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# **Examining the role transnational Muslim faith-based NGOs in COVID-19 response in Pakistan: A case of two German faith-based NGOs**

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## **Abstract**

The role of transnational Muslim faith-based NGOs (TMFBNs), which originated in a non-Muslim country in humanitarian activities, is somehow under-researched, explicitly in the case of COVID-19 response. In this brief article, I attempt to examine the role of TMFBNs from Germany that actively took part in the COVID-19 response in Pakistan. In doing so, I picked a case of two TMFBNs engaged in humanitarian work during the COVID-19 lockdown in Pakistan through their local organizational or individual partner. The article departs with a little exemplification of the Islamic teaching on charity and humanitarianism. Then, in addition to their succinct trajectory expressing the foundations of their origin in contrast to the usual assumption behind the formation of TMFBNs, I present their strategies and challenges of fundraising and disbursements.

## **Key Words**

COVID-19, Humanitarianism, Transnational Muslim Faith Based NGOs (TMFBNs), Pakistan, Humanitarian Aid, Pakistani Diaspora

## **Introduction**

The pandemic of COVID-19 is reported to erupt in the Chinese city of Wuhan during the month of December 2019<sup>1</sup> that evolved as an international matter of public health within the course of weeks. The rapid and widespread growth of the virus, officially known as "the Corona Virus Disease 2019; COVID-19", across the borders, has become an everyday reality of almost all countries' social life. Within the first couple of months after its outbreak, WHO projections merely excluded any nation that had not been affected by the pandemic<sup>2</sup>. The epidemic is still circulating worldwide. The pandemic left irreversible effects on the global economic and social life.

Like many countries, the transmission and expansion of COVID-19 were quick in Pakistan. The government of Pakistan officially announced the identification of the first case of COVID-19 during the fourth week of February 2020<sup>3</sup>. In a few months, World Health Organization ranked Pakistan among the top 10 countries with a high tendency to increase<sup>4</sup>. However, six months after its first reported case, Pakistan was listed

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among the top five countries from Asia with the highest number of COVID-19 affected people<sup>5</sup>. According to Pakistan's National Command and Operation Center (NCOC), an estimated 588,728 COVID-19 cases were recorded in the country as of March 6, 2021. Like other developing nations, initially, the Pakistani government lacked the knowledge, capacity, and resources to address this complex situation, on the one hand. On the other hand, the masses were not prepared and sensitive toward the prevailing situation's gravity and its drastic effects<sup>6</sup>. The people with low socioeconomic status were affected the most. Their day-to-day livelihood was at stake. In addition to their high exposure to the pandemic, they were unable to meet their basic needs. The government machinery demonstrated a limited capacity to support this underprivileged and vulnerable band of the society.

Moreover, Pakistan contains a sizeable overseas population. According to the UN Department of Economic and Social Affairs (DESA), Pakistan has the sixth-largest diaspora population globally, with an estimated 5.9 million people<sup>7</sup>. The diaspora population helps their families, relatives, friends, and loved ones in need by sending remittances back home. The role of transnational diaspora supporting the in-need population back home is vital and cannot be ignored (see<sup>8</sup>). In the backdrop of COVID-19 and a country-wide lockdown caused by it, a large population was in need of financial support. The Pakistani diaspora – mostly Muslim – is believed to understand such need and remit the historical record amount back home in the first half of 2020<sup>9</sup>.

In addition to these overseas connections, a country's Islamic ideology connects it and its population with the other Muslim countries and their Muslim population, even overseas. They are assumed to be tied in an Islamic bond, in which a believer helps others who are in need by seeing it as a moral and religious duty<sup>10</sup>. This bond also translates into bilateral supports from wealthy Islamic countries to the Islamic countries that are in need during crisis times. Amid a challenging overall situation aggravated by the pandemic, Pakistan also received bilateral monetary and in-kind support from different Islamic nations. Despite the fact that the contribution to COVID-19 response made by Pakistani diaspora through its remittances and bilateral Muslim aid was very well highlighted in the media and by the scholars, nevertheless, the contributions and the role of transnational and national formal structures and NGOs were largely ignored. (Trans/International)NGOs, as a collective entity, are taking more humanitarian initiatives and distributing more aid than the entire United Nations machinery<sup>11</sup>.

In this vulnerable nationwide situation, the role of civil society and Non-Government Organizations (NGOs) is imperative to mitigate the far-reaching impact of the pandemic. Not only the local, the national, but also

the transnational NGOs came forward in order to support the vulnerable of the vulnerable strata of the Pakistani society. So far, not much academic attention is given to examine their role in the wake of COVID-19 in Pakistan. This brief paper explores Transnational Muslim Faith-Based NGOs' (TMFBN) role and efforts, mainly situated/originated in the non-Muslim world, for addressing the needs that emerged during the initial wave of COVID-19 in Pakistan. Studies, such as Cordier's (2009), suggest that the work of TMFBNs was more effective in comparison to other faith-based or secular NGOs in the countries with the Muslim majority, claiming to accentuate their role.<sup>12</sup> By doing so, I shall present the case of two TMFBNs, originated in Germany, who engaged with the COVID-19 response in Pakistan. It would include their fundraising and disbursement strategies along with the challenges they faced during their engagement with COVID-19 response.

It is significant to note that I encompass COVID-19 response, especially right after its outbreak and spanned over a period of six months, under the umbrella of humanitarian aid and efforts in Pakistan, which is characterized by the features; a) short-term assistance, b) response to COVID-19 pandemic, c) particular focus to the COVID-19 concentrated areas, and d) saving of human lives.

### **Islam and Humanitarian**

Like many other religions of the world, engagement with humanitarian activities is highly emphasized in Islam. Humanitarianism is believed to be one of the fundamental codes of Muslim faith. In Islam, helping the people in suffering and need and giving monetary support was not assumed as an individual's prerogative, instead it was made as an obligation similar to the other obligations.<sup>13</sup> The importance of humanitarianism is clearly indicated in the Quranic texts and the Prophet's sayings in addition to the actions of 'the Rightly Guideds'. Furthermore, the concepts of Islamic *Ummah* and Muslim Brotherhood further suggest the significance of humanitarianism in Islam and Muslims. For instance, a hadith referred to *Al-Nu'man ibn Bashir*, "the parable of the believers in their affection, mercy, and compassion for each other is that of a body. When any limb aches, the whole body reacts with sleeplessness and fever"<sup>14</sup>, highlights such relevance in Islam. It also reflects that all Muslims are tied regardless of their socioeconomic status, nationality, race, ethnicity, and so on. Such bonds connect wealthy Muslims to the poor or Muslims in-need and make it obligatory to the former category to help and support the latter.

Humanitarianism as an obligation of the Muslim faith and Muslims' involvement in humanitarian activities are intensively stimulated and encouraged in the Quranic texts and *Hadiths*. Here, it should be clarified that operationally 'humanitarianism as an obligation' denotes the *zakat*,

one among the five pillars of Islam, and the encouragement for the humanitarian acts under the Muslim faith represents the actions of *sadqa*, *waqf*, *kafara*, etc.

As far as a charity in the form of *zakat*, as a Muslim duty, is concerned, Quran clearly speaks about it on a number of points, for example, in Al-Baqarah<sup>1</sup> it says, "Establish prayer, pay alms-tax [*zakat*], and bow down with those who bow down"<sup>15</sup>. With other orders through Quranic texts, Islam imposes this duty to the wealthy Muslim gives this annual charity to help Muslims in need. Apart from this annual charity, Islam's emphasis on Muslims to do humanitarian acts is twofold. First, if the collection through *zakat* is not sufficient to address the needs, it would be the privilege of the Muslim government to explore other available resources (as noted by Krafess<sup>16</sup>). Second, Muslims should do charity to fulfill other religious actions like *sadqa*, *khairat*, and *kafara*. However, for the earlier actions, religious scholars had made the Muslim government a precondition to it, which means such rules do not apply in the context when the wealthy Muslim community under a non-Muslim government is helping the Muslim community in-need under a Muslim government. Nevertheless, the latter humanitarian actions are irrespective of such national borders and contexts and give the freedom to the wealthy Muslim wherever and whenever to support the people in need.

The Quranic text explicitly unfolds directions about it. By way of an illustration, it is said in Al-Baqarah, "To give charity [*sadqa*] publicly is good, but to give to the poor privately is better for you, and will absolve you of your sins. And Allah is All-Aware of what you do".<sup>17</sup> Additionally, Islam constituted a system of *khairat* and *kufara* in order to inspire Muslims to join humanitarian activities by promising the reward in the afterlife. Several hadiths books simultaneously point out the same context, "Save yourself from Hell-fire even by giving half a date-fruit in charity."<sup>18</sup> Moreover, with regards to *kufara* as an activity of humanitarian charity, the Quran exemplifies, "The penalty for a broken oath is to feed ten poor people from what you normally feed your own family, or to clothe them, or to free a bondsperson...".<sup>19</sup>

Thus far, I have tried to throw some light on the strong relationship between humanitarianism and Islam. In this brief account, I attempted to show that Islam is providing the precondition for humanitarian activity and charity by making it a religious obligation for Muslims on the one hand, and on the other, by pledging the obliteration of their sins.

### **Transnational Muslim Faith-Based NGOs (TMFBN)**

Shofiqur R. Chowdhury, Wahab and Islam<sup>20</sup>, Carlo Benedetti<sup>21</sup> and Julia Berger<sup>22</sup> defined faith-based NGOs on the basis of 'Orientation' and 'Pervasiveness'. The former is attributed to the "...religious self-identity of the NGOs",<sup>23</sup> such as Muslim, Christian, Buddhist and so on.

However, the 'Pervasiveness' includes their self-identity, mission, scope, membership, sources of funding.<sup>24</sup> By extending this category of pervasiveness, I would include the usual time of fundraising, place, people, and time of the disbursement, and, last but not least, the genesis of the NGO. The time of fundraising is critical to see if the NGO has a faith basis. For example, like many other Islamic holy events, mostly Muslim NGOs launch fundraising campaigns during Ramadan to collect *Zakat* and *Fitrana*.<sup>25</sup> Similarly, Catholic NGOs initiate the annual Lenten Campaign for fundraising during their Lent period. Faith-based NGOs demonstrate a great tendency to employ religious events as fundraising activities. As far as their place, people, and time of disbursement of funds is concerned, the faith-based NGOs exhibit a certain degree of inclination and preference towards the people (in-need) of the same faith. Aside from their usual engagements, these faith-based NGOs get engaged in helping the marginalized people of the same faith during their respective religious events. The genesis of the NGO is very crucial. In some instances and as per ground needs, the organizations turned to be secular at the later stage, yet they continued with the same vision and mission, in practical terms. So I feel not ruling out the intrinsic character of faith-based NGOs at the time of their birth.

Here, I am concentrating only on the Muslim Faith-Based NGOs (MFBN) who got engaged in humanitarian activities during the initial COVID-19 time for operational reasons. In this case, their transnational character is of great relevance because these MFBNs were situated in Germany and raised funds for COVID-19 response for the underdeveloped Muslim countries. Before moving further, I would like to offer a brief account of the emergence of TMFBNs in the global sphere.

Disagree with Abdel-Rahman Ghandour<sup>26</sup> and Strand (1998, as mentioned by Carlo Benedetti)<sup>27</sup> that in comparison to other faith-based NGOs, the establishment of Islamic motivated NGOs is a relatively new phenomenon, or they started growing in the 1980s. These scholars made two mistakes by discussing their origin. First, they evaluated the origin of MFBNs as a northern/western product only. Either south origin MFBNs were ignored in the academic discourse or considered as an instrument to religious preaching. Second, the role of MFBNs was only focused in the context of Muslims amid political distress, turmoil or war, then whether it was Palestine, Bosnia, Afghanistan or post-9/11 America (see Petersen<sup>28</sup>). I would rather argue that there were a number of MFBNs, with the goal of addressing the needs of Muslim in-need, but also their global recognition was rather late. Moreover, in the following cases, I attempt to disentangle that the origin of TMFBNs was not merely an outcome of Muslims in war or ideological conflicts but an institutional strategy to offer the religious duty and or obligations.

Ferris mentions that faith-based NGOs have been engaged in providing relief-related activities during the 1950s and 1960s.<sup>29</sup> However, there are shreds of evidence that their engagement was even before, especially in the context of Pakistan's independence and provision of services to the Muslim community who was deprived of many opportunities after being colonized by the UK. The prominent TMFBNs were initiated either in southern rich countries, e.g., International Islamic Relief Organisation (IIRO) and International Islamic Charitable Organisation (IICO), Qatar Charity was established in Saudi Arabia (1979), in Kuwait (1984), and in Qatar (1992), respectively, or by the southern diaspora in west, e.g., Islamic Relief and Muslim Aid in the UK in 1984 and 1985, respectively. Along with other TMFBNs, these NGOs undertook not only long-term development goals like education, livelihood, and health programs but also addressed short-term humanitarian needs in the countries with a greater Muslim population. Being a significant member of Islamic states, Pakistan has always been a beneficiary of transnational Muslim aid.

Besides, as per current Pakistani law, to execute a humanitarian plan, the NGO should be registered in Pakistan and obtain a Memorandum of Understanding (MoU) with the Economic Affairs Division (EAD) of the Ministry of Economic Affairs in the case of foreign aid. In addition to it, the role of the local intermediary agents and NGOs – irrespective of their religious affiliation – becomes more critical due to the geographic, social, and cultural differences between international altruistic actors and the people in-need<sup>25</sup> and the void created by the limited capacity of government structures and institutions or their proffered rigidity.<sup>26</sup> Thus, the transnational aid structures necessitate a local bridge or mediator that may connect their good-will of help to the people in-need. In Pakistan's case in relation to TMFBNs, the TMFBNs primarily rely on the country's faith-based NGOs.

### **Muslim Faith-Based NGOs in Pakistan**

Like other South Asian countries, the description of the history of institutionalized volunteerism and NGOs in Pakistan germinates – even before the independence of the country – with the British colonial regime. This altruistic spirit was extensively embedded in elites' religious duties and philanthropy for their respective religious communities. From the inception to date, the NGOs are governed mainly under British introduced 'the Societies Act 1860'<sup>21,32</sup>. At that time, the benightedness of Muslims – as a root cause of their exclusion from the job market and low socio-political prestige – helped Muslim leaders (re)define the objectives of these institutionalized voluntary organizations and to address societal needs of Muslims – mainly primary and post-primary education, health, shelter, orphanages – other than religious.<sup>33</sup> The scope of NGOs may be understood that eighty-three Muslim *Anjumans*<sup>3</sup>, which were led by

Muslim elites or in which they have a significant role, was recorded during 1860-1890 only in the province of Punjab, as noted by Edward Churchill.<sup>34</sup> In this context, it is noteworthy that the representation of the disadvantaged section of that society was tightly knitted in communal politics. These NGOs were not only representing but also considered as representative of groups belonging to specific religions.

However, a review of the trajectories of such organizations makes it visible that geographical changes in the region also changed the social and geographical boundaries of these organizations leading to the newly defined goals and mechanisms. For example, from the entire registered Muslim NGOs in the subcontinent, at the time of partition, there were only seven registered in Pakistan.<sup>35</sup> Changing socio-political (inter)national dynamics also influenced these 'representatives', and fashion of 'representation.' This initial breed of NGOs in Pakistan includes Muslim origin voluntary organizations working in the Indian sub-continent, and, later, started working in Pakistan, and/or NGOs formed and run by women political elites.<sup>36</sup> For instance, the first traceable society with Islamic orientation was the Scientific Society of Aligarh, established by the then renowned scholar, Sir Syed Ahmad Khan, in 1864. Later the prominent Muslim NGOs were Anjuman-i-Islamia and Anjuman Himayat-i-Islam, established in 1869 and 1884, accordingly. Then, the role of these MFBNs was very crucial for Muslims of the Indian sub-continent in uplifting their social status and stimulating Pan-Islamism through their education and orphanage programs. Similarly, *Hamdard* was formed as a pre-partition MFBN in 1920. Though, in post-partition India, it got registered as *waqf* named Hamdard Foundation in Pakistan in 1953<sup>37</sup> with its strong transnational connections.

The expansion of the third sector in Pakistan caused by the societal needs emerged in the context of socio-political changes in the country, a shift towards the neo-liberal economy diminishing the state's role in the provision of social protection and welfare – especially from the early 1990s – and availability of transnational multilateral aid, also witnessed a substantial rise and spread of MFBNs in the country. Also, several Islamic political parties formalized their humanitarian activities and introduced their foundations or NGOs. The presence and outreach of these Islamic political parties in the economically marginalized and deprived areas and strata of the society placed them in an advantageous position to undertake humanitarian and welfare initiatives without worrying about operational or overhead financial problems. Though no accurate number of these MFBNs in the country is available nevertheless, their meaningful and significant role in addressing humanitarian needs is omnipresent and cannot simply be ignored, rather it should be exalted. Similarly, the pertinent role of local MFBNs and TMFBNs in COVID-19 response was

seemingly under-researched and unnoticed in Pakistan. In the following section, I present the two cases on TMFBNs who contributed to addressing the COVID-19 response.

### **TMFBNs' response to the pandemic in Pakistan**

Being a member of the Pakistani diaspora and different (online) groups administered by them provided me an opportunity to get to know these two TMFBNs, i.e., Alkhidmat Germany and Tuisa hilft-Stiftung. Among others, their visibility and donations appeals – for supporting the people exposed to COVID-19 and subsequent lockdown, in which they were at risk of losing their livelihoods – in the social media groups was very prominent. As far as data collection is concerned, I relied upon two one-to-one online in-depth and one written questionnaire of the representatives, along with the reports, photos, and the donations transaction receipts shared by these TMFBNs in different social media groups and on their websites. A brief profile of these two TMFBNs is given below:

#### **Alkhidmat Germany**

The organization was established in 2016 by Dr. Rizwan Akram, a Pakistani descendant German physician in cardiology, and his family and friends in Germany. At present, Dr. Akram also holds the presidency of Alkhidmat Germany. The organization was established with the intention to formalize the process of collection and distribution of the religious obligation of charity (*zakat, sadqat, etc.*) from his family and friends. This TMFBN works in the thematic areas of "Disaster Management, Health Care, Education, Clean Water, Orphan Care Program, Community Services and *Mawakhat* (Interest-free Loans).<sup>38</sup> " Albeit, Alkhidmat Germany also initiated humanitarian activities for Muslims in a crisis situation, e.g., Syrian and Rohingya refugees, by distributing winter and ration packages, but their main geographical focus continued to be on Pakistani Muslims. During the lockdown due to COVID-19, the organization instigated an extensive campaign to help Pakistani people in-need and raised tens of thousands of euros. The raised amount was later distributed mainly by an MFBN in Pakistan of the same name.

#### **Tuisa**

A Moroccan descendant German named Abdeslam Elghoulbzouri, established Tuisa Hilft Stiftung<sup>4</sup> in 2005. After their initial focus on the Arab Maghreb region, Tuisa extended its projects in some other Muslim (concentrated) countries on three continents. Tuisa is undertaking a range of humanitarian projects and addressing the urgent and immediate needs of the community. They are not only supporting large projects but also supporting the individuals in desperate need of life survival. Hundreds of volunteers are the backbone of TMFBN who involve from the charity

raising to the disbursement process. Tuisa played a vibrant role during the COVID-19 lockdown and raised a significant amount out of which a substantial number was allocated for Pakistan. The allocated amount was equally distributed among five volunteers looking after the COVID-19 response activities in Pakistan. These volunteers then identified and devised the sources to distribute the charity that was likely through their social networks.

### **Key Findings:**

Following key findings drew from the collected empirical data and review of the shared material on social media platforms by Alkhidmat Germany and Tuisa:

- These TMFBNs were not established as a consequence of an immediate political crisis of Muslims but rather to institutionalize the religious obligations of (Pakistani) Muslims living in Germany. As Dr. Rizwan Akram echoed:
 

"From beginning our wish is to help the poor people of Pakistan or whosoever in-need, we help them through our *sadqa* (.) or our collected *zakat* of family, friend. We could use it there in some way. We are working from three decades, but for some time in Pakistan and also here, there is a lot of strictness [concerning fund raising and distribution]. Before we used to send bank account to bank account or giving someone who is going to Pakistan. [...] Then we thought to organize it and bring it in the form of a NGO. So as to, if we want to do future donations, our work in future that may done in open and transparent way."
- In this case, the role of TMFBNs was very much limited to a fundraiser in Germany, who after collecting funds as part of *zakat* and general philanthropy.
- Since most of the places and events of funds collection, e.g., mosques and religious gatherings or events, were under the lockdown situation, most of the appeals were made online in different social media groups of the Pakistani diaspora. Tuisa team threw the light on the issue as:
 

"We usually hold charitable events that boosts our funds, where also physical leaflets are distributed. Ever since Covid-19 began, we were not able to carry out any sort of charitable events. [...] So ever since the purge of Covid-19 we have capitalized on this strategy since we are not able to rely on any others. We post much more frequently, and the flyer are worded in more of an urgent and compelling manner. And the majority of our flyer's topic are now about Covid-19."

Below, I am presenting a specimen of one of the appeals, extended for the collection of funds for COVID-19 response by Tuisa, in a group of Pakistani students on Facebook stated:

"Donate!! Every cent counts.

With an unavoidable lockdown in Pakistan due to the Covid-19, hundreds of thousands of daily wage workers and other at risk groups are sleeping hungry every day. They have no way to earn a halal living, and no means to put food on the table. Widespread hunger has raised its head, leading to an increase in malnutrition and worsening immune systems. In this extremely critical situation, your money can help save lives! Please give whatever you can, no amount is too small, to help fight some of the hunger. Your generosity is awaited by many less fortunate than you in this hour of need."<sup>39</sup>

- In Germany, the Pakistani diaspora realized the sensitivity and urgency of the situation and actively took part in assisting their countrymen back-home and in-need by doing substantial charity<sup>5</sup> as *zakat* and in other forms.
- Since these TMFBNs had no presence, capacity, and outreach in the country, they depended either on local/national MFBNs or individual social networks in the country. For instance, Alkhidmat Germany distributed their funds through Alkhidmat Foundation Pakistan, a welfare wing of one of the Islamic political parties of the country. Conversely, the interviewee from Tuisa, Maroof, unfolded his strategy of charity disbursement:

"We had an approach to wide-spend in whole Pakistan. There is an organization in Karachi named "Today"<sup>6</sup> [...], when I used to live in Pakistan, the students and colleagues of mine are now on good positions there. So I gave a [portion of the] fund to them, this is your fund. They also showed me the outcome and results of it."

Referring to another fund disbursement incidence in the northern parts of Pakistan, Mr. Maroof claimed to exploit his social network.

- The most significant portion of the collected donations by these TMFBNs was reserved for distributing food packages. However, a small share was allocated for the medical supplies required for the COVID-19 response.
- Although both of the TMFBNs claimed to help in-need people without any discrimination. Yet, like other FBNs, seemingly, their preference for support remained to the people who were sharing the same religious belief.

## **Conclusion and Recommendations**

### **Conclusion**

Undoubtedly, TMFBN played a substantial role in responding to the risks and effects of COVID-19 in Pakistan, and in their efforts, the Pakistani Muslim diaspora in Germany actively participated to a great length. Their role in this regard should be well celebrated. However, this acknowledgment would also demand us to learn the lesson from their engagement, making their future aid more effective and preparing for such unforeseeable catastrophes. The case also highlights that the Islamic obligation of charity was well-offered by the Pakistani Muslim diaspora; however, the country's wealthy Muslims should also offer this obligation to help their fellow-believers in-need.

### **Recommendations**

Following recommendations are drawn based on the abovementioned findings.

- Globally, the role of (T)MFBNs is significantly crucial, especially for today's Muslim world. However, it lacked the due academic research on it, compared to the research on other (T)FBNs. It is recommended to give (T)MFBNs more scholarly attention and recognition in order to highlight its role and contribution for the Muslim world.
- The role of (T)MFBNs should be acknowledged in the public realms, because it would encourage these structures and (Pakistani) Muslim diaspora to contribute more by fulfilling their religious obligation to assist the in-need people at home.
- It is highly recommended to have an institutional coordination and networking between these (T)MFBNs and other local and transnational NGOs – especially during the humanitarian response – to make the aid more effective and efficient by reducing the duplication of resource disbursement and specific-need-based engagement. In this regard, government is in the central position to moderate such coordination.
- Since these TMFBNs harbor a good name among the Muslims at home as well as in the host countries, therefore, transparency and accountability should be ensured. Moreover, it is the responsibility of TMFBNs to make sure that given charity (*zakat or sadqat*, etc.) is being disbursed rightly to the right person without any *mala fide* act. A bad name may easily spoil the reputation. Consequently, it is greatly recommended to have a proper audit of the project or activity.

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<sup>1</sup> I use English translation on the Quran, which is translated by Dr. Mustafa Khattab and retrieved from <https://quran.com/>

<sup>2</sup> There are four other laws in the country under which NGOs may be registered but there is a great tendency among NGOs to get register under 'the Societies Act of 1860' because of its relatively flexible regulations.

<sup>3</sup> *Anjuman* is an Urdu word which means 'Association'

<sup>4</sup> In English Tuisa Help Foundation and commonly called as Tuisa only.

<sup>5</sup> Tuisa officially refused to share the number of raised and disbursed funds for Pakistan, however, the interviewee from Tuisa informed about disbursed funds. But to stay on the safer side, I am not giving the informed figure neither of Tuisa nor of Alkhidmat Germany.

<sup>6</sup> A pseudonym of the local NGOs