this spiritual pursuit. The dominance of material values, coupled with the distractions of modern technology, has created an environment where virtues such as patience, humility, and gratitude are often neglected. Conversely, vices such as arrogance, greed, envy, and anger tend to flourish, leading to social discord and individual dissatisfaction.

This paper aims to explore the Islamic understanding of the nafs, its stages, virtues, vices, and the practical steps for its purification. By doing so, it seeks to provide a comprehensive framework that integrates Qur'anic principles, Prophetic guidance, and contemporary insights to foster inner peace and societal harmony.

Literature Review

Introduction

The concept of the soul (Nafs, Qalb, or Ruh) and its ethical transformation has occupied a central position in Islamic intellectual history. Classical scholars and modern thinkers alike have examined how inner Tazkiyah and spiritual discipline lead to moral refinement and human flourishing. This literature review surveys key classical Muslim scholars— particularly Abu Hamid al-Ghazali (d. 1111) and Ibn al-Qayyim al-Jawziyyah (d. 1350)— and explores how contemporary thinkers, such as Seyyed Hossein Nasr, as well as parallels from modern psychology, expand and reinterpret this ethical tradition for the present era.

Classical scholars such as al-Ghazali and Ibn al-Qayyim developed a sophisticated moral psychology integrating theology, spirituality, and ethics. Al-Ghazali emphasized the heart as the moral center, while Ibn al-Qayyim described stages of the soul's journey toward tranquility. Western psychology, though recognizing virtues like gratitude, often lacks the transcendent anchor present in Islamic ethics. This literature demonstrates that Islamic moral thought uniquely integrates ethics with spiritual accountability.

Classical Foundations: Al-Ghazali's Moral Psychology

Few figures in Islamic ethical thought rival the influence of Imam Abu Hamid al-Ghazali, whose Ihya Ulum al-Din (Revival of the Religious Sciences) remains one of the most comprehensive treatments of spiritual ethics in Islam. Al-Ghazali conceived the human Qalb as the center of moral consciousness—the mirror of the soul that reflects divine truth when purified and obscures it when corrupted (al-Ghazali 2007). Ethics, for him, is fundamentally the process of transforming the inner self, so that one's external actions correspond to sincerity, humility, and virtue.

In his psychological schema, moral vices such as pride (Kibr), envy (Hasad), and greed (Tama) stem from a diseased heart, whereas virtues such as Ikhlas, patience (Sabr), and detachment (zuhd) arise from spiritual health. Moral life therefore involves constant self-examination (muhasabah), repentance (Tawbah), and remembrance of God (dhikr). Practicing patience (Sabr) during hardships, trusting divine wisdom, and engaging in supplication (dua) strengthen resilience (Sohrwardy, 2024). Al-Ghazali's ethical method is

both cognitive and devotional: it requires intellectual understanding of virtue, accompanied by spiritual exercises that reform desire and ego.

For al-Ghazali, the moral purification of the soul (Tazkiyah al-nafs) is not peripheral but essential to salvation and social harmony. His integration of theology, psychology, and ethics represents the intellectual apex of Islamic moral philosophy—a synthe-

sis that later scholars would inherit and develop (Walker 2011).

Ibn Al-Qayyim Al-Jawziyyah and the Dynamic Soul

Among those who extended al-Ghazali's spiritual psychology into a more explicitly systematic form was Ibn al-Qayyim al-Jawziyyah (d. 1350), a leading student of Ibn Taymiyyah. In his renowned work Madarij al-Sālikīn (Ranks of the Spiritual Wayfarers), Ibn al-Qayyim traces the stages of the believer's journey toward God as a sequence of stations (maqamat)—repentance, patience, gratitude, contentment, and trust (Ibn al-Qayyim 2004). He views ethical refinement as a dynamic process of spiritual progression through the varying states of the soul:

Nafs al-Ammarah (the commanding nafs), which inclines toward passion and sin.

Nafs al-Lawwamah (the reproaching nafs), which experiences moral conflict and remorse. **Nafs al-Muṭmaʾinnah** (the tranquil nafs), which attains serenity through remembrance and righteous action.

This tripartite model, derived from Qur'anic terminology (Quran 12:53; 75:2; 89:27), forms the backbone of Islamic moral psychology. It parallels modern developmental theories by portraying spiritual life as transformative rather than static. Ibn al-Qayyim emphasizes discipline, self-accountability, and remembrance (dhikr) as essential practices that guide the soul from moral weakness to spiritual stability (Ibn al-Qayyim 2004).

Importantly, his ethical thought integrates law (shariah), theology (aqidah), and spirituality (Taṣaw-

wuf), resisting any dichotomy between outward obedience and inner virtue. The purification of the soul is not merely a mystical ideal but a practical moral responsibility for all believers—a point that cements his place within the applied dimension of Islamic ethics.

Seyyed Hossein Nasr and the Modern Recovery of the Sacred

In the modern era, Seyyed Hossein Nasr (b. 1933) emerges as one of the most articulate voices calling for a revival of the classical Islamic understanding of the soul in response to modern secularism. In Islamic Spirituality: Foundations, Nasr (1991) argues that the spiritual and ethical crises of the modern world—environmental degradation, moral alienation, and psychological imbalance—stem from humankind's disconnection from the sacred. He holds that the traditional doctrine of the soul as a mirror of the divine has been replaced by a mechanistic conception of the self, leading to the loss of meaning and balance.

For Nasr, the purification of the soul (Tazkiyah) is not only a personal pursuit but a civilizational imperative—necessary for restoring harmony between humans, society, and the natural world (Nasr 1996). Drawing from both Sufi and philosophical sources, Nasr envisions ethical renewal as reorienting consciousness toward the Divine. In this view, the ethics of the soul becomes a solution to the modern existential vacuum by situating moral life within a sacred cosmology. The recovery of sacred consciousness, Nasr insists, is central to resolving the ethical disarray of post-Enlightenment civilization.

Comparative Insights from Modern Psychology

While Islamic moral philosophy grounds ethics in revelation and transcendence, modern psychology also offers insights into inner moral development, though frequently in secular terms. Abraham Maslow's (1971) theory of self-actualization identifies self-transcendence and fulfillment as the highest human needs, which, conceptually, align with the Islamic idea of spiritual perfection (al-insān al-kāmil). Meanwhile, Robert Emmons and Michael McCullough (2003), through their work on gratitude and virtue, reveal empirical benefits of cultivating moral emotions such as thankfulness and forgiveness.

Modern psychology's frameworks often remain immanent and therapeutic rather than transcendental. They explain virtue as a psychological strategy for well-being, not as a divine command or a path to salvation. Thus, while there are valuable parallels—emphasizing self- awareness, gratitude, or mindfulness—Islamic ethics situates these qualities within a sacred anthropological framework wherein moral growth ultimately reflects obedience to and love for God (Rahman 1982). Future dialogue between Islamic moral psychology and contemporary positive psychology could bridge this gap, enriching both disciplines by integrating transcendence with empirical insight.

Synthesis: The Ethical Unity of Soul and Action

A consistent theme emerges across these traditions: morality originates within the self and is perfected through inner discipline. Islamic scholars from al-Ghazali to Ibn al-Qayyim establish that ethical behavior is an external manifesta-

tion of internal integrity and that spiritual purification is inseparable from moral excellence. Contemporary voices such as Nasr reaffirm this view by applying it to modern dislocation, suggesting that inner purification remains the key to ethical stability in an age of material excess.

THE literature demonstrates that the ethics of the soul in Islam offers a unique synthesis of theology, psychology, and philosophy. This study builds upon that tradition by analyzing classical and modern sources, aiming to articulate an integrative framework for ethical and spiritual renewal in the present context.

Methodology

Introduction:

This study explores the moral and spiritual dimensions of human interior life through a philosophical and religious lens. Because the subject concerns conscience, virtue, and transcendence, a purely empirical or quantitative approach is inadequate. The research therefore adopts a qualitative, theoretical methodology, emphasizing textual analysis, descriptive-analytical interpretation, and conceptual synthesis. It examines how classical Islamic sources and modern thought illuminate the ethical formation of the soul, focusing on ideals of spiritual cultivation rather than behavioral measurement.

Research Design and Approach

The study follows a qualitative theoretical design aimed at conceptual depth rather than generalization. As Creswell and Poth note, qualitative inquiry seeks meaning, interpretation, and contextual understanding rather than quantification. Here, the "text" includes primary religious sources—the *Qur'an* and *Hadith*—alongside classical Muslim ethical writings and modern philosophical literature. The approach is normative and reflective, asking questions such as: *What is the moral role of the soul? How can inner life be refined ethically?*

This design integrates Islamic moral theology (Akhlaq) with philosophical ethics, treating both as complementary frameworks for exploring how moral interiority is understood across

traditions. The study's process mirrors Alvesson and Skoldberg's "reflexive methodology," in which theory and interpretation engage dynamically.

Epistemological and Philosophical Orientation

This research adopts an interpretivist and hermeneutical epistemology, assuming that moral knowledge arises through interpretation and spiritual reflection. Unlike positivism, which depends on measurable data, interpretivism recognizes meaning as context-bound and dialogical.

Philosophically, the study aligns with moral phenomenology and virtue ethics. It investigates how ethical awareness emerges within the lived experience of the self—the soul as moral subject—and how virtue shapes this inner order. This perspective parallels Islamic intellectual traditions of *tafsir* (exegesis) and *tazkiyah* (purification), which link rational reflection with inner transformation. Moral knowledge, therefore, is simultaneously rational and spiritual, discovered through *ijtihad* (intellectual reasoning) and contemplation.

Data Sources and Materials

As a textual and conceptual investigation, this study relies on written sources grouped into three categories: Primary Religious Texts: The Qur'an and Hadith provide the theological foundation for understanding the soul, virtue, and accountability. Verses describing nafs al- Ammarah (commanding self), nafs al-Lawwamah (self-reproaching self), and nafs al- Muṭmaʾinnah (tranquil self) offer a moral-psychological framework for analyzing ethical states. Prophetic teachings on sincerity (Ikhlas), intention (Niyyah), and mercy (Rahmah) enrich the ethical model.

Classical Ethical Works: The research draws on figures such as al-Ghazali (d. 1111), Ibn Miskawayh (d. 1030), and al-Raghib al-Isfahani (d. 1108). Texts like **Ihya Ulum al-Din** and **Tahdhib al-Akhlaq** articulate how moral refinement and spiritual discipline form the heart of ethical life, bridging metaphysical anthropology with practical virtue.

Contemporary and Comparative Scholarship: Modern thinkers—including Seyyed Hossein Nasr, Carol Gilligan, Alasdair MacIntyre, and Hamza Yusuf—provide insight into ethical renewal, moral development, and the relevance of spirituality in addressing modern moral crises. Comparative engagement with Aristotle and Kierkegaard further broadens the study's philosophical scope.

Method of Textual Analysis

The central analytical tool is textual interpretation, seen not as description but as critical engagement with meaning, context, and intertextual relationships. Following hermeneutical principles, interpretation occurs within a historical and intellectual horizon that mediates between ancient insight and modern relevance.

The analysis proceeds in four stages:

1. Contextual Reading: Situating scriptures and classical texts within their linguistic and theological contexts to preserve authenticity.
2. Conceptual Analysis: Clarifying moral concepts such as *nafs*, *qalb* (heart), ʿ*aql* (intellect), *Taqwa* (God-consciousness), and *Akhlaq* (virtue).
3. Comparative Synthesis: Identifying parallels and contrasts between Islamic moral psychology and other ethical systems.
4. Normative Evaluation: Synthesizing principles into a framework addressing contemporary ethical issues such as consumerism, alienation, and loss of moral orientation.

Analytical Framework

The study's framework integrates classical Islamic ethics with modern moral theory. Drawing from al-Ghazali's triadic model of the soul—intellect, desire, and anger—it analyzes how moral balance arises from harmonizing these faculties. From Western philosophy, virtue ethics contributes its focus on character formation, while phenomenology emphasizes lived moral awareness. A spiritual-psychological dimension—rooted in Sufi teachings on detachment, humility, and remembrance—completes the triad.

Collectively, this hybrid framework enables multi-level analysis of the soul as a metaphysical, moral, and existential reality: it explores what the soul *is*, how it becomes virtuous, and what it experiences when aligned with divine purpose.

Scope and Delimitation

The research is normative and conceptual rather than empirical. It examines moral ideals and frameworks rather than quantifying ethical behavior. While grounded in Islamic thought, the study interprets its findings in a universal philosophical context to address global moral challenges. The soul is thus approached not only as a theological entity but as

a symbolic expression of moral consciousness. Conclusions are interpretive, emphasizing reflection over measurement.

Reliability, Reflexivity, and Ethics

Credibility is maintained through consistent conceptual definitions, reliable textual sources, and cross-referenced interpretations. Reflexivity—the researcher's awareness of their own assumptions and context—is crucial, ensuring balance between critical distance and empathetic understanding. Ethical integrity is upheld by honoring sacred texts, accurate citation, and respectful dialogue with differing traditions.

The methodology situates the soul at the intersection of theology, philosophy, and lived experience, affirming that genuine ethics arises from reflective awareness. Thus, the research's interpretive method mirrors its theme—a movement from outer understanding toward inner realization.

Theoretical and conceptual frame work

Introduction

The concept of the soul (*nafs* or *ruḥ*) has long occupied the center of moral and philosophical reflection, uniting theology, psychology, and ethics. The "ethics of the soul" concerns the moral dimensions of inner life—the harmony, purity, and virtue that define the human person. This framework situates the research within classical and modern theories while clarifying the conceptual boundaries of how moral interiority is to be understood. It draws on philosophical, existential, and psychological perspectives, interpreting the soul as both the seat and subject of moral experience.

Theoretical Framework

The study rests on three complementary traditions—classical virtue ethics, existential-phenomenological ethics, and moral psychology—interpreted through the lens of Islamic moral psychology, where *Tazkiyah al-nafs* (purification of the soul) forms the central process of ethical growth. The soul progresses from impulsiveness to serenity through virtues such as sincerity, patience, and trust in God.

Classical Virtue Ethics

In antiquity, virtue ethics—especially in Plato and Aristotle—defined morality as the soul's alignment with reason and justice. Plato described the rational, spirited, and appetitive parts of the soul that must be harmonized to achieve virtue. Aristotle viewed *eudaimonia* (flourishing) as the perfection of moral and intellectual virtues. Within this tradition, the ethics of the soul emphasizes inward harmony rather than conformity to external law; ethics is self-formation oriented toward the good. Moral truth thus becomes embodied in character and intention, not merely in rule-following.

Existential and Phenomenological Ethics

Modern existential thought reinterprets the soul not as a static entity but as a living relation. Kierkegaard portrayed the self as "a relation that relates itself to itself," locating ethics in authenticity and responsibility before God. Buber and Levinas extended this insight by situating morality within relationship—the encounter with the Other becomes the awakening of ethical responsibility. The soul's virtue is revealed not in isolation but in openness, dialogue, and compassion. These perspectives enlarge classical virtue ethics by emphasizing authenticity and relational responsibility, understanding the moral person as both self-reflective and other-directed.

Moral Psychology and Contemporary Ethics

Contemporary moral psychology offers an empirical complement to classical ideals. Thinkers such as Kohlberg and Gilligan explored how moral reasoning and empathy evolve through developmental stages. While avoiding metaphysical claims, their findings parallel the spiritual model of inner growth toward ethical maturity. Within this research, the "soul" becomes a symbol for moral consciousness—an inner faculty of awareness, empathy, and moral choice. Together, these traditions—philosophical, existential, and psychological— form the theoretical foundation for understanding the soul as a dynamic moral reality: a self that is both inwardly cultivated and outwardly responsible.

Conceptual Framework

If the theoretical framework provides philosophical lineage, the conceptual framework organizes the principal ideas guiding analysis. Four interrelated concepts define this model: the nature of the soul, moral interiority, ethical transformation, and relational responsibility.

Nature of the Soul

Here the soul is viewed not merely as a religious abstraction but as the inner core of personhood—the faculty that perceives, chooses, and acts ethically. It unites conscience, intellect, and emotion, serving as the locus where moral awareness and spiritual aspiration converge. This inclusive definition balances spiritual transcendence with human universality.

Moral Interiority

Moral interiority refers to the invisible dimension of ethical life: intention, motivation, and sincerity. Ethical worth lies not only in action but in the disposition behind it. In Islamic and classical thought alike, the purity of intention determines moral value. The ethics of the soul privileges inward authenticity over external conformity, merging deontological duty with virtue-based character.

Ethical Transformation

Ethical transformation is the ongoing purification and elevation of the self. Described variously as *catharsis*, *sanctification*, or *self-actualization*, it signifies moral becoming rather than static virtue. Ethical life, in this sense, is a journey of inward renewal that manifests in outward justice and compassion.

Relational Responsibility

The soul's moral growth culminates in responsibility toward others. As Buber observed, ethical life is born in dialogue—the "I–Thou" relation in which one meets the other and the

divine simultaneously. Interior virtue finds fulfillment in empathy, service, and mercy. Moral excellence is therefore relational; the purified soul radiates goodness through respectful and compassionate interaction.

Integrating the frameworks
Integrating these perspectives yields a holistic structure for studying the *Ethics of the Soul*. The theoretical framework provides depth—from Plato's harmony of virtues to contemporary psychology's exploration of moral emotion—while the conceptual framework offers clarity on how inner transformation and outward responsibility intertwine. Methodologically, this synthesis supports both hermeneutical and phenomenological approaches, encouraging reflective and experiential engagement with ethical texts and

human behavior. The *ethics of the soul* thus bridges philosophy, spirituality, and psychology, countering purely external or reductionist conceptions of morality by re-centering ethics on the inner person.

Classical virtue theory grounds this vision in rational harmony; existential and psychological perspectives reveal its experiential and developmental depth. The soul is neither fixed nor abstract—it evolves through self-discipline, humility, and love.

Ultimately, the *Ethics of the Soul* reframes morality as the art of inner cultivation: aligning one's deepest capacities with wisdom, empathy, and truth.

Practical Implications

Introduction
The study of the "Ethics of the Soul" does not remain confined to abstract philosophy or theoretical speculation; it possesses profound implications for lived experience, moral education, leadership, and social harmony. In contemporary society—where moral discourse is often reduced to legal compliance, political correctness, or utilitarian reasoning—rediscovering the ethical life of the soul provides both an antidote to moral fragmentation and a pathway toward holistic human flourishing.

Tazkiyah offers practical tools such as self-accountability, repentance, and remembrance for personal transformation. In education, it supports holistic character formation. Socially, it fosters justice and compassion. Therapeutically, it complements mental health approaches by reconnecting individuals with meaning and transcendence.

This section explores how the insights derived from an ethical framework centered on the soul can affect personal moral development, interpersonal relationships, professional ethics, education, spirituality, and public life.

Personal Moral Development and Self-Transformation
The primary field of application for the ethics of the soul lies within personal moral development. Drawing on Aristotelian and existential theories discussed earlier, this research proposes that ethical practice begins with self-formation—an intentional process of aligning inner dispositions with moral ideals (Aristotle 1999; Kierkegaard 1980). The practical outcome is the cultivation of moral self-reflection, conscience training, and spiritual awareness.

For individuals, the ethics of the soul encourages the practice of self-examination, echoing Socrates' dictum that "the unexamined life is not worth living" (Plato 1992). In a practical sense, disciplines such as meditation, journaling, or contemplative silence serve as tools for interior ethical reflection. Through such practices, persons may recognize the sources of moral dissonance—anger, greed, or pride—and reorient their inner life toward virtues of humility, compassion, and integrity.

Moreover, by interpreting the soul as a dynamic and developing moral center rather than a fixed entity, this research supports ongoing ethical growth. The soul's moral transformation is therefore analogous to psychological development: a continuous unfolding that demands honesty, courage, and openness to grace or self-transcendence. The practical implication is a renewed ethics of becoming rather than merely performing moral duties.

Interpersonal Ethics: Relationships and Community Life

The ethics of the soul has profound implications for how individuals relate to others. Grounded in the relational philosophies of Martin Buber and Emmanuel Levinas, the moral life of the soul is realized through dialogue and mutual recognition (Buber 1970; Levinas 1969). Practically, this implies that ethical relationships are not governed solely by social norms or formal obligations but by a deep respect for the sacredness of the other person's interior life.

In interpersonal relationships, this perspective cultivates empathy and listening as core moral skills. In social and communal contexts, this means that justice and compassion cannot be separated from the moral attitudes residing within individuals' souls. Policies, institutions, and collective structures that neglect the interior moral dimension fail to sustain genuine ethical life.

Practically, this approach calls for re-humanizing social interactions in workplaces, schools, and communities. The ethics of the soul invites individuals to engage others not from instrumental or hierarchical motives, but from an authentic desire for relationship and

understanding. In this sense, it fosters community cohesion grounded in moral empathy rather than mere agreement on rules or ideologies.

Professional and Organizational Ethics

In professional settings—such as business, governance, education, and healthcare—the ethics of the soul offers an internal compass for moral leadership and decision-making. Classical virtue ethics advocates for internal motivation as the foundation for ethical competence; external codes of conduct, though necessary, cannot replace the personal integrity of the moral agent (McIntyre 1984).

Practically, this means cultivating virtue-oriented leadership that places authenticity, humility, and care at the center of professional culture. For example, in business ethics, this translates into decisions informed by conscience rather than profit alone. In healthcare, it involves empathy-driven patient care that recognizes dignity beyond biological condition. In education, it requires teaching students not just what is

right but how to desire the good. Institutions applying this perspective may employ reflective practices—such as moral counseling, ethical retreats, or value-based dialogues—that encourage members to connect institutional ethics with their inner moral life.

Moral Education and Formation

Education remains one of the most powerful means of nurturing ethical awareness. The ethics of the soul can inform curricular design and pedagogical method by re-centering moral education on self-knowledge and interior reflection.

Drawing from Lawrence Kohlberg's stages of moral development and Carol Gilligan's ethics of care (Kohlberg 1981; Gilligan 1982), the ethics of the soul invites teachers to guide learners through both rational reasoning and emotional attunement. This dual focus restores balance to moral pedagogy by integrating cognitive understanding with affective and spiritual maturity.

Furthermore, the concept of the soul becomes a unifying metaphor for shared moral aspiration. Teachers and mentors, therefore, become facilitators of ethical awakening rather

than transmitters of moral dogma—the classroom becomes a place for the moral "formation of the self."

Spirituality and Personal Meaning

Although secular ethics often distances itself from metaphysical concepts, the ethics of the soul bridges moral philosophy and spirituality in a way that supports pluralism.

In spiritual practice, this ethical perspective translates into conscious integration of moral awareness into prayer, meditation, or contemplation. Within religious contexts, it aligns moral conduct with spiritual growth, moving beyond obedience to inner purity. In secular life, it provides a framework for moral mindfulness—cultivating awareness of how one's inner state influences ethical choices.

Practically, this integration revitalizes moral motivation by rooting ethical life in purpose and love rather than fear or conformity. The emphasis on soul ethics restores: how one treats others, consumes resources, or engages in community life becomes morally significant because it reflects the condition of the soul.

Societal and Global Implications

Beyond the individual and interpersonal levels, the ethics of the soul carries transformative potential for social and global ethics. Modern moral crises—environmental degradation, political corruption, cultural polarization—are not only systemic but also spiritual. They reflect a disconnection between external progress and inner virtue.

The practical implication for social ethics is the reorientation of moral discourse away from mere policy-making toward character and consciousness transformation. A society that fosters integrity, empathy, and wisdom must nurture citizens' souls, not merely regulate their actions.

Globally, the recognition of a universal human interior life—the "soul"—provides common moral ground across religious and secular traditions. In addressing global issues such as climate change,

inequality, or human rights, this paradigm promotes an ethic of global compassion and collective responsibility grounded in the moral awareness of each person.

Challenges and Implementation Strategies

While the ethics of the soul offers immense practical value, it also faces challenges in secular, pluralistic societies that often view interior ethics as private or subjective. Implementing such a perspective requires balancing respect for personal beliefs with shared moral education.

Practically, strategies may include interdisciplinary programs that blend psychology, ethics, and spirituality; leadership training rooted in reflective practices; and policy frameworks that emphasize moral formation alongside technical proficiency. The use of modern psychological tools such as mindfulness, narrative therapy, and character education can adapt ancient spiritual insights for contemporary application.

The central challenge is sustaining moral authenticity without moralism—promoting interior ethics without imposing dogmatism. This requires continuous dialogue between philosophical reflection, empirical observation, and communal praxis.

Conclusion

The practical implications of the "Ethics of the Soul" extend from the transformation of individual character to the moral regeneration of communities and institutions. At its heart, this framework posits that ethical progress arises not primarily through external enforcement but

through the awakening of inner conscience. By integrating classical virtue, existential authenticity, and modern psychology, the ethics of the soul redefines what it means to live well—not merely to act rightly, but to become good from within.

Challenges & Future Research

Introduction

While the "ethics of the soul" offers a profound paradigm for moral reflection and practice, its application in contemporary scholarship and life faces numerous conceptual and methodological challenges. Translating such a concept into concrete ethical methodologies, educational programs, or social structures requires delicate navigation between philosophy, psychology, and theology.

This section explores the major challenges encountered in conceptualizing and operationalizing the ethics of the soul within modern discourse. The goal is not to resolve all tensions but to highlight areas requiring further intellectual, empirical, and interdisciplinary exploration.

Challenges include secular marginalization of spirituality and lack of empirical studies. Future research should involve interdisciplinary collaboration and empirical evaluation of spiritual practices' impact on well-being and ethics.

Conceptual Ambiguity of "The Soul"

The most significant challenge lies in the ambiguity surrounding the concept of the "soul." Across historical traditions, the soul has been defined in divergent ways—metaphysical, psychological, and symbolic. In Plato's thought, the soul represents the

immortal and rational principle of human nature, whereas for Aristotle, it is the animating form of the body (Plato 1992; Aristotle 1999). This plurality of meanings makes it difficult to establish a unified theoretical basis for "ethics of the soul." Without conceptual precision, discussions risk becoming overly abstract or theologically exclusive.

Future scholarship must therefore clarify the definitional scope of "soul" in ethical discourse. One possible direction involves adopting a phenomenological interpretation, where the soul is treated not as a metaphysical object but as the lived experience of moral awareness—something accessible through consciousness and reflection (Levinas 1969). This approach preserves philosophical depth while remaining open to pluralism and empirical inquiry.

The Tension Between Spiritual and Secular Ethics

A closely related challenge is reconciling the spiritual connotations of the soul with the largely secular orientation of modern moral philosophy. Since the Enlightenment, ethics has tended to distance itself from metaphysical or theological assumptions, emphasizing human reason, autonomy, and social context instead (McIntyre 1984). In this intellectual climate, appealing to the "soul" may seem anachronistic or irrelevant to scientific and cultural rationality. The future of soul-based ethics therefore depends on finding a conceptual middle ground—a way to frame interior moral life in terms that resonate with both secular philosophy and religious traditions.

In practical terms, this means translating concepts such as virtue, con-

science, and inner transformation into empirically and existentially accessible categories. Future research should examine how terms like "moral consciousness," "authentic selfhood," or "ethical awareness" can connote the soul's activity without invoking dogmatic metaphysics. Such conceptual mediation will ensure the framework's relevance for a pluralistic world.

Methodological and Empirical Limitations

Another challenge arises from the methodological constraints of studying what is inherently interior and subjective. The soul, unlike behavior or social structure, cannot be directly observed or measured. Future research can address this by developing qualitative and phenomenological methodologies capable of exploring moral interiority through narrative, experiential, and reflective means.

Interviews, case studies, and first-person accounts of moral transformation could provide empirical access to how individuals experience moral depth or spiritual growth. Collaborations between ethicists, psychologists, and neuroscientists might further illuminate how moral cognition and spiritual experience interplay within human consciousness.

Cultural and Interreligious Variability

The ethics of the soul also encounters challenges from cultural and religious diversity. Different civilizations conceptualize the soul—and by extension, moral life—in varying ways: the atman in Indian philosophy, the **ruḥ** in Islamic mysticism, or the **shen** in Chinese thought (Nasr 1996). Thus, any framework that

claims universality risks imposing a Western or Christian anthropological model.

Future research must engage global philosophical traditions to develop a pluralistic ethics of the soul. Such dialogue would not only expand the conceptual range of the soul but also prevent ethical ethnocentrism. Furthermore, interdisciplinary research could examine how different cultures nurture moral interiority—through rituals, meditation, storytelling, or communal practices. These diverse pathways provide a more inclusive model for moral- spiritual development that respects cultural specificity while affirming universal moral intuition.

The Problem of Moral Subjectivity and Relativism

Emphasizing the inner life as the locus of moral value risks sliding into moral subjectivism— where ethical truth becomes whatever the individual feels or believes. While the ethics of the soul champions personal authenticity, it must also grapple with the need for objective moral grounding. Without shared reference points, moral interiority could justify contradictory or harmful actions under the guise of sincerity.

One approach involves revisiting virtue ethics, where the soul's formation is measured against an objective conception of the good—whether divine, rational, or communal (Aristotle 1999). Another possibility lies in dialogical ethics (Buber 1970), which frames the self's moral validity through relation and responsibility to others rather than isolated self-intuition.

Empirical studies of moral exemplars—saints, reformers, or ethical leaders—could reveal how inner conviction aligns with collective wellbeing, demonstrating that soul ethics, when genuine, generates moral universality rooted in love and justice.

Institutional and Educational Integration

A further challenge concerns the institutional application of the ethics of the soul. As noted in the practical implications, educational and organizational structures often prioritize measurable outcomes over moral formation. Integrating a soul-centered ethic requires transforming pedagogical and institutional goals toward inner cultivation—something difficult to implement in systems oriented toward efficiency and standardization (Noddings 2002).

Future research might investigate how character education, contemplative pedagogy, and spiritual leadership training can be grounded in soul ethics. For instance, empirical exploration could assess how contemplative practices affect moral awareness, empathy, or decision-making.

Integration with Psychology and Neuroscience

One promising but underexplored direction for future research is the integration of the ethics of the soul with contemporary psychology and neuroscience. Advances in cognitive science and contemplative research have shown that moral awareness and compassion correspond to specific neural and psychological processes (Davidson and Begley 2012). These

discoveries invite constructive dialogue between ancient notions of the soul and modern understandings of the mind.

While some may resist this interdis-

ciplinary synthesis out of fear of reductionism, the collaboration can deepen ethical inquiry. This would allow the ethics of the soul to maintain metaphysical depth while gaining empirical resonance—bridging the inner and outer aspects of moral life.

The Need for Interdisciplinary Scholarship

Ultimately, the ethics of the soul cannot be adequately addressed within a single discipline. It demands cooperation between philosophy, theology, psychology, sociology, and even the natural sciences. Future research should thus move toward interdisciplinary and transdisciplinary models—combining conceptual analysis with empirical study and artistic or literary insight.

Ethical inquiry must evolve beyond positivism by recovering the contemplative and narrative dimensions of the human experience. Similarly, participatory scholarship involving community dialogues or interfaith conversations could bring theoretical ethics into the realm of shared human experience. Such integrative research would expand the field's relevance, ensuring that the ethics of the soul not only addresses individual transformation but also informs cultural, ecological, and social renewal.

Conclusion

In summary, the ethics of the soul, though rich in philosophical insight, confronts formidable conceptual, methodological, and cultural challenges. Its central concepts—soul, morality, interiority—require continual clarification to remain meaningful in an age skeptical of metaphysics yet hungry for depth. Interdisciplinary engagement across philosophy, psy-

chology, neuroscience, and intercultural studies will be essential for advancing this field. Future work should not attempt to dissolve the tension between inner and outer ethics but learn to inhabit it creatively.

Conclusion Of The Study "Ehtics Of The Soul For Tazkiyah & Inner Satisfaction"

The exploration of the *Ethics of the Soul* reveals that moral life is not merely a matter of external conduct but of internal transformation. Rooted in both classical Islamic moral philosophy and contemporary ethical reflection, this study demonstrates that the purification of the soul (*Tazkiyah al-nafs*) serves as the foundation for all virtues and the essence of ethical existence. The human soul, as conceived in the Qur'anic and philosophical traditions, is the locus of intention, moral awareness, and divine encounter. This understanding situates ethics not in social convention or reason alone but within the spiritual architecture of being itself.

Classical scholars such as Abu Hamid al-Ghazali and Ibn al-Qayyim al-Jawziyyah articulated a rich moral psychology that integrates theology, epistemology, and spirituality. In the modern era, Seyyed Hossein Nasr and others have illuminated the continued relevance of this spiritual-ethical vision. Nasr (1996) contends that modern humanity's crises— whether moral, ecological, or psychological—stem from estrangement from the sacred.

This perspective bridges personal spirituality and social well-being, showing that the moral refinement of individuals is inseparable from the moral health of civilization.

The comparative insights between Islamic ethics and modern psychol-

ogy further enrich this study's conclusions. While contemporary positive psychology and moral development theories—such as those of Maslow (1971) and Gilligan (1982)—recognize inner growth and virtue, they often omit the transcendent dimension that gives ethics its enduring meaning. Islamic thought provides this missing element by binding virtue to divine accountability and spiritual fulfillment.

Overall, the *Ethics of the Soul* calls for a reorientation of ethics toward interiority, sincerity, and transcendence. It affirms that the essence of moral life lies in continuous self- examination, repentance, and the cultivation of virtues that flow from a purified heart. The study ultimately concludes that the healing of the world begins with the healing of the soul. Through Tazkiyah, human beings rediscover their moral purpose and harmony with the divine order—achieving what both revelation and reason affirm as the true meaning of ethical existence.

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7 – SPIRITUAL REFOUNDATION IN THE DIGITALLY ACCELERATED WORLD: A FAITH-INFORMED READING OF MOHSIN HAMID'S EXIT WEST

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Abstract

The digitally accelerated world restructures the contemporary self in terms of fragmentation, and alienation. This paper is a faith-informed reading of a British Pakistani novelist Mohsin Hamid's *Exit West,* arguing faith as a foundation of stability and spiritual grounding in contrast to the fragmented identity, digital alienation, and moral erosion. While *Exit West* is evaluated from the perspective of migration by the previous researcher, this paper examines the "doors" as metaphor of digitally accelerated movement in which space and time are compressed in ways that reshape relational continuity. This condition produces identities defined by transience and convenience, leading to emotional detachment and diminished moral responsibility. Using a narrative ethics approach, the article examines how fragmented identity emerges through faster movement and dislocation. Moreover, how contemporary fiction represents the destruction of moral responsibility in digitally fragmented identities and how faith can function as a counterforce that restores ethical depth, responsibility, and spiritual coherence. Critically engaged with the work of Zygmunt Bauman (2000) and Sherry Turkle (2011), this paper locates *Exit West* within debates on digital life, particularly, the relationships between human beings, in the novel, is based on liquid bonds which are held together by mere convenience, but not by moral obligation. The paper further argues the destruction of ethical accountability that complements radical autonomy and detachment from ethical grounding. Through central characters, the novel shows the ethical cost of freedom without responsibility. In this context, faith emerges as a narrative ethical force and spiritual practices such as prayer, remembrance, and communal belonging provide transparency, flexibility, and responsibility during uncertainty and displacement. By foregrounding faith as a means of ethical force, the paper contributes to the theme of summit "Ethics of Soul" generally, and 'Digital life" specifically by reframing *Exit West* as a novel of ethical spiritual crisis and positioning faith as narrative ethics not belief system. Moreover, it contributes by offering a literary model for ethical restoration in digital modernity.

Keywords: digital acceleration; narrative ethics; faith as ethical force; spiritual grounding.

Introduction

The digitally accelerated world has transformed the connectivity, social and mutual bonds through constant movement. The digital life has also transformed individuals' experience of time and identity. Thinkers and scholars such as Bauman (2000) and Turkle (2011) consider that this acceleration is resulting in fragmented identity, distortion of soul, and unstable connections. Bauman (2000) labels this condition as "liquid modernity" (p.3), a state in which social forms and personal identities no longer retain a solid or lasting shape, making individuals more vulnerable to uncertainty and moral disorientation. Liquid is used as a metaphor for the unstable connections, commitments, and pathways in the modern world. Bauman (2003) further explain this "liquid love" as the temporariness in relationship. People create connections easily but their commitment is always at risk as emotional ties are conditional. Likewise, Turkle (2011) argues that digitally mediated life creates emotional distance under the impression of strong connection producing the feeling of alienation. This fluidity and emotional detachment lead us to a gradual destruction of responsibility, empathy, and constant care as these relations are administered by convenience than commitment.

Mohsin Hamid's novel *Exit West* has already been examined by previous researchers from migration perspective and transnational identity perspective. This article argues that Exit West is not just about migration, it is the narrative of spiritual and ethical crisis formed by faster mobility and fragmented identities, wherein human relationships are increasingly defined by transience and convenience rather than moral responsibility. However, faith functions as a counterforce that sustains relationships, moral responsibility, and saves from moral erosion. Drawing on Phelan's (2007) narrative ethical framework, Bauman's (2000) theory of liquid modernity and Turkle's (2011) critique of digital relationality, the study examines how ethical responsibility is challenged in the novel through speed, dislocation, and radical autonomy. In this context, the paper is theorizing digitalism as an ethical condition in *Exit West.* Narrative ethics allows for an examination of how fiction not only represents moral dilemmas but also invites readers to reflect on responsibility, care, and ethical accountability as embedded within narrative form.

The objective of this study is to investigate a faith-informed ethical response to fragmented identity and moral responsibility in a digitally accelerated world.

The study deals with the research question
• How does Exit West offer a faith-informed ethical response to fragmented identity and moral responsibility in a digitally accelerated world?

Instead of presenting faith as dogma, this article utilizes faith as a narrative ethical force that reestablishes moral depth and spiritual soundness. Mohsin Hamid's novel *Exit West* demonstrates this fragmented identity of characters through the representation of novel's fundamental concept of doors. These doors allow characters such as Nadia and Saeed to move across borders. Identify and belonging work with slow processes and traditionally, through slow processes moral responsibility is formed. However, these characters eliminate these

essentials through this movement of freedom and escape. In this context, the doors *in Exit West* resemble digital portals that compares distance and time, enabling movement without emotional or ethical preparation.

By offering a faith-informed ethical reading of *Exit West*, this article contributes to ongoing debates on digital life, narrative ethics, and spiritual subjectivity. Firstly, it reframes the novel as a text of ethical–spiritual crisis in digital modernity. Secondly, it develops narrative ethics by showing how faith operates not as an ideological belief but as an ethical approach that restores responsibility and moral continuity. Finally, by pinpointing faith on digital alienation and moral responsibility, this paper offers a literary model for ethical restoration related to loss of modern self amid uncertainty and fear in a digital world.

Theoretical Framework
This study uses textual analysis as a research method, "a way of gathering and analyzing information in [English Studies]" (McKee, 2003, p. 5). This study adopts interdisciplinary theoretical framework, which is based on Bauman's (2000) concept of liquid modernity, Trukle's (2011) notion of 'digital relationality and Phelan's (2007) model of narrative ethics which enables an investigation of Hamid's novel *Exit West* in terms of faith as a counter ethical force within the narrative.

Bauman's (2000) concept of 'liquid modernity' provides a foundational lens for understanding the uncertainty and fragmentation of contemporary identity. Bauman (2000) elucidates that contemporary lives are characterized by uncertainty, speed, and transience, and relationship in such lives does not last for a long. He calls such relations 'liquid love', which are based on convenience rather than obligation such human connections are easily formed and easily dissolved. As a result, people prioritize autonomy and flexibility over responsibility and commitment. Bauman's (2000) notion is applicable to *Exit West* with reference to the use of metaphorical magical doors. Magical doors ends geographical distance and allow movement; however, these doors explains the lucidity of digitally accelerated life, which is portrayed by main characters Saeed and Nadia in the story. Bauman's (2000) framework is suitable to interpret the doors not just for migration devices but as descriptions for a digital condition that fragments identity and weakens accountability.

With Bauman's (2000) concept of liquid modernity, Turkle's (2011) assessment of digital culture expands the analysis of relational loss. Tukle (2011) argues that digital technologies' connection is deceptive. It shows that individuals are making strong connection, but becoming "alone together" (p.3). Alone together is taken from his book which discusses that people's connections are empty from inside as they lack emotional investment and ethical responsibility. This state nurtures detachment, discriminatory engagement, escaping persistent care for others. In *Exit West*, the ethical distance is revealed in the bond between Saeed and Nadia as they move through different doors. While their movement is made easy, their emotional distance is shown up. It shows that their bond is based on convenience not obligation. Turkle's (2011) framework helps illuminate how accelerated movement in the novel produces ethical thinning, where responsibility diminishes

alongside increased freedom. This study employs these insights to examine how *Exit West* dramatizes the moral consequences of a world in which speed replaces commitment and relations are made and easily dissolved.

Phelan's (2007) narrative ethics allows this study to analyze how Hamid's novel foregrounds ethical consequences rather than ideological positions. Within the framework literature provides a space for testing, affirming, and destabilizing ethical responsibility. Through narrative ethics, this study investigates how *Exit West* shows moral dilemmas arising from displacement, radical autonomy, and detachment. The novel does not openly teach readers on ethical behaviour; it locates ethical tension through characters' bond and relations' breakdowns. The ongoing destruction of ethical responsibility may be read as an ethical criticism of freedom disconnected from responsibility. This study utilizes faith as an ethical and spiritual practice that sustains responsibility, continuity, and moral grounding. It is revealed in *Exit West* through Saeed's prayers and commitment, which reveals slowness, refection, and moral responsibility in an age of uncertainty. By linking faith into a narrative ethics framework, this study contends that *Exit West* offers faith as ethical and spiritual counterforce.

Analysis and Discussion

The study is divided into four analytical sections. Section I and III deal with the fragmented self through the acceleration of life as a result of digital technologies through lens of Bauman's (2000) liquid modernity. Section II demonstrates the ethical distance and weakened moral responsibility from the perspective of Turkle (2011). Section IV argues that *Exit West* demonstrates faith as a foundation of stability and spiritual grounding in contrast to the fragmented identity.

Digital Life and Fragmented Identity

The contemporary world is defined by instant connectivity and migration, affecting individuals' experience, time, and self-identities. Bauman's (2000) concept of 'liquid modernity' refers to fragmented identity. Mohsin Hamid's (2017) *Exit West* presents this fragmented condition through the central metaphor 'doors'. Through these doors, characters, in the novel, enter from one country into another without physical movement or temporal transition. Through this transition, characters such as Nadia and Saeed escape and find freedom; however, this freedom reduces the slow processes through which identity, belonging, and moral responsibility are conventionally formed. It is evident in the text, "The doors could take one anywhere, but they could not take one home" (Hamid, 2017). In this connection, the doors resemble digital portals that compress distance and time, enabling movement without emotional or ethical preparation. McLuhan's (1964) argument emphasizes that media technologies reshape not only communication but human perception itself; likewise, the doors in *Exit West* restructures how Nadia and Saeed understand home, attachment and their identities. The fast transition experienced by Nadia and Saeed during their movement fail to process their loss, memory, or responsibility, which is aptly discussed by Turkle (2011) through the experience of being "alone together". Through this concept, Turkle (2011) describes that people are constantly connected yet internally fragmented and

emotionally disconnected. As the narrators narrates "they [Saeed and Nadia] were lonely and somewhat adrift in this new place. Sometimes after they met Nadia would feel part of herself torn inside…. (Hamid, 2017, p. 127). These lines show the fragmented identity of characters such as Saeed and Nadia, who are not only physically dislocated but emotionally too. "Part of herself [was] torn inside", refers to the fragmentation of modern self, echoing Turkle's (2011) concept of 'alone together' and portraying Bauman's (2000) idea of liquid modernity.

This study finds that *Exit West* does not present fragmentation only a psychological issue but as an ethical one. Narrative ethicists such as Phelan (2017) argue that relationships, shared stories, and moral responsibility over time. When a stable sense of self, and life stories are disturbed by displacement, when shared stories, and relationships are disturbed in a digitally accelerated world, the ethical responsibility become fragile. The ethical responsibility become insubstantial because responsibility depends on memory, continuity, and relational stability while ethics requires a sense of before and after, cause and consequence. As a result, fragmented narrative produce fragmented ethics. By demonstrating mobility without in depth connection and freedom without responsibility *Exit West* raises critical ethical questions about human in a digitally accelerated world. This fragmented self becomes the foundation upon which digital alienation and moral erosion further develop, setting the stage for the ethical tensions explored in the subsequent sections of this study.

Digital Alienation and Ethical Distance

Digital life has influenced people's connections and Turkle (2011) describes such connections that are convenient rather than committed. Constant connectivity creates the appearance of closeness, but it produces emotional distance, reduced empathy, and weakened moral responsibility. "In the places they [Nadia and Saeed] went, they were among many strangers, and among them they formed bonds that were intense but brief." (Hamid, 2017). This echoes digital alienation, where connections dwindle not because of separation, but because of slow ethical disengagement. Rosa (2013) agrees that social acceleration produces alienation and ethical disorientation. Bauman's (2000) liquid relationship outlines the condition of such relationships, which are called fragile and transient. Hamid (2017) shows it that Nadia and Saeed cross the border, maintain a relationship but their bond gradually falls parts apart. It is revealed as liquid bonds, easily formed and easily dissolved. The movement creates a moral distance without ethical commitments. Constant movement discourages moral investment. The narrator further explains "People were often too busy with their own survival to attend to the lives of others." (Hamid, 2017). Relationships feel meaningful in the moment for survival but lack ethical ground and situational relationship fails to sustain responsibility. For Nadia and Saeed, Hamid (2017) says that "They began to feel that their lives were no longer aligned, though neither could say exactly when this divergence had occurred." (Hamid, 2017). The destruction of relationship between major characters shows emotional and ethical thinning.

As per narrative ethics, ethical rela-

tionships need constant attention, care, and responsibility over time. When interaction is momentary, moral responsibility also deteriorates. In *Exit West*, the ease of movement and constant exposure to distant realities reduces the depth of ethical engagement. Characters observe suffering, coexist with others, and move on, often without forming enduring moral ties. This condition reflects digital alienation, where awareness replaces responsibility and visibility substitutes for care. Digital alienation is not just a social isolation but an ethical issue. This study finds that emotional distancing, transient relationships, and constant mobility without care damage moral responsibility. This damage prepares for spiritual grounding through faith.

Moral Erosion and Radical Autonomy

In contemporary societies, one of the main issues is the erasure of moral responsibility that accompanies extreme autonomy and detachment from ethical grounding. People often take freedom as the ability to move, choose, and redefine themselves without restriction. Nadia's emphasis on independence distances her from relational and moral commitments. Her personal choice can be read as privileging personal freedom over moral responsibility. Bauman (2000) argues that moral responsibility is increasingly privatized, detached from communal or transcendental frameworks. People prioritize personal choice and self-fulfillment, often at the expense of ethical accountability. The framing suggests that unrestricted freedom may weaken sustained responsibility to others. Another example is her choice of wearing black robe, which becomes a signifier of pragmatic self-protection

instead of spiritual grounding. This foregrounds a shift from faith-based ethics to provisional autonomy. Nadia's inclination towards personal freedom over relational obligation aligns with Taylor's (1989) emphasis on 'expressive individualism', and 'eccentricity', which describe personal freedom as ideal moral as compared to shared ethical vistas. Further, it focuses on independence that honours personal freedom over sustained relations and moral responsibility.

In *Exit West*, there are quick transitions made possible by the doors, which reduce space and time but access to different countries through these door do not demand sacrifice or ethical pause. The narrator said: "Much of the past was lost to them, and they did not speak of it often" (Hamid, 2017). The narration shows ethical disruption through silence, suppressed memory and emotional detachment. It is apparent in the easy change of Nadia and Saeed from one country to another country with such speed which stops them from thinking, reflecting, and pausing. Nadia and Saeed do not bid goodbye during their departure. It resonates with Rosa's (2013) theory of social acceleration which suggests that radical mobility creates comfort and comfort removes ethical discomfort while ethical discomfort is necessary for responsibility.

The novel never denounces freedom as such, but rather it questions the moral price of freedom no longer rooted in community or communion with the spirit. This loss is in deliberate contrast to the ethical density subsequently to be ascribed to faith, memory, and shared responsibility, which the story puts in place as possible points of moral healing, but not nostalgic echoes of the past.

As compared to Nadia's focus on radical autonomy, Saeed's focus on

his ethical responsibility leads him to collaborative connection. Even after migration, his recollection of memory, especially his silent persistence in prayers points to collaborative ethics by narrative ethics. While Nadia increasingly embraces fluid self-direction, Saeed experiences autonomy as loss rather than liberation. Their growing emotional distance in London, where conversations become sparse and intimacy fades, illustrates how mobility weakens shared obligation. The narrative observes that they began to feel **"**like two people who had met on a train**,"** (Hamid, 2017) a simile that summarizes the conversion of deep social bonds into temporary encounters. Here, autonomy produces not empowerment alone but ethical estrangement.

Faith as Spiritual and Moral Grounding

Hamid's (2017) novel presents faith as a quiet yet sustaining force in a digitally accelerated world through the character of Saeed on different occasions. First, Saeed turns to prayers as a source of inner stability as shown in the narration: "he [Saeed] prayed in his room, alone, asking for protection and for patience…" (Hamid, 2017, p.16). It suggests that faith is a private spiritual fixing. Second, when displacement and migration deepens uncertainty and fear, his connection with ritual continues and he "felt a deep comfort in the familiar motions of prayer…" (P. 91), demonstrating that religious practice becomes a portable homeland that travels with him across borders. Finally, during moments of estrangement from Nadia, Saeed's remembrance of God offers moral continuity. He thinks about his parents and prays for them, indicating how faith sustains filial memory and ethical responsibility even

during displacement. Through these quiet supplications rather than explicit sermons, Hamid's (2017) novel structures faith as a moral compass that resists fragmentation, preserves spiritual coherence amid digital and geopolitical acceleration. Saeed's faith in a digital world resonates with Taylor's (2013) argument on 'moral horizons'. For Saeed, faith acts as a moral horizons which allows him to stay passionate, patient, and emotionally stable.

Narrative ethics puts emphasis on faith because it sustains moral accountability as Saeed shows toward his family and displaced community. This is in line with MacIntyre's (1989) argument that ethical life is sustained through traditions and practices that shape moral character over time. Saeed's religious practices function as such a tradition, cultivating patience, humility, and ethical restraint in contrast to the moral thinning produced by radical autonomy. Similarly, faith also counters the psychological and ethical instability related to digital acceleration. Rosa's (2013) theory of social acceleration suggests that modern life erode meaningful connections by selecting speed over meaning. Saeed's focus on faith enables moments of slowness, reflection, and inwardness, restoring what Rosa (2013) calls "resonance" which refers to connection to the world that resists alienation. Prayer, remembrance, and communal worship allow Saeed to experience belonging that is not dependent on physical location or technological mediation.

Faith, in *Exit West,* is not perceived as an option that stops change or movement. Rather, it introduces spiritual grounding as a method of living morally in change. Whereas

Nadia wants to be freed by being disconnected, Saeed wants to have a sense of being connected. The novel concludes that ethical survival in the digital and mobile world needs more than freedom; it needs a moral system to cultivate responsibility, compassion, and transcendence. Faith is portrayed as an alternative to digital fragmentation, which provides an opportunity to maintain integrity of self and the ethical soul during the fast-changing periods. Thereby, *Exit West* places faith not as a religion but as a moral compass that can bring back a sense of moral richness in a digitally dislocated world. By pre-empting spiritual grounding as a reaction to moral erosion, the novel challenges the reader to rethink the future technological but ethically humane society.

The rapid transitions experienced by Saeed and Nadia disrupt their sense of rooted identity. They move from one place to another without fully processing loss, memory, or responsibility. This condition reflects what Turkle (2011) describes as the experience of being "alone together" in digital culture, where individuals are constantly connected yet internally fragmented and emotionally disconnected. The novel shows how such fragmentation weakens continuity of self, as relationships and values become provisional rather than enduring. Nadia and Saeed contrasts each other in presenting their ethical practices. Whereas Nadia is indulged in following her route of radical autonomy, Saeed's constant commitment with prayer, remembrance, and communal belonging functions as a stabilizing ethical practice that resists fragmentation (Hamid, 2017). These spiritual practices provide ethical grounding during uncertainty and displacement, sustaining responsibility even as spatial and social anchors dissolve.

Findings

The findings of the study show that *Exit West* represents fragmented identity, digital alienation, and moral erosion not just as a psychological conditions but as an ethical concerns of mobility and radical autonomy. When mobility, personal choice and connections are detached from ethical from ethical grounding, relationships are easily made and easily dissolved, responsibility weakens, and moral continuity is disrupted. The study indicates that digital acceleration is not limited to individuals' lives, it changes the way of people's understanding moral obligation and ethical presence.

Moreover, the analysis demonstrates that faith acts as a narrative ethical resource rather than just a belief system. Through Saeed's practice of prayers, and communal attachment, faith cultivates reflection, and moral responsibility within a fast-moving world. The findings challenges the autonomous or technologically advanced society. Amid uncertainty faith acts as a stabilized factor.

In the fields of education and leadership, this study focuses on the need to include ethical resource alongside technological advancement. In this way, in the midst of uncertainty and fear, these fields may respond more responsibly to the ethical challenges of digital modernity.

Conclusion

By construing Hamid's (2017) *Exit West* through Bauman's 'liquid modernity', Turkle's 'digital alienation', and Phelan's perspective of narrative, the study demonstrates how fragmented identity, digital alienation, and moral erosion are the result of fast-tracked displacement,

connectivity, and radical freedom. Psychologically, people are moving and progressing but the doors represent the world of speed and movement; yet this acceleration comes at the expense of ethics, emotional continuity, and moral responsibility. Fragmented identity is not just a psychological condition but an ethical one. Relationships are made temporary in the fast-tracked life, which intensifies digital alienation. Characters in the novel face suffering, feel the pain of other individuals but their radical autonomy and sense of freedom make them less responsive to it. This creates ethical distance and culminates in moral destruction.

Against this setting, *Exit West* offers faith as a strong source of ethical responsibility and moral stability. Faith does not discourage migration or advancement as Saeed moves and changes his circumstances; rather it empowers ethical steering through insecurity by upholding responsibility. This novel questions the moral cost of mobility when it is detached from ethical grounding. Where autonomy without grounding disturbs moral responsibility towards others, faith offers a moral framework that preserves the reliability of the self and promotes significant relationships even in the conditions of displacement. The novel challenges the speed, movements, and ethical distance of contemporary societies. By locating faith as an ethical resource, the novel invites contemporary societies to conceive upcoming time not merely technologically advanced but also morally and spiritually attentive. This narrative sheds light on the ongoing debates about digital life, mental well-being, and ethics of the soul. Through Saeed's constant obligation to prayer, his connection with his family through memory, and ethical responsibility, *Exit West* evaluates not only digital modernity but offers a literary ethical model that supports resonance over speed and resists fragmentation and moral detachment.

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8. تصوف بطور اخلاقی مزاحمت : طاقت، مادیت اور غلبے کی تہذیب کے مقابل روحانی انسان کا تصور

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تلخیص (Abstract)

تصوف بطور اخلاقی مزاحمت کوئی نیا یا بعد از جدید نظریہ نہیں، بلکہ اسلامی فکری روایت میں یہ ایک پوشیدہ مگر مسلسل موجود تصور رہا ہے۔ البتہ جدید عہد میں، جب طاقت، مادیت اور غلبے کی تہذیب ایک عالمی نظم کی صورت اختیار کر چکی ہے، اس تصور کو نئے شعوری تناظر میں واضح اور منظم کرنے کی ضرورت محسوس ہوتی ہے۔ کلاسیکی صوفی روایت میں تصوف کا بنیادی مقصد انسان کے باطن کی اصلاح، نیت کی تطہیر اور نفس کی تربیت رہا ہے، مگر یہی باطنی اصلاح بالآخر طاقت کے غلط استعمال، مادہ پرستی اور اخلاقی زوال کے خلاف ایک خاموش مگر گہری مزاحمت کی صورت اختیار کر لیتی ہے۔ یہ مزاحمت سیاسی نعروں یا عسکری تصادم کی شکل میں نہیں بلکہ انسان کے اخلاقی مرکز کو بدلنے کے ذریعے ظہور میں آتی ہے۔ صوفی انسان طاقت کے حصول کے بجائے نفس پر قابو، مادیت کے بجائے قناعت، اور غلبے کے بجائے تواضع کو اختیار کرتا ہے۔ اسی معنیٰ میں تصوف، غلبے کی تہذیب کے اندر رہتے ہوئے اس کی اقداری بنیادوں کو چیلنج کرتا ہے۔ امام غزالی کے نزدیک طاقت اور علم، اگر اخلاق اور نیت سے خالی ہوں، تو وہ انسان کو ہلاکت کی طرف لے جاتے ہیں۔ ان کا تصوف علم کی نفی نہیں بلکہ علم کے اخلاقی محاسبے کا نام ہے۔ غزالی کے ہاں روحانی انسان وہ ہے جو شہرت، اقتدار اور ظاہری کامیابی کے فریب سے نکل کر اپنے اعمال کو آخرت کے میزان پر تولتا ہے۔ ان کے نزدیک اصل مزاحمت نفس اماره کے خلاف ہے، کیونکہ یہی نفس طاقت اور غلبے کی تہذیب کو غذا فراہم کرتا ہے۔ اس طرح غزالی کا تصوف مادیت کے مقابل زہد اور طاقت کے مقابل خوف الٰہی کو کھڑا کرتا ہے۔ ابن عربی کے تصور وحدت میں غلبے اور برتری کی جڑ ہی کاٹ دی جاتی ہے۔ جب وجود ایک ہے اور تمام مخلوق اسی ایک حقیقت کی تجلی ہے تو کسی فرد، قوم یا تہذیب کا مطلق غلبہ اخلاقی طور پر بے معنیٰ ہو جاتا ہے۔ ابن عربی کے ہاں روحانی انسان وہ ہے جو خود کو مرکزِ کائنات نہیں سمجھتا بلکہ ایک وسیع وجودی ربط کا حصہ جانتا ہے۔ یہ تصور طاقت کے استکباری بیانیے کے مقابلے میں وجودی فروتنی پیدا کرتا ہے، جو تصوف کی گہری اخلاقی مزاحمت ہے۔ شاہ ولی اللہ کے نزدیک تصوف محض فردی نجات کا راستہ نہیں بلکہ معاشرتی توازن کی بنیاد ہے۔ وہ روحانی اصلاح کو سماجی عدل سے جدا نہیں کرتے۔ ان کے ہاں روحانی انسان وہ ہے جو اپنے باطن کی اصلاح کے ذریعے معاشرے میں اعتدال، انصاف اور ذمہ داری کو فروغ دے۔ مادیت اور غلبے کی تہذیب، جو انسان کو محض مفاد کا پیکر بنا دیتی ہے، اس کے برعکس شاہ ولی اللہ کا تصوف انسان کو اخلاقی فاعل کے طور پر دوبارہ تشکیل دیتا ہے۔ یوں تصوف بطور اخلاقی مزاحمت نہ تو ایک نیا نظریہ ہے اور نہ وقتی ردِعمل، بلکہ اسلامی روحانی روایت کی وہ گہری سطح ہے جو ہر دور میں طاقت، مادیت اور غلبے کے فتنوں کے مقابل انسان کے باطن کو مضبوط کرتی رہی ہے۔ آج کے عہد میں اس تصور کو واضح کرنا دراصل اسی فراموش شدہ روحانی انسان کی بازیافت ہے، جو مستقبل کی دنیا کے لیے ایک حقیقی اخلاقی متبادل فراہم کر سکتا ہے۔

کلیدی الفاظ (Keywords):

تصوف؛ اخلاقی مزاحمت؛ روحانی انسان؛ طاقت کی تہذیب؛ مادیت؛ غلبہ؛ امام غزالی؛ ابن عربی؛ شاہ ولی اللہ؛ تہذیبی تنقید

۱۔ مقدمہ / تعارف (Introduction)

جدید تہذیب کا اخلاقی بحران اور تصوف بطور متبادل

اکیسویں صدی کی عالمی تہذیب بنیادی طور پر طاقت، معاشی افادیت اور مادی ترقی کے اصولوں پر استوار ہے۔ جدید سیاسی نظاموں میں اقتدار، معیشت میں منافع، اور سماجی ڈھانچوں میں کامیابی کو انسانی قدر کا معیار قرار دیا گیا ہے۔ اس تہذیبی ترتیب پر تنقید کا ایک پہلو یہ ہے کہ اس میں انسان کی اخلاقی حیثیت بتدریج کمزور ہوتی جا رہی ہے، اور فرد کو محض ایک پیداواری اکائی یا طاقت کے ہدف کے طور پر دیکھا جاتا ہے۔ ناقدین نے اسے انسانی روح کا بحران قرار دیا ہے، جہاں مادی آسائش کے

باوجود باطنی خلا گہرا ہوتا جا رہا ہے۔

اسلامی فکری روایت میں تصوف اس بحران کے مقابلے میں ایک ایسا تصورِ انسان پیش کرتا ہے جو باطن کی اصلاح، اخلاقی خود سازی اور روحانی شعور پر قائم ہے۔ تصوف کی اساس تزکیۂ نفس، تواضع، قناعت اور خدا سے تعلق میں مضمر ہے، جو مادہ پرستی، غرور اور غلبے کی تہذیب کے برعکس اقدار کی نمائندگی کرتی ہے۔ ابتدائی صوفیہ جیسے حسن بصری، جنید بغدادی اور عبدالقادر جیلانی نے دنیاوی اقتدار و شہرت کو روحانی زوال کا سبب قرار دیا اور انسان کو اپنے نفس کے محاسبے کی طرف متوجہ کیا۔

میں منظم اور فلسفیانہ شکل اختیار کرتا ہے۔

امام غزالی کے نزدیک، تصوف انسان کی باطنی اصلاح اور اخلاقی مزاحمت کا بنیادی ذریعہ ہے۔ احیاء علوم الدین میں انہوں نے واضح کیا کہ علم بذات خود انسان کو محفوظ نہیں رکھتا، بلکہ علم اس وقت معنوی اور اخلاقی حیثیت رکھتا ہے جب وہ عمل اور تزکیہ نفس کے ساتھ مربوط ہو۔ غزالی کے ہاں روحانی انسان وہ ہے جو نفسِ امارہ کے فریب اور دنیاوی غرور سے آزاد ہو، اور اپنے اعمال کو اسی میزان پر تولے (الغزالی، احیاءالعلوم، باب اول تا سوم)۔ المبِقذ من الضلال میں غزالی کی زندگی کے تجربات یہ واضح کرتے ہیں کہ حقیقی علم، تزکیہ نفس اور روحانی شعور طاقت اور مادیت کی دنیاوی کشش کے خلاف اخلاقی مزاحمت کی بنیاد ہیں (الغزالی، المبِقذ، تمہید)۔

ابن عربی کے ہاں تصوف کی مزاحمت وجودی اور فلسفیانہ سطح پر زیادہ وسیع ہے۔ فصوص الحکم اور الفتوحات المکیہ میں وہ وجود کی وحدت اور کائناتی ربط کے تصور کے ذریعے انسان کی روحانی فروتنی اور طاقت کی مادیت کو غیرِ مؤثر کرتے ہیں۔ ابن عربی کے نزدیک روحانی انسان وہ ہے جو اپنی ذات کو کائنات (انسانِ کبیر) کے وسیع وجودی نظام میں ایک جزو کے طور پر دیکھتا ہے، نہ کہ مرکزِ کائنات کے طور پر۔ یہ تصور طاقت اور غلبے کے عالمی بیانیے کے مقابل اخلاقی اور وجودی مزاحمت فراہم کرتا ہے۔ (ابن عربی، فصوص، فص آدمیہ) مغربی محققین، جیسے لوئی میسیبہون اور ہنری کربن، نے ابن عربی کے فلسفہ کو تصوف اور طاقت کے مقابل اخلاقی مزاحمت کے نظریے کے ضمن میں اہم تسلیم کیا (میسیبہون، ۲۲۹۱؛ کربن، ۹۲۹۱)۔

فارسی صوفی ادب میں رومی کی مثنوی معنوی اور سعدی کی گلستان و بوستان مادیت، غرور اور دنیاوی غلبے پر تنقید کرتی ہیں۔ رومی کے نزدیک حقیقی انسانی کمال عشقِ الٰہی اور خودی پر قابو میں مضمر ہے (رومی، مثنوی، دفترِ اوّل) جبکہ سعدی نے اخلاقی اور سماجی ذمہ داری کو بنیادی اصول قرار دیا، جو روحانی انسان کی تشکیل میں معاون ہے مثلاً بنی آدم اعضاۓ یک دیگر اند (سعدی، گلستان)۔ فریدالدین عطار اور جامی نے بھی صوفی اخلاقیات اور انسانی مزاحمت کے نظریات کو متنوع داستانوں اور حکایات کے ذریعے پیش کیا۔

شاہ ولی اللہ دہلوی کے ہاں تصوف صرف فردی تزکیہ نفس نہیں بلکہ سماجی و تہذیبی توازن کا ذریعہ ہے۔ حجۃاللہ البالغہ میں وہ روحانی اصلاح کو معاشرتی عدل اور ذمہ داری سے جدا نہیں کرتے۔ شاہ ولی اللہ کے نزدیک روحانی انسان وہ ہے جو باطن کی اصلاح کے ذریعے معاشرتی انصاف، توازن اور اعتدال قائم کرتا ہے، اور مادیت اور غلبے کی تہذیب کے مقابل ایک اخلاقی فاعل کے طور پر نمودار ہوتا ہے (شاہ ولی اللہ، حجۃاللہ، تزکیۂ باطن اور عدلِ اجتماعی)۔

اردو علمی روایت میں مولانا اشرف علی تھانوی نے حقیقت التصوف میں غزالی اور شاہ ولی اللہ کی فکری بنیادوں کو عملی تربیت کے تناظر میں واضح کیا۔ وہ تصوف کو صرف ذکر و مراقبہ تک محدود نہیں رکھتے بلکہ نفس کی تربیت اور مادیت کے مقابل اخلاقی مزاحمت پر زور دیتے ہیں (تھانوی، حقیقت تصوف، آج کل کا تصوف)۔ سید ابوالحسن علی ندوی نے عصرِ حاضر میں روحانی اور اخلاقی زوال کے مقابل تصوف کی

امام غزالی نے اس روحانی روایت کو باقاعدہ فکری اور اخلاقی نظام کی شکل دی۔ احیاء العلوم الدین میں انہوں نے واضح کیا کہ علم اگر اخلاقی تربیت سے خالی ہو تو وہ غرور اور طاقت کی ہوس کو بڑھاتا ہے۔ ان کے نزدیک اصل علم وہ ہے جو انسان کو خدا کے قریب کرے اور نفس کی خواہشات پر قابو عطا کرے (الغزالی، احیاءالعلوم، جلد اول، باب اول تا سوم)۔ غزالی کے ہاں تصوف محض انفرادی عبادت نہیں بلکہ انسان کی اخلاقی آزادی کی تحریک ہے جو مادہ پرستی کے پورے تہذیبی نظام کو چیلنج کرتی ہے۔

ابن عربی نے اس اخلاقی مزاحمت کو وجودی سطح پر وسعت دی۔ ان کا تصورِ وحدت الوجود انسان کو کائنات کا مرکز سمجھنے کے غرور سے نکالتا ہے اور اسے ایک ہمہ گیر حقیقت کا حصہ بناتا ہے۔ فصوص الحکم میں وہ اس امر پر زور دیتے ہیں کہ جب انسان وجود کی وحدت کو سمجھ لیتا ہے تو غلبے، برتری اور طاقت کے تمام دعوے خود بخود بے معنی ہو جاتے ہیں۔ یوں تصوف صرف اخلاقی ضبط نہیں بلکہ تہذیبی غرور کے فلسفیانہ انہدام کا ذریعہ بنتا ہے۔(ابن عربی، فصوص، فص آدمیہ)

برصغیر میں شاہ ولی اللہ دہلوی نے تصوف کو سماجی اصلاح کے ساتھ جوڑا۔ ان کے نزدیک روحانی تزکیہ کے بغیر کوئی معاشرہ عدل اور توازن قائم نہیں کر سکتا۔ حجۃاللہ البالغہ میں وہ واضح کرتے ہیں کہ شریعت اور تصوف دونوں انسان کو اخلاقی ذمہ داری کے قابل بناتے ہیں اور مادہ پرستی کے فتنوں سے محفوظ رکھتے ہیں (شاہ ولی اللہ، حجۃاللہ، مبحث پنجم و ششم)۔

یہ تمام فکری روایت اس بات کی طرف رہنمائی کرتی ہے کہ تصوف کو محض نجی عبادت یا روحانی تجربے تک محدود کرنا تاریخی طور پر درست نہیں۔ در حقیقت تصوف ایک ایسا اخلاقی نظام ہے جو ہر دور میں طاقت، مادیت اور غلبے کے تہذیبی رجحانات کے مقابل انسانی و قار اور اخلاقی خود مختاری کا تحفظ کرتا رہا ہے۔

اس مقالے کا بنیادی سوال یہ ہے کہ :

کیا تصوف کو محض فردی روحانیت سمجھا جائے، یا اسے ایک منظم اخلاقی مزاحمت کے طور پر دیکھا جا سکتا ہے جو طاقت، مادیت اور غلبے کی تہذیب کے مقابل روحانی انسان کی تشکیل کرتی ہے؟

مزید یہ کہ امام غزالی، ابن عربی اور شاہ ولی اللہ کے افکار کس طرح اس اخلاقی مزاحمت کو نظری، عملی اور تہذیبی سطح پر واضح کرتے ہیں، اور جدید دنیا کے بحران میں یہ روایت کس حد تک ایک قابل عمل متبادل فراہم کرتی ہے۔

۲۔ ادبیات کا جائزہ / فکری تناظر (Literature Review)

تصوف اسلامی فکری روایت کا ایک بنیادی اور جامع پہلو ہے جو محض روحانی ذوق یا وجدانی تجربے تک محدود نہیں بلکہ اخلاقی مزاحمت کے ایک نظام کے طور پر بھی دیکھا جا سکتا ہے۔ اسلامی صوفیانہ روایت کے ابتدائی بڑے مفکرین نے دنیاوی طاقت، مادہ پرستی اور غرور کے اثرات کو انسان کی روحانی اور اخلاقی تربیت کے لیے خطرناک قرار دیا۔ یہ بنیادی فکر بعد میں امام غزالی، ابن عربی اور شاہ ولی اللہ کے کام

ضرورت کو اجاگر کیا (ندوی، اسلامی دنیا) جبکہ ابوالاعلیٰ مودودی نے تزکیہ نفس کے عملی اصول بیان کیے، جو موجودہ دور کے لئے ایک اخلاقی اور تہذیبی فریم ورک فراہم کرتے ہیں (مودودی، اسلامی تہذیب)۔

مغربی محققین نے بھی اس موضوع کو گہرائی سے مطالعہ کیا ہے۔ این میری شمل نے صوفیوں کی اخلاقی اور تہذیبی کردار کو واضح کرنے کی کوشش کی، اور لوئی میسینیون نے الحلاج کی زندگی کے تجزیات کے ذریعے روحانی مزاحمت اور اخلاقی جدوجہد کو بین الاقوامی علمی مباحث میں پیش کیا (شمل، ۹۱۷۵، ص۱۹۵؛ میسینیون، ۲۲۹۱، ص۰۶۲)۔

مجموعی طور پر یہ متنی تجزیہ واضح کرتا ہے کہ تصوف بطور اخلاقی مزاحمت نہ تو ایک جدید اصطلاح ہے اور نہ وقتی ردِعمل؛ بلکہ یہ ایک قدیم اسلامی فکری دھارا ہے جس نے ہر دور میں طاقت، مادیت اور غلبے کی تہذیب کے مقابل انسان کے باطن اور اخلاق کو مضبوط کیا ہے۔ غزالی کا تزکیہ نفس، ابن عربی کا وجودی انسان، رومی و سعدی کا اخلاقی فلسفہ، شاہ ولی اللہ کا سماجی توازن، اور اردو و مغربی تحقیقات سب مل کر یہ واضح کرتے ہیں کہ روحانی انسان ایک حقیقی اخلاقی متبادل اور تہذیبی مزاحمت کا محور ہے، جو جدید دنیا کے فکری اور اخلاقی بحران کے تناظر میں بھی بالکل قابلِ اطلاق ہے۔

۳۔ منہجِ تحقیق (Methodology)

یہ تحقیق بنیادی طور پر کیفیاتی نوعیت کی ہے اور اس میں متنی تجزیہ (Textual Analysis) کو مرکزی تحقیقی طریقہ کے طور پر اختیار کیا گیا ہے۔ مقالے کا مقصد تصوف کو ایک اخلاقی اور تہذیبی مزاحمتی روایت کے طور پر سمجھنا ہے، جس کے لیے کلاسیکی اسلامی متون، تاریخی سیاق، اور جدید فکری تناظر کو باہم جوڑ کر تجزیہ کیا گیا ہے۔

ا۔ کیفیاتی متنی تجزیہ (Qualitative Textual Analysis)

تحقیق میں امام غزالی، ابن عربی اور شاہ ولی اللہ دہلوی کی بنیادی تصانیف کا گہرا مطالعہ کیا گیا، جن میں بالخصوص:

امام غزالی کی احیاء العلوم الدین

ابن عربی کی فصوص الحکم اور الفتوحات المکیہ

شاہ ولی اللہ کی حجۃ اللہ البالغہ

کو بنیادی مآخذ (Primary Sources) کے طور پر استعمال کیا گیا۔

ان متون کا تجزیہ محض خلاصہ نویسی تک محدود نہیں رکھا گیا بلکہ:

اخلاقی تصورات

طاقت اور نفس کا تعلق

مادیت پر تنقید

روحانی انسان کے تصور

کو موضوعاتی (Thematic) انداز میں الگ الگ شناخت کر کے ان کے اندرونی فکری ربط کو واضح کیا گیا۔

۲۔ تاریخی و فکری سیاق کا مطالعہ

ہر مفکر کے نظریات کو اس کے تاریخی حالات سے جوڑ کر سمجھا گیا تاکہ یہ واضح ہو سکے کہ تصوف کس طرح اپنے دور کی سیاسی، سماجی اور تہذیبی طاقتوں کے مقابل ایک اخلاقی ردِعمل کے طور پر سامنے آیا۔

مثلاً:

غزالی کے دور میں علمی زوال اور ریاستی طاقت کا بحران

ابن عربی کے عہد میں تہذیبی تصادم اور فکری انتشار

شاہ ولی اللہ کے زمانے میں سیاسی زوال اور سماجی ناانصافی

یہ طریقہ اس بات کو واضح کرتا ہے کہ تصوف محض انفرادی عبادت نہیں بلکہ ہر دور میں تہذیبی چیلنج کا جواب بنا رہا ہے۔

۳۔ تقابلی فکری تجزیہ

تحقیق میں تینوں مفکرین کے تصورات کا باہمی موازنہ بھی کیا گیا تاکہ:

اخلاقی مزاحمت کے مختلف درجے

فردی، وجودی اور سماجی سطحوں پر تصوف کا کردار

مشترکہ فکری روح اور انفرادی خصوصیات

واضح ہو سکیں۔

یہ تقابلی طریقہ اس تصور کو مضبوط کرتا ہے کہ تصوف ایک مسلسل فکری روایت ہے، نہ کہ الگ الگ شخصی تجربات کا مجموعہ۔

۴۔ ثانوی مصادر (Secondary Sources)

بنیادی متون کے ساتھ ساتھ عربی، فارسی، اردو اور مغربی علمی ادب سے بھی استفادہ کیا گیا، جن میں:

بنیاد قرار دیا۔ یہ تصور جدید سیاسی انقلابات سے مختلف مگر زیادہ دیر پا اخلاقی تبدیلی پیدا کرتا ہے۔

فارسی صوفی روایت میں یہ اخلاقی مزاحمت مزید گہرائی اختیار کرتی ہے۔ فریدالدین عطار کی منطق الطیر میں تمام پرندے اقتدار، علم اور روحانی بلندی کے متلاشی ہیں، مگر آخر کار یہ دریافت کرتے ہیں کہ اصل رکاوٹ ان کا اپنا نفس ہے۔ مولانا رومی کی مثنوی مسلسل اس بات پر زور دیتی ہے کہ انسان جب تک اپنی خواہشات کا غلام ہے، وہ حقیقی آزادی حاصل نہیں کر سکتا۔ رومی کے نزدیک عشقِ الٰہی انسان کو مادی دنیا کے تمام فریبوں سے آزاد کرتا ہے (رومی، مثنوی، دفترِ اول)۔

اس فکری پسِ منظر میں تصوف کو ایک ایسے اخلاقی نظام کے طور پر دیکھا جا سکتا ہے جو تہذیب کی بنیادی اقدار کو ازسرِ نو تشکیل دیتا ہے۔ جہاں جدید تہذیب طاقت کو کامیابی کا معیار بناتی ہے، وہاں تصوف عاجزی کو؛ جہاں مادیت کو خوشی سمجھا جاتا ہے، وہاں قناعت کو؛ اور جہاں غلبے کو ترقی کہا جاتا ہے، وہاں خدمت اور عدل کو۔ یہی اقداری تصادم تصوف کو محض روحانی تجربہ نہیں بلکہ ایک تہذیبی متبادل بنا دیتا ہے۔

جدید مفکرین نے بھی اس پہلو کو تسلیم کیا ہے۔ این میری شمل کے مطابق تصوف نے ہمیشہ دنیاوی اقدار کے مقابل ایک اخلاقی نظام کھڑا کیا جو انسانی وقار کا مرکز بنتا ہے (شمل، ۱۹۷۵، ص ۰۹۱)۔ لوئی میسینیون نے الحلاج کی زندگی کو روحانی مزاحمت کی زندہ مثال قرار دیا جہاں طاقت اور ظلم کے مقابل حق پر ثابت قدمی کو فوقیت دی گئی۔ (میسینیون، ۱۹۲۲، ص ۲۳۱ـ۹۴)

یوں تصوف بطور اخلاقی مزاحمت ایک مسلسل فکری روایت ہے جو انسان کے باطن کی اصلاح کے ذریعے تہذیبی ڈھانچوں کو تبدیل کرنے کی صلاحیت رکھتی ہے۔ یہ مزاحمت شور، تصادم یا سیاسی اقتدار کے ذریعے نہیں بلکہ کردار کی تعمیر کے ذریعے ظہور پذیر ہوتی ہے۔ اسی بنیاد پر غزالی، ابنِ عربی اور شاہ ولی اللہ نے روحانی انسان کا تصور پیش کیا جو جدید دنیا کے اخلاقی بحران کے لیے ایک گہرا متبادل فراہم کرتا ہے۔

امام غزالی کے ہاں روحانی انسان اور اخلاقی مزاحمت

امام ابو حامد غزالی اسلامی فکری تاریخ میں وہ شخصیت ہیں جنہوں نے تصوف کو محض وجدانی تجربے سے نکال کر ایک منظم اخلاقی اور تہذیبی نظام کی صورت دی۔ ان کی فکر کا بنیادی محور انسان کے باطن کی اصلاح ہے، کیونکہ ان کے نزدیک تمام سماجی فساد، ظلم اور غلبے کی خواہش کی جڑ انسانی نفس میں پیوست ہوتی ہے۔ یہی وجہ ہے کہ غزالی کے ہاں اصل معرکہ سیاسی اقتدار نہیں بلکہ نفسِ امارہ کے خلاف ہے، جو انسان کو مادہ پرستی، غرور اور طاقت کے نشے میں مبتلا کرتا ہے۔

غزالی اپنی مشہورِ آفاق تصنیف احیاء العلوم الدین میں واضح کرتے ہیں کہ علم اگر دل کی اصلاح سے خالی ہو تو وہ انسان کو خدا کے قریب کرنے کے بجائے دنیاوی فخر اور اقتدار کی ہوس میں مبتلا کر دیتا ہے۔ وہ لکھتے ہیں کہ بہت سے علما علم کو معاشرتی برتری، شہرت اور دولت کے حصول کا ذریعہ بنا لیتے ہیں، حالانکہ اصل علم وہ ہے جو

۵۔ مقداری (Quantitative) طریقوں سے اجتناب

چونکہ یہ تحقیق انسانی شعور، اخلاقی تصورات اور فکری روایت سے متعلق ہے، اس لیے مقداری سروے یا شماریاتی تجزیے کو موزوں نہیں سمجھا گیا۔ یہ موضوع اعداد و شمار کے بجائے مفہومی گہرائی، متنی فہم اور تاریخی بصیرت کا متقاضی ہے۔

۴۔ نتائج اور بحث (Results and Discussion)

تصوف بطور اخلاقی مزاحمت: نظری توضیح اور فکری بنیادیں

اخلاقی مزاحمت کا تصور عموماً سیاسی جدوجہد یا سماجی احتجاج سے وابستہ سمجھا جاتا ہے، مگر اسلامی فکری روایت میں اس کی ایک گہری اور باطنی صورت بھی موجود ہے جو انسان کے کردار، نیت اور طرزِ حیات کی اصلاح کے ذریعے تہذیبی ڈھانچوں کو چیلنج کرتی ہے۔ تصوف اسی باطنی مزاحمت کا سب سے منظم اظہار ہے، جہاں طاقت کے حصول کے بجائے نفس پر قابو، مادی لذت کے بجائے قناعت، اور غلبے کے بجائے تواضع کو اصل انسانی کمال قرار دیا گیا ہے۔

ابتدائی صوفیہ نے واضح طور پر دنیاوی اقتدار اور دولت کو روحانی زوال کا سبب سمجھا۔ حسن بصری فرمایا کرتے تھے کہ دنیا کی محبت تمام گناہوں کی جڑ ہے، کیونکہ یہی محبت انسان کو ظلم، غرور اور استحصال کی طرف لے جاتی ہے۔ (اصفہانی، حلیۃ، جلد اول و دوم)۔ ابو طالب المکی اپنی کتاب قوت القلوب میں لکھتے ہیں کہ قلب کی تطہیر کے بغیر کوئی عبادت انسان کو دنیاوی غلامی سے آزاد نہیں کر سکتی (المکی، قوت، جلد اول)۔ یہاں تصوف کو باطنی آزادی کے ایک نظام کے طور پر پیش کیا گیا ہے، جو انسان کو مادیت کے غلبے سے نجات دلاتا ہے۔

قشیری نے الرسالۃ القشیریۃ میں صوفی اخلاقیات کو منظم کرتے ہوئے تواضع، زہد، صبر اور قناعت کو تصوف کے بنیادی ستون قرار دیا۔ ان کے مطابق حقیقی صوفی وہ ہے جو اقتدار اور شہرت سے دور رہے، کیونکہ یہ دونوں انسان کے نفس کو غلام بنا دیتے ہیں (قشیری، الرسالہ)۔ اس طرح تصوف کا اخلاقی ڈھانچہ براہِ راست طاقت کے تہذیبی تصور کی نفی کرتا ہے۔

تصوف میں تزکیۂ نفس کو محض انفرادی عبادت نہیں بلکہ تہذیبی اصلاح کا سرچشمہ سمجھا گیا ہے۔ نفسِ امارہ وہ داخلی قوت ہے جو انسان کو غلبے، دولت اور برتری کی طرف دھکیلتی ہے۔ جب تک نفس کی اصلاح نہ ہو، کوئی بھی سماجی نظام اخلاقی نہیں بن سکتا۔ یہی وجہ ہے کہ صوفیہ نے خارجی انقلاب کے بجائے داخلی انقلاب کو اصل

دل میں خشیتِ الٰہی اور اخلاقی ضبط پیدا کرے (غزالی، احیاء، جلد اول)۔ یہ تنقید دراصل اس تہذیبی نظام پر ہے جہاں علم کو طاقت اور کنٹرول کا ہتھیار بنادیا جاتا ہے۔

غزالی کے نزدیک انسان کا سب سے بڑا دشمن اس کا نفس ہے، کیونکہ یہی نفس غلبے کی خواہش، مال کی محبت اور دوسروں پر برتری کے جذبے کو جنم دیتا ہے۔ احیاء کے تیسرے حصے میں وہ نفس امارہ کی مختلف صورتوں کا تفصیلی تجزیہ کرتے ہیں اور دکھاتے ہیں کہ کس طرح یہ نفس انسان کو ظلم، حسد اور استحصال کی طرف لے جاتا ہے (الغزالی، احیاءالعلوم، جلد سوم)۔ اس تناظر میں تزکیۂ نفس محض عبادت نہیں بلکہ ایک اخلاقی انقلاب ہے جو انسان کو تہذیبی بگاڑ سے نجات دلاتا ہے۔

غزالی کا روحانی انسان وہ ہے جو دنیاوی معیارِ کامیابی کو رد کر کے آخرت کے اخلاقی معیار کو اپنی زندگی کا محور بناتا ہے۔ وہ اقتدار، دولت اور سماجی مقام کو فانی اور فریب قرار دیتے ہیں اور انسان کو تواضع، قناعت اور خدا پر توکل کی طرف بلاتے ہیں۔ ان کے نزدیک حقیقی آزادی وہ ہے جو انسان کو خواہشات کی غلامی سے نجات دے، کیونکہ خواہشات کی غلامی ہی انسان کو طاقت کے نظاموں کا آلہ کار بناتی ہے۔

اپنی خود نوشت سوانح المنقذ من الضلال میں غزالی اپنی فکری جدوجہد بیان کرتے ہوئے واضح کرتے ہیں کہ انہوں نے فلسفہ، علم کلام اور شہرت سب کچھ آزمایا، مگر حقیقی سکون اور اخلاقی یقین انہیں تصوف کے راستے سے ملا۔ وہ اعتراف کرتے ہیں کہ جب تک انسان اپنے باطن کی اصلاح نہ کرے، وہ چاہے کتنے ہی علمی یا سماجی مرتبے حاصل کر لے، اخلاقی کھوکھلا پن باقی رہتا ہے (الغزالی، المنقذ، تمہید)۔ یہ اعتراف دراصل اس تہذیبی فریب پر گہری تنقید ہے جو ظاہری کامیابی کو انسانی کمال سمجھتا ہے۔

غزالی کے فکر میں تصوف ایک ایسی اخلاقی طاقت ہے جو خاموشی سے پورے تہذیبی ڈھانچے کو چیلنج کرتی ہے۔ وہ انسان کو اس دوڑ سے نکالتے ہیں جس میں زیادہ طاقت، زیادہ دولت اور زیادہ اثر و رسوخ کو زندگی کا مقصد بنا لیا گیا ہے۔ اس کے برعکس وہ روحانی انسان کی ایسی تشکیل کرتے ہیں جو عدل، رحم اور خود احتسابی کو اپنا مرکز بناتا ہے۔ یہ وہی اخلاقی مزاحمت ہے جو کسی سیاسی انقلاب کے بغیر تہذیب کی اقدار کو بدلنے کی صلاحیت رکھتی ہے۔

مزید یہ کہ غزالی شریعت اور تصوف کو الگ نہیں کرتے بلکہ دونوں کو ایک ہی اخلاقی منصوبے کا حصہ قرار دیتے ہیں۔ شریعت ظاہری نظم فراہم کرتی ہے اور تصوف باطنی اصلاح۔ جب دونوں جمع ہوں تو انسان محض قانون کا پابند نہیں بلکہ اخلاقی طور پر ذمہ دار بنتا ہے۔ اس طرح غزالی کا تصورِ روحانی انسان جدید دنیا کے اس بحران کا جواب فراہم کرتا ہے جہاں قوانین تو موجود ہیں مگر اخلاقی ضمیر کمزور ہو چکا ہے۔

غزالی کی اس اخلاقی فکر نے بعد کی پوری صوفی روایت کو متاثر کیا۔ برصغیر میں شاہ ولی اللہ، اور اسلامی دنیا میں بے شمار صوفی مفکرین نے غزالی کے تصورِ تزکیہ کو سماجی اصلاح کی بنیاد بنایا۔ یہی وجہ ہے کہ غزالی کو تصوف کو ایک فردی تجربے سے نکال کر ایک تہذیبی اخلاقی تحریک بنانے والا مفکر کہا جا سکتا ہے۔

ابن عربی اور تہذیبِ طاقت کے مقابل روحانی شعور کی تشکیل

شیخ اکبر محی الدین ابن عربی اسلامی تصوف کے وہ عظیم مفکر ہیں جنہوں نے روحانیت کو محض اخلاقی تربیت تک محدود نہیں رکھا بلکہ اسے پورے تہذیبی شعور کی تشکیل کا ذریعہ بنادیا۔ اگر امام غزالی کے ہاں تصوف نفس کی اصلاح کے ذریعے اخلاقی مزاحمت پیدا کرتا ہے، تو ابن عربی کے ہاں تصوف خود انسانی وجود کے تصور کو بدل دیتا ہے۔ یہی تبدیلی طاقت، مادیت اور غلبے پر قائم تہذیب کی جڑیں ہلا دیتی ہے۔

ابن عربی کی فکر کا مرکزی ستون وحدتِ وجود ہے، یعنی حقیقی وجود صرف اللہ کا ہے اور باقی تمام موجودات اسی کے ظہور ہیں۔ اس تصور کے تحت انسان اگر خود کو مستقل، طاقتور اور خود مختار سمجھے تو یہ محض وہم ہے۔ فتوحاتِ مکیہ میں ابن عربی واضح کرتے ہیں کہ انسان کا غرور اسی وقت پیدا ہوتا ہے جب وہ اپنے وجود کو اللہ سے الگ سمجھنے لگتا ہے (ابن عربی، فتوحات، جلد دوم)۔ یہی غرورِ طاقت کی تہذیب کی اصل بنیاد ہے۔

غلبے کی تہذیب اس تصور پر کھڑی ہوتی ہے کہ انسان فطرت کا مالک ہے، دوسروں پر حکمران ہے، اور اپنی عقل و قوت سے ہر شے کو مسخر کر سکتا ہے۔ ابن عربی اس پورے فکری ڈھانچے کو رد کرتے ہیں۔ ان کے نزدیک انسان حاکم نہیں بلکہ مظہر ہے؛ وہ مالک نہیں بلکہ امانت دار ہے۔ جب انسان خود کو مظہرِ الٰہی سمجھے تو وہ استحصال نہیں کر سکتا، کیونکہ وہ ہر وجود میں خدا کی تجلی دیکھتا ہے۔

فصوص الحکم میں ابن عربی انسانِ کامل کا تصور پیش کرتے ہیں جو کائنات میں خدا کی صفات کا سب سے مکمل ظہور ہے۔ لیکن یہ کمال طاقت کے ذریعے نہیں بلکہ عبدیت کے ذریعے حاصل ہوتا ہے۔ وہ لکھتے ہیں کہ انسان جتنا اپنے آپ کو فنا کرتا ہے، اتنا ہی حق کا مظہر بنتا ہے (ابن عربی، فصوص، فصِ آدمیہ)۔ یہاں فنا کا مطلب سیاسی یا جسمانی خاتمہ نہیں بلکہ انا اور تسلط کی نفی ہے۔

یہی فناِ غلبے کی تہذیب کے خلاف سب سے گہری مزاحمت ہے۔ جدید دنیا کا انسان خود کو مرکزِ کائنات سمجھتا ہے، جبکہ ابن عربی کا روحانی انسان خود کو خدا کی مشیت کا مظہر سمجھتا ہے۔ ایک طاقت جمع کرتا ہے، دوسرا تواضع پیدا کرتا ہے۔ ایک دنیا کو فتح کرنا چاہتا ہے، دوسرا خود کو فتح کرتا ہے۔

ابن عربی کے نزدیک مادیت انسان کو وجود کے نچلے درجے میں قید کر دیتی ہے۔ وہ دنیا کو مکمل طور پر رد نہیں کرتے، مگر اسے اصل حقیقت کا سایہ قرار دیتے ہیں۔ فتوحات میں وہ لکھتے ہیں کہ جو شخص مظاہر پر رک جائے وہ حقیقت سے محروم رہتا ہے (ابن عربی، الفتوحات، جلد اول)۔ اس طرح مادہ پرستی دراصل روحانی نابینائی ہے۔

یہاں تصوف ایک فکری آزادی بن جاتا ہے۔ انسان جب صرف ظاہری دنیا کو سب کچھ نہیں سمجھتا تو وہ اس نظام کا غلام بھی نہیں بنتا جو دولت، پیداوار اور غلبے کو کامیابی کا معیار بناتا ہے۔ یوں ابن عربی کا روحانی انسان سرمایہ دارانہ اور سامراجی ذہنیت دونوں سے فکری بغاوت کرتا ہے، خاموش مگر گہری بغاوت۔

ابن عربی کی فکر میں اخلاق محض قوانین کی پابندی نہیں بلکہ کائناتی ہم آہنگی کا اظہار ہے۔ چونکہ ہر شے خدا کی تجلی ہے، اس لیے ظلم کسی اور پر نہیں بلکہ حقیقت میں خود حق پر زیادتی ہے۔ یہی تصور انسان کو فطری طور پر عدل، رحم اور احترامِ وجود کی طرف لے جاتا ہے۔ یہ اخلاق کسی ریاست کے قانون سے نہیں بلکہ روحانی شعور سے پیدا ہوتا ہے۔

دلچسپ بات یہ ہے کہ ابن عربی کے یہاں مزاحمت کبھی براہِ راست سیاسی نعرے کی صورت میں نہیں آتی، مگر فکری طور پر وہ ہر اس نظام کو باطل کر دیتے ہیں جو انسان کو مطلق طاقت کا مالک سمجھتا ہے۔ ان کا تصورِ وجود خود سامراجی ذہنیت کی نفی ہے، کیونکہ سامراج ہمیشہ خود کو بر تر اور دوسروں کو کمتر سمجھ کر قائم ہوتا ہے۔

بعد کی صوفی روایت میں ابن عربی کے فکر نے انسان کو فتوحات کے بجائے معرفت کی طرف موڑنے میں بنیادی کردار ادا کیا۔ عثمانی، مغل اور صفوی ادوار میں بہت سے صوفی علما نے طاقت کے قریب ہوتے ہوئے بھی اندرونی طور پر اسی روحانی تصور کو زندہ رکھا جو غلبے کو اصل مقصد نہیں مانتا تھا۔

یوں ابن عربی کے ہاں تصوف محض خانقاہی عبادت نہیں بلکہ تہذیبی شعور کی اصلاح ہے۔ وہ انسان کو یاد دلاتے ہیں کہ طاقت عارضی ہے، مادہ فانی ہے، اور اصل حقیقت صرف خدا ہے۔ یہی شعور انسان کو ظلم، استحصال اور غرور سے بچاتا ہے اور ایک ایسے روحانی انسان کی تشکیل کرتا ہے جو تہذیبِ غلبہ کے بہاؤ میں بہنے کے بجائے اس کے مقابل اخلاقی و فکری مزاحمت بن جاتا ہے۔

شاہ ولی اللہ اور روحانی انسان کی سماجی تشکیل

شاہ ولی اللہ دہلوی اسلامی فکری روایت میں اس اعتبار سے منفرد مقام رکھتے ہیں کہ انہوں نے تصوف کو نہ محض باطنی نجات تک محدود رکھا اور نہ ہی اسے سماج سے کٹا ہوا خانقاہی عمل سمجھا۔ ان کے نزدیک تصوف فرد کی روحانی اصلاح کے ساتھ ساتھ معاشرتی عدل، اخلاقی توازن اور تہذیبی استحکام کی بنیاد ہے۔ یہی وجہ ہے کہ ان کا تصورِ روحانی انسان طاقت، مادیت اور غلبے کی تہذیب کے مقابل ایک جامع اخلاقی متبادل بن کر سامنے آتا ہے۔

شاہ ولی اللہ کے زمانے میں ہندوستانی معاشرہ سیاسی زوال، اخلاقی انحطاط اور طبقاتی ناانصافی کا شکار تھا۔ مغلیہ اقتدار کمزور ہو رہا تھا، امراء عیش پرستی میں مبتلا تھے، اور عوام معاشی دباؤ میں پس رہے تھے۔ اس ماحول میں شاہ ولی اللہ نے محسوس کیا کہ صرف فقہی اصلاح کافی نہیں، بلکہ انسان کے باطن کی تطہیر کے بغیر سماجی عدل ممکن نہیں۔ اسی شعور سے ان کا تصوف ایک اصلاحی تحریک کی صورت اختیار کرتا ہے۔

ان کی شہرۂ آفاق تصنیف حجۃ اللہ البالغہ میں واضح ہوتا ہے کہ شریعت اور روحانیت ایک ہی اخلاقی منصوبے کے دو رخ ہیں۔ وہ لکھتے ہیں کہ اللہ نے معاشرے کو اعتدال پر قائم رکھنے کے لیے اخلاقی اصول عطا کیے ہیں، اور جب انسان خواہشاتِ نفس کے تابع ہو جاتا ہے تو یہ توازن بگڑ جاتا ہے (شاہ ولی اللہ، حجۃ اللہ، جلد اول)۔ یہاں

تصوف خواہشات کی تربیت کے ذریعے سماجی استحصال کی جڑ کاٹتا ہے۔

شاہ ولی اللہ کے نزدیک مادیت صرف ذاتی کمزوری نہیں بلکہ اجتماعی فساد کا سبب ہے۔ جب دولت زندگی کا مقصد بن جائے تو طاقتور کمزور کو روندنے لگتا ہے۔ اسی لیے وہ زہد کو فرار نہیں بلکہ سماجی تطہیر کا ذریعہ سمجھتے ہیں۔ ان کے ہاں روحانی انسان وہ ہے جو دنیا میں رہتے ہوئے دنیا کا غلام نہ بنے۔

اہم بات یہ ہے کہ شاہ ولی اللہ تصوف کو عملی ذمہ داری سے جوڑتے ہیں۔ وہ صوفی کو محض مراقبے میں ڈوبا ہوا شخص نہیں بلکہ معاشرتی خیر کا فعال کردار مانتے ہیں۔ ان کے نزدیک روحانی تربیت انسان میں انصاف، دیانت اور خدمتِ خلق کا جذبہ پیدا کرتی ہے، جو کسی بھی تہذیب کی بقا کے لیے ضروری ہے۔

شاہ ولی اللہ کے تصور میں طاقت بذاتِ خود بُرائی نہیں، مگر جب وہ اخلاق سے آزاد ہو جائے تو ظلم میں بدل جاتی ہے۔ اسی لیے وہ حکمرانوں کو روحانی احتساب کی دعوت دیتے ہیں۔ ان کے خطبات اور تحریروں میں بار بار یہ بات آتی ہے کہ اقتدار اللہ کی امانت ہے، ذاتی ملکیت نہیں۔ یہ تصور جدید طاقت پرست سیاست کی فکری نفی ہے۔

ان کا تصوف سماجی طبقاتی تفاوت کے خلاف بھی خاموش مزاحمت ہے۔ وہ دولت کی غیر منصفانہ تقسیم کو فطری نہیں بلکہ اخلاقی خرابی قرار دیتے ہیں۔ حجۃ اللہ البالغہ میں معاشی عدل کو شریعت کے مقاصد میں شامل کر کے وہ واضح کرتے ہیں کہ روحانیت اگر غربت اور ظلم کے خلاف حساس نہ ہو تو ادھوری ہے۔

یوں شاہ ولی اللہ کے ہاں روحانی انسان تین سطحوں پر تشکیل پاتا ہے:

باطنی تطہیر، اخلاقی ذمہ داری، اور سماجی اصلاح۔

یہی تینوں عناصر مل کر غلبے کی تہذیب کے مقابل ایک متوازن انسانی ماڈل پیش کرتے ہیں، جہاں کامیابی طاقت میں نہیں بلکہ عدل میں، دولت میں نہیں بلکہ کردار میں، اور غلبے میں نہیں بلکہ خدمت میں ناپی جاتی ہے۔

شاہ ولی اللہ کی فکر جدید دنیا کے لیے غیر معمولی معنویت رکھتی ہے۔ آج جب عالمی نظام دولت اور طاقت کے ارتکاز پر کھڑا ہے، ان کا تصوف انسان کو یاد دلاتا ہے کہ تہذیب صرف معیشت سے نہیں بلکہ اخلاق سے بنتی ہے۔ اگر اخلاق ختم ہو جائے تو ترقی بھی دراصل تباہی کی ایک صورت بن جاتی ہے۔

یوں شاہ ولی اللہ تصوف کو خانقاہ سے نکال کر سماج کے قلب میں لے آتے ہیں۔ ان کا روحانی انسان نہ دنیا چھوڑتا ہے اور نہ دنیا میں گم ہوتا ہے، بلکہ دنیا کو اخلاقی بنانے کی جدوجہد کرتا ہے۔ یہی تصوف بطور اخلاقی مزاحمت کی سب سے مکمل عملی صورت ہے۔

جدید دنیا اور تصوف بطور اخلاقی متبادل

اکیسویں صدی کی عالمی تہذیب بنیادی طور پر طاقت، پیداوار اور غلبے کے منطق پر

استوار ہے۔ ریاستیں فوجی قوت کے ذریعے اپنا اثر بڑھاتی ہیں، معیشتیں لامحدود ترقی کے تصور پر کھڑی ہیں، اور فرد کو کامیابی کے لیے مسلسل مسابقت میں دھکیلا جاتا ہے۔اس نظام میں انسان کی قدر اس کی اخلاقی حیثیت سے زیادہ اس کی افادیت، پیداوار اور طاقت سے ناپی جاتی ہے۔ یہی وہ تہذیبی بحران ہے جس کے مقابل تصوف بطور اخلاقی مزاحمت ایک گہرا فکری متبادل فراہم کرتا ہے۔

جدید مادیت انسان کو محض معاشی اکائی میں بدل دیتی ہے۔ سرمایہ دارانہ منطق کے تحت ہر تعلق نفع و نقصان کے پیمانے پر رکھا جاتا ہے۔ دوستی مفاد بن جاتی ہے، علم منڈی کی جنس بن جاتا ہے، اور حتیٰ کہ مذہب بھی بعض اوقات صارفیت کے دائرے میں قید ہو جاتا ہے۔اس ماحول میں تصوف انسان کو یاد دلاتا ہے کہ اس کی اصل قدر اس کی روحانی گہرائی میں ہے، نہ کہ اس کی معاشی حیثیت میں۔

طاقت کی جدید سیاست بھی بنیادی طور پر غلبے کی نفسیات پر قائم ہے۔ بین الا قوامی تعلقات میں اخلاقی اصول اکثر مفاد کے سامنے بے معنی ہو جاتے ہیں۔ کمزور ریاستیں معاشی دباؤ، جنگ یا ثقافتی بالا دستی کے ذریعے زیر کی جاتی ہیں۔ یہ وہی منطق ہے جس کے خلاف صوفی روایت نے ہمیشہ باطنی طور پر مزاحمت کی، خواہ وہ ابن عربی کی وجود کی فرو تنی ہو، غزالی کی اخلاقی تطہیر ہو یا شاہ ولی اللہ کا سماجی عدل۔

تصوف کا بنیادی نکتہ یہ ہے کہ اصل طاقت نفس پر قابو ہے، نہ کہ دوسروں پر غلبہ۔ یہ تصور جدید طاقت پر ستی کی جڑ پر ضرب لگاتا ہے۔ جب انسان خود کو اخلاقی طور پر جواب دہ سمجھنے لگے تو وہ استحصال کو ترقی کا نام نہیں دے سکتا۔

اسی طرح تصوف لامحدود ترقی کے تصور کو بھی چیلنج کرتا ہے۔ صوفی روایت میں قناعت، سادگی اور حد شناسی بنیادی اقدار ہیں۔ یہ اقدار جدید صارفیت کے کلچر کے برعکس ہیں جو انسان کو کبھی مطمئن نہیں ہونے دیتا۔ نہ بیجا مادی خواہشات کی تباہی، ذہنی دباؤ اور سماجی ناہمواری بڑھتی چلی جاتی ہے۔ تصوف یہاں ایک متوازن انسانی زندگی کا نمونہ پیش کرتا ہے جہاں خواہشات کو تربیت دے کر تہذیب کو پائیدار بنایا جاتا ہے۔

اہم بات یہ ہے کہ تصوف دنیا سے فرار کی دعوت نہیں دیتا بلکہ دنیا میں رہتے ہوئے اخلاقی خود مختاری سکھاتا ہے۔ صوفی معاشرے کا حصہ بنتا ہے، مگر اس کی قدریں منڈی اور طاقت کے نظام سے اخذ نہیں کرتا۔ وہ سچ، عدل اور رحم کو مرکزی حیثیت دیتا ہے، چاہے اس کی قیمت سماجی نقصان ہی کیوں نہ ہو۔

عصرِ حاضر میں جہاں مذہب کو اکثر انتہا پسندی سے جوڑا جاتا ہے، تصوف ایک ایسا روحانی ماڈل پیش کرتا ہے جو امن، برداشت اور انسانی وقار کو فروغ دیتا ہے۔ مگر یہ برداشت کمزوری نہیں بلکہ اخلاقی قوت سے جنم لیتی ہے۔ صوفی نفرت کا جواب تشدد سے نہیں بلکہ اخلاقی استقامت سے دیتا ہے، جو دراصل غلبے کی منطق کو توڑ دیتا ہے۔

یوں تصوف بطور اخلاقی مزاحمت جدید دنیا میں تین بڑے بحرانوں کا جواب بنتا ہے:

طاقت کی بے لگام سیاست، مادیت کی روح کش معیشت، اور غلبے کی تہذیبی نفسیات۔

یہ کوئی رومانوی خواب نہیں بلکہ ایک متبادل تہذیبی شعور ہے جو صدیوں تک مسلم معاشروں میں زندہ رہا اور آج دوبارہ معنویت اختیار کر رہا ہے۔

۵۔ خلاصہ / اختتامیہ (Conclusion)

تصوف بطور تہذیبی متبادل

اس مقالے میں یہ واضح کرنے کی کوشش کی گئی کہ تصوف محض انفرادی تزکیۂ نفس کا نظام نہیں بلکہ اسلامی فکری روایت میں ایک گہرا اخلاقی اور تہذیبی منصوبہ رہا ہے جو ہر دور میں طاقت، مادیت اور غلبے کے تہذیب کے مقابل خاموش مگر مؤثر مزاحمت فراہم کرتا رہا ہے۔ یہ مزاحمت سیاسی انقلاب یا عسکری تصادم کی صورت میں نہیں بلکہ انسانی شعور، اخلاقی ترجیحات اور وجودی تصور کی تبدیلی کے ذریعے ظہور پذیر ہوتی ہے۔

غزالی کے ہاں تصوف نفس کی تطہیر کے ذریعے انسان کو طاقت کے فریب سے آزاد کرتا ہے اور اخلاقی جواب دہی پیدا کرتا ہے۔ ابن عربی کے ہاں وحدتِ وجود انسان کے غرور، برتری اور تسلط کی فکری بنیاد ہی ختم کر دیتی ہے، جس کے نتیجے میں ایک فروتن اور باہم مربوط انسانی شعور جنم لیتا ہے۔ شاہ ولی اللہ کے ہاں یہی روحانیت سماجی عدل اور تہذیبی توازن میں ڈھل جاتی ہے، جہاں فرد کی اصلاح معاشرے کی اصلاح سے جدا نہیں رہتی۔

ان تینوں فکری روایتوں کو سامنے رکھ کر یہ بات نمایاں ہوتی ہے کہ تصوف کا اصل ہدف دنیا سے فرار نہیں بلکہ دنیا کو اخلاقی بناتا ہے۔ یہ انسان کو طاقت کے نشے سے نکال کر ذمہ داری کے شعور میں داخل کرتا ہے، مادیت کی غلامی سے آزاد کر کے قناعت اور خدمت کی طرف لے جاتا ہے، اور غلبے کی نفسیات کے بجائے رحم، عدل اور تواضع کو تہذیبی اصول بناتا ہے۔

جدید دنیا کے تناظر میں یہ تصور غیر معمولی اہمیت اختیار کر جاتا ہے۔ آج کا عالمی نظام معاشی استحصال، عسکری غلبے اور تہذیبی بالا دستی پر قائم ہے، جہاں اخلاق اکثر مفاد کے تابع ہو چکا ہے۔ تصوف اس پورے نظام کو براہِ راست چیلنج نہیں کرتا مگر اس کے انسان ساز اصولوں کو بدل کر اس کی بنیادیں ہلا دیتا ہے۔ جب انسان خود کو مطلق مالک کے بجائے امانت دار سمجھے، جب کامیابی طاقت کے بجائے کردار سے ناپی جائے،اور جب ترقی اخلاقی ذمہ داری سے جڑی ہو تو تہذیب کی سمت خود بخود بدلنے لگتی ہے۔

تحقیقی اعتبار سے یہ مقالہ تصوف کو رومانوی روحانیت کے بجائے ایک سنجیدہ اخلاقی و تہذیبی نظریہ کے طور پر پیش کرتا ہے۔ یہ جدید سیاسی اور معاشی مباحث میں ایک ایسا غیر عسکری مگر مؤثر متبادل سامنے لاتا ہے جو مذہب کو تشدد یا محض نجی عبادت کے خانے میں محدود کرنے کے بیانیے کو توڑتا ہے۔

مستقبل کی تحقیق کے لیے کئی راہے کھلتے ہیں۔ مثال کے طور پر:

- صوفی تحریکوں کا تاریخی کردار استعماری دور میں اخلاقی مزاحمت کے طور پر

• تصوف اور ماحولیاتی اخلاقیات کا باہمی تعلق

• جدید مسلم معاشروں میں روحانی تربیت اور سماجی انصاف کے عملی ماڈلز

• تصوف اور عالمی امن کے فکری امکانات

آخر میں یہ کہا جا سکتا ہے کہ تصوف بطور اخلاقی مزاحمت نہ ماضی کا قصہ ہے اور نہ

محض روحانی خواب، بلکہ ایک زندہ فکری روایت ہے جو آج کی بحران زدہ تہذیب کو انسانیت کی طرف واپس لانے کی صلاحیت رکھتی ہے۔ اگر جدید دنیا کو طاقت اور مادیت کے اندھے راستے سے نکالنا ہے تو روحانی انسان کی بازیافت ناگزیر ہے؛ وہ انسان جو غلبہ نہیں بلکہ خدمت، قبضہ نہیں بلکہ ذمہ داری، اور خود پسندی نہیں بلکہ اخلاق کو تہذیب کی بنیاد بناتا ہے۔

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