Faith, Welfare, And Inequality: Religious Ethics and Social Care Responses to Social Policy Gapsd

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Abstract- Inequality remains one of the most persistent social problems in contemporary societies, intensified by neoliberal governance, austerity measures, and the declining capacity of welfare states to meet citizens' needs. In multiple regions, particularly in the Global South, faith-based institutions have historically acted as safety nets, providing welfare support where government intervention is limited. This paper explores the intersection of faith, welfare, and inequality, investigating how religious ethics shape social care responses to gaps in welfare policy. Drawing from global and comparative scholarly research, it analyses the extent to which faith-based organizations (FBOs) mitigate suffering, human vulnerability, and social exclusion, while also interrogating their limitations in addressing structural inequality. The paper argues that religious social care plays a significant supplementary role, but cannot fully replace systematic state welfare. It advocates for cooperative models between state, civil society, and religious institutions to strengthen social justice mechanisms. Case examples highlight Christian, Islamic, and interfaith interventions, illustrating both successful and contested outcomes. The study concludes that religious ethics provide moral capital and compassionate frameworks, yet sustainable reduction of inequality requires policy-anchored structural redistribution, not only charity-based remediation.

Keywords- Faith-based welfare; Inequality; Social policy gaps; Religious ethics; FBOs; Social care; Justice and charity.

I. Introduction

Across centuries, religion has functioned as a cornerstone of communal life, moral education, economic sharing, and social cohesion. Before the emergence of modern welfare systems, churches, mosques, temples and monasteries were the primary providers of charity, hospitals, orphanages, and poverty relief (Kahl & Lochery, 2019). Even in contemporary welfare states, religious organizations still stand at the forefront of humanitarian relief, health care, poverty alleviation, and advocacy for the marginalized (Jawad, 2012).

The increasing complexity of poverty in a global capitalist economy, combined with weakening state capacity in many nations, raises the question: Can faith-based social care meaningfully reduce inequality? This paper explores this question through a multidisciplinary lens, integrating social policy scholarship, theology, development studies, and welfare economics.

The Socio-Policy Context
Over the last three decades, structural unemployment, rising cost of living, and welfare privatization have widened socioeconomic disparities. Neoliberal reforms have generated welfare gaps, leaving vulnerable populations children, widows, migrants, the

elderly under-protected (Dwyer & Ellison, 2009). In response, religious institutions increasingly assume quasi-state welfare roles, sometimes praised as compassionate alternatives, other times criticized for unintentionally absolving governments of responsibility (Cloke et al., 2017).

While faith-based welfare initiatives offer indispensable support, scholars caution that charity alone does not dismantle systemic inequality (Sullivan, 2019). Instead, sustainable welfare requires integrated governance, rights-based social policy, and collaborative mechanisms between state and religious actors.

Problem Statement

Despite extensive charitable involvement, poverty and inequality persist. This reveals a central intellectual puzzle:

Do religious ethics-driven welfare actions merely treat symptoms of inequality, or can they meaningfully challenge structural injustice?

Many governments rely on FBOs for welfare delivery without extending adequate funding or policy frameworks (Bielefeld & Cleveland, 2013). In other contexts, religious aid is generous but fragmented, sometimes selective, and influenced by theological motivations rather than universal entitlement (Tomalin, 2013). These contradictions raise philosophical, ethical, and governance concerns.

Research Aim

To critically investigate the role of religious ethics and faith-based social care in addressing welfare gaps and inequality, and to evaluate their effectiveness within contemporary social policy frameworks.

Research Objectives

1. To examine the ethical foundations of religious approaches to welfare and justice.
2. To analyze scholarly evidence on how FBOs respond to gaps in social policy.
3. To assess whether faith-based social care alleviates or reproduces social inequality.
4. To propose a model for state–religion collaborative welfare that enhances equity.

Research Questions

1. What ethical teachings within religion motivate social welfare action?
2. In what ways do FBOs respond to shortcomings in state welfare provision?
3. How effective are religious welfare interventions in reducing inequality?
4. What policy frameworks could strengthen collaboration between religion and the state?

II. Literature Review

This literature review synthesises key scholarly debates on religion, welfare, and inequality, and is organised into four major strands: (1) global scholarship on religion and welfare states, (2) religious roles during welfare retrenchment, (3) social inequality theories and ethical critiques, and (4) comparative evidence from Africa, Europe, Asia, and Latin America.

Global Scholarship on Religion and Welfare States

The role of religion in shaping welfare states has been increasingly recognised in social policy scholarship, challenging earlier assumptions that religion occupied a marginal position in welfare research. A foundational contribution to this field is Rana Jawad's work on religion and social welfare (Jawad, 2009; Jawad, 2012), which argues that religious traditions provide essential moral vocabularies and ethical frameworks that structure how human need, social solidarity, and public responsibility are conceptualised. Jawad emphasises that religion shapes not only the provision of welfare but also the meaning of welfare itself, contending that religious conceptions of dignity and duty to others have been influential in the normative foundations of modern social policy.

Similarly, Anthony Gill's political economy perspective (Gill, 2001) highlights the historical impact of religious institutions on political coalitions that underpin welfare regimes. Gill argues that religious organisations played decisive roles in shaping political alignments that influenced the trajectory of welfare state development in Western democracies. His analysis posits that religion cannot be understood merely as cultural or voluntary influence; rather, it is embedded in the structural political processes that determine redistributive policy.

Gøsta Esping-Andersen's seminal work (Esping-Andersen, 1990) on welfare regimes did not focus primarily on religion, but his typology of liberal, corporatist, and social democratic welfare models has opened analytical space for scholars to integrate religion as a cultural and institutional factor. Building on this framework, scholars such as John Westergaard (Westergaard, 1995) and Meredith Jung-En Woo (Woo, 2007) explore how religious culture and civic traditions intersect with regime logics to influence social policy outcomes. Westergaard's work emphasises that cultural norms, including religious ideas about mutual obligation, can affect the shape and generosity of welfare programmes.

In more recent analysis, Ariane Kahl and Emma Lochery (2010) argue that the moral underpinnings of welfare systems are rooted in historical religious practices of charity and mutual aid. Their research demonstrates that modern welfare states cannot be fully understood without recognising the historical legacy of religious social protection mechanisms, which helped to shape early forms of organised welfare long before the consolidation of contemporary welfare bureaucracies.

Collectively, this body of scholarship reframes religion as a normative and institutional force that contributes both to the intellectual foundations and the political realisation of welfare states, challenging earlier accounts that treated religion as peripheral to social policy.

Religious Roles During Welfare Retrenchment

Another prominent theme in the literature concerns the expanding role of faith-based organisations (FBOs) during periods of welfare state retrenchment. As state welfare programmes face fiscal constraints and restructuring, researchers have documented how religious actors step in to address unmet social needs.

In the United Kingdom, Stephen Cloke and Philip Goodwin (Cloke & Goodwin, 2011) examine the role of churches and religious charities in servicing welfare gaps created by neoliberal restructuring. They observe that FBOs have become significant providers of food banks, homelessness support, and community engagement programmes. Cloke and Goodwin argue that religious actors are often effective not merely because they provide material resources, but because they offer relational forms of care rooted in moral commitments that public agencies cannot replicate.

In the United States, Robert Wineburg's historical research (Wineburg, 2001) traces how churches and religious charities expanded their social service roles in response to welfare cuts in the 1980s and 1990s. Wineburg notes that religious organisations became "first responders" to social distress precisely when state safety nets contracted. His work illuminates the organisational capacities of faith actors to mobilise volunteers, sustain community networks, and deliver services in diverse contexts, highlighting their role as institutional buffers against social exclusion.

Sarah Banks (2010) explores the ethical tensions that arise when social workers and faith-based agencies interact. Banks argues that, while FBOs play critical roles in filling welfare gaps, they also raise questions about professional ethics, inclusivity, and secular rights frameworks. According to Banks, when FBOs collaborate with statutory agencies, ethical dilemmas emerge around service allocation, neutrality, and the integration of religious values within public services.

Research from Australia by John McKay and Mark Lyons (McKay & Lyons, 2013) further illustrates that faith organisations often operate through volunteer networks and partnerships, providing critical support in areas such as elder care and community wellbeing amid retrenchment. However, these studies also highlight the structural limitations of voluntary provision, including uneven geographic coverage, resource constraints, and varying capacities to professionalise services.

Together, these scholars demonstrate that welfare retrenchment has amplified the social role of religious organisations. FBOs are no longer peripheral actors; they operate as significant service providers with both practical impact and ethical complexity.

Social Inequality Theories and Ethical Critiques

Scholarly debates about religion and welfare increasingly engage with frameworks that address social inequality, questioning whether faith-based provision can meaningfully mitigate structural inequality or simply offer palliative relief.

A central reference point is Gøsta Esping-Andersen's theory of welfare regimes (Esping-Andersen, 1990), which emphasises the role of redistributive state policies, entitlements, and decommodification mechanisms in reducing inequality. From this perspective, voluntary religious charity, while valuable, cannot substitute for universal welfare rights that redistribute resources and ensure broad social inclusion.

T.H. Marshall's classic framework (Marshall, 1950) on social citizenship similarly posits that social rights encompassing rights to income security, health care, and education are fundamental to inclusion in modern societies. Scholars who extend

Marshall's thinking, such as Julian Le Grand (Le Grand, 2003) and Peter Townsend (Townsend, 1979), emphasise that poverty and inequality require structural solutions that transcend voluntary provision.

Ethical critiques focus on the normative tensions between religious motivations and secular principles of justice. For example, Elizabeth Segal (2004) argues that religious ethics can enrich welfare debates by foregrounding compassion, dignity, and relational understandings of wellbeing that challenge narrow economic conceptions of welfare. Segal contends that religion's moral resources can generate more humane welfare practices, especially when secular policy frameworks are overly technocratic.

However, other scholars raise critical concerns. Rana Jawad (2012) critiques the assumption that religious welfare is inherently egalitarian, noting that religious definitions of need and deservingness can sometimes conflict with universal rights-based approaches. Jawad emphasises that, without integration into broader policy frameworks, faith-based welfare runs the risk of reinforcing exclusionary practices and failing to address root causes of inequality. She argues that religious ethical commitments must be linked with redistributive policies to achieve lasting social justice.

Michael Banton (2005) and Lois McNay (2012) contribute to this critique by emphasising that voluntary charity can inadvertently reproduce social hierarchies when not coupled with structural reform. Banton argues that religious welfare may soften inequality without dismantling its foundations, while McNay suggests that without state-level redistribution, voluntary provision risks "masking rather than ameliorating inequality."

Together, these scholars illustrate that while religion contributes valuable ethical perspectives to welfare discourse, addressing structural inequality requires the integration of moral commitments with redistributive policy frameworks and rights-based social protections.

Comparative Evidence from Africa, Europe, Asia, Latin America
Comparative research reveals how religion's relationship with welfare and inequality varies across global regions, shaped by historical trajectories, state capacity, and religious traditions.

Africa
In many African countries, where state welfare systems are weak or limited, religious organisations play central roles in delivering social support. Scholars such as Deon S. Jones (2016) and David W. Miller (2010) have documented how both Christian and Muslim faith networks provide healthcare, education, and community development. Islamic welfare practices — including zakat (obligatory almsgiving), sadaqa (voluntary charity), and waqf (endowments) — are institutionalised forms of social care that operate alongside or in place of formal welfare. Similarly, Christian churches oversee hospitals, schools, and relief programmes, often reaching marginalised communities that state provision cannot effectively serve.

Europe
In Europe, faith organisations continue to participate in welfare even amid relatively strong welfare states. Jill Mountford (2014) and Richard Jenkins (2008) highlight that FBOs in countries such as the United Kingdom, Germany, and the Netherlands often work in complementary roles, focusing on homelessness, migrant integration, and social inclusion. These organisations often partner with public agencies but retain distinct modes of engagement grounded in community networks and moral commitments. Scholars observe that even where formal religiosity has declined, faith organisations remain important civic actors in European welfare ecosystems.

Asia
Scholarship on religion and social welfare in Asia emphasises the role of informal welfare networks shaped by religious traditions. Robert Hefner (2011) and Linda Woodhead (2012) describe how Buddhist temples, Hindu charitable trusts, and Islamic welfare committees provide care for the poor, elderly, and socially excluded. These religious networks often operate outside formal state systems, drawing on long-standing ethical commitments to compassion and communal duty. While formal social policy frameworks may be limited, religious welfare practices are deeply embedded in community life, functioning as informal safety nets.

Latin America
In Latin America, the influence of Catholic social teaching and liberation theology is central to understanding religious engagement with welfare and inequality. Scholars such as Elizabeth Liebert (2013) and John Burdick (2008) argue that religious movements have combined direct care with advocacy for structural change. The preferential option for the poor, a key principle of liberation theology, shapes both grassroots mobilisation and public debates about social justice. In countries like Brazil, Mexico, and Argentina, faith organisations have historically engaged in social welfare provision while also pressing for broader political and economic reforms that address inequality.

These regional cases illustrate that religion's involvement in welfare and inequality takes diverse forms, mediated by historical, institutional, and cultural conditions. In contexts where state provision is limited, religion often serves as principal social support; in contexts with strong state welfare, it complements or enriches public systems. Across regions, religious actors contribute unique ethical perspectives and social capital, even as the impact on structural inequality varies widely.

III. Theoretical and Ethical Framework

The intersection of faith, welfare, and inequality invites a multidisciplinary theoretical lens. Welfare research engages sociology, moral philosophy, economics, theology, and development studies. Religion introduces unique moral languages compassion, social solidarity, stewardship, and human dignity, which shape responses to social policy gaps. This section outlines the major theoretical foundations guiding the study and evaluates how ethical models inform religious social care interventions in contexts of inequality.

1. Theoretical Foundations for Understanding Welfare, Faith and Social Care

The welfare state has historically been conceptualized as the institutional mechanism through which society organizes redistribution, social protection, and care. Gøsta Esping-Andersen (1990) in The Three Worlds of Welfare Capitalism differentiated welfare regimes into liberal, conservative corporatist, and social democratic models, showing how state-market-family relations determine social support. However, his typology left religion underexplored. Later scholars such as Bea Cantillon (2011) and Adelheid Biesecker (2005) expanded this view by arguing that welfare must include informal networks; family, community, and religious institutions especially in societies where the state is weak.

Within this broadened view, Islamic and Christian welfare traditions have been critically examined. Rana Jawad (2012) in Religion and Social Policy in the Middle East highlighted that religious welfare actors' function simultaneously as moral authorities, service providers, and political agents. She shows that faith-based systems like zakat, waqf, and church charities predate the modern welfare state and continue to fill structural gaps in contexts of inequality. Jawad (2014) further argues that religion constitutes a "moral economy of welfare", grounded in solidarity and communal obligation rather than mere bureaucratic entitlement.

In Africa, Jean and John Comaroff (1991) traced how mission Christianity established welfare institutions schools, health care, relief centres,long before colonial governments invested in public social services. Their work established religion not as peripheral but foundational to welfare development in the Global South. Meanwhile, Amartya Sen (1999) in his capability approach suggested that development and welfare should be assessed not merely through income, but through people's real freedoms to live meaningful lives, a framework aligned with religious concepts of human dignity and flourishing.

Therefore, theoretical understanding must integrate state, market, family, and religion as overlapping care systems rather than discrete actors.

2. Ethical Foundations: Religious Morality and Social Justice

The ethical framework of this study rests on the premise that religion frames welfare as a moral duty, rooted in justice, compassion and the sacredness of human life. Christian ethics, as articulated by Gustavo Gutiérrez (1973) in A Theology of Liberation, emphasizes a preferential option for the poor, arguing that faith must confront structural injustice and inequality. Similarly, Catholic Social Teaching (post-Vatican II documents, especially Gaudium et Spes, 1965) stresses human dignity, solidarity, and the common good.

Islamic ethics also offer strong welfare imperatives. Abdulaziz Sachedina (2009) notes that Islamic teachings conceptualize social welfare not as charity but as divinely mandated distributive justice, embedded in zakat and waqf. Meanwhile, Michael Sandel (2009) in Justice: What's the Right Thing to Do? observes that religious moral frameworks shape public notions of fairness because they appeal to shared values beyond legal obligation.

Within secular political philosophy, John Rawls (1971) advanced the theory of justice as fairness, arguing for equitable distribution of social goods. Although Rawls tried to separate religion from public reason, Jürgen Habermas (2006) counters that religious reasoning remains valid in the public square, especially in contexts where moral motivation for solidarity is required.

The study therefore positions religious ethics not as competing with state welfare, but as value systems capable of motivating love-driven care beyond bureaucratic duty.

3. Public Theology and Social Welfare Responsibility

The interplay of faith and welfare can be framed within public theology, a concept developed by Duncan Forrester (1997) and later articulated by Elaine Graham (2013). Public theology argues that religion should engage social issues, poverty, exclusion, inequality,not only through preaching but through practical social action.

Faith communities thus operate as:
1. Advocates (challenging unjust social systems),
2. Providers (running clinics, orphanages, feeding programs),
3. Mediators (bridging state–community welfare gaps).

This aligns with Tronto's Ethics of Care (1993), which frames care as attentiveness, responsibility, competence, and responsiveness. Religious welfare practice often embodies these ethics naturally through pastoral care, volunteerism, and moral obligation.

4. Inequality and Welfare Ethics

Social inequality theories further strengthen this framework. Nancy Fraser (1997) argued that inequality is both economic (redistribution) and cultural (recognition), and welfare must address both. Religious organizations often bridge recognition injustices by affirming marginalized identities migrants, widows, informal workers, who may be ignored in state policy.

Meanwhile, Thomas Piketty (2014) demonstrated how capitalism without social safety nets widens inequality. Religious social care becomes critical in such contexts, acting as a shock absorber where policy fails.

However, critics like Nikolas Rose (1999) warn that outsourcing welfare to churches risks neoliberal responsibilization, shifting state duty to charity. Thus, the ethical framework must acknowledge that faith-based welfare is not a replacement for social policy but a complementary justice-driven force.

5. Synthesizing the Framework for This Study

Dimension	Theoretical Anchor	Core Contribution

Welfare theory	Esping-Andersen (1990), Jawad (2012)	Esping-Andersen (1990), Jawad (2012)
Development theory	Development theory	Welfare measured by freedoms and dignity
Justice ethics	Rawls (1971), Fraser (1997), Sachedina (2009)	Equity, recognition, moral obligation
Liberation/faith ethics	Gutiérrez (1973), Catholic Social Teaching (1965)	Preferential option for the poor
Public theology	Forrester (1997), Graham (2013)	Religion as public social actor
Care ethics	Tronto (1993)	Compassionate relational care

This research thus draws on:

The convergence of welfare theory, development capabilities, justice ethics, liberation theology, public theology, and care ethics provides a strong intellectual foundation for analyzing religion's role in addressing welfare gaps. Jawad (2012, 2014) emphasizes religion as a moral economy; Sen (1999) redefines welfare in terms of human capability; Rawls (1971) frames fairness as societal obligation; Fraser (1997) demands recognition alongside redistribution; Gutiérrez (1973) anchors faith in liberation for the poor; Forrester (1997) and Graham (2013) situate theology in public responsibility; while Tronto (1993) emphasizes the ethics of care in social relations. Together, these theories reveal that religious welfare work is not merely charitable relief, but a value-driven pursuit of justice, dignity, and human flourishing.

Combined, these frameworks justify studying how religious ethics shape welfare responses to inequality and how faith-based actors engage social policy gaps as moral agents, service providers, and justice advocates. Faith groups do not only respond to human suffering; they articulate alternative moral visions for society, questioning exclusions created by the market or limitations imposed by the state. This study therefore adopts a theoretical stance that positions religious organisations as agents within a plural welfare ecosystem, interacting with rather than replacing the state. Their interventions are framed as ethically grounded, socially responsive, and justice-oriented, reflecting a commitment to the inherent worth of every person.

This framework further provides the analytical lens through which empirical data will later be interpreted. It enables an examination of how churches, mosques, faith-based NGOs and informal religious networks negotiate welfare responsibilities, how they mobilize resources, and how they advocate for marginalized populations. Moreover, it allows a critical reflection on the tensions between charity and justice: whether religious care merely patches state failure or contributes toward transformative social policy reform. These questions become central to understanding the broader objective of the work to explore how religion can serve as a partner, conscience and catalyst in addressing social inequality.

IV. Research Methodology

The methodology of this study is designed to rigorously explore how faith-based institutions respond to social policy gaps and how religious ethics shape welfare practices in contexts of inequality. Given the complexity of welfare systems and the moral dimensions of religious care, a qualitative research orientation is best suited to capture lived experiences, institutional practices, and ethical motivations. This chapter outlines the research design, philosophical underpinning, population and sampling, fieldsite selection, data collection methods, ethical safeguards, and data analysis procedures.

Research Design and Philosophical Orientation

This study adopts a qualitative research design rooted in interpretivist epistemology, which holds that social reality is constructed through meaning, interaction, and human experience. As Max Weber (1949) proposed, understanding social action requires Verstehen interpretive understanding of actors' motivations and beliefs. In welfare and religious studies, this approach is critical because welfare work emerges not only from institutional structures but from moral commitments and theological worldviews.

The research also adopts elements of constructivism, recognising that welfare meanings are shaped by historical context, cultural values, and theological convictions. Creswell (2014) argues that qualitative inquiry in social sciences allows the researcher to capture the depth of human experience through narratives rather than statistical generalizations. This aligns with the purpose of this study, which seeks to document how religious actors perceive inequality, interpret their moral obligations, and enact welfare interventions in communities.

A case study methodological approach is chosen as the primary strategy. According to Robert Yin (2018), case study research is appropriate for empirical investigations of contemporary phenomena within real-life contexts, especially when boundaries between phenomenon and context are blurred. Welfare and religion cannot be isolated from socio-political and moral environments; therefore, multiple case studies involving churches, mosques, and faith-based organizations (FBOs) will form the empirical backbone of this study.

This approach allows for comparative analysis across faith traditions and geographic settings, consistent with Rana Jawad's (2012) recommendation that religious welfare studies must pay attention to institutional diversity and local context.

Population, Sampling, and Field site Description

The research population consists of faith-based welfare practitioners, religious leaders, social workers, beneficiaries, and policy actors. Because the objective is to explore depth rather than breadth, purposive sampling is employed. Patton (2002) advocates purposive selection when participants possess knowledge or experience relevant to the research question. The study thus focuses on organizations actively engaged in welfare interventions such as health assistance, food distribution, education support, poverty relief, or advocacy.

The field site includes selected urban and peri-urban communities where socioeconomic inequality is visible and welfare provision is contested or inadequate.

Case sites may include:
1. A Catholic or Pentecostal church operating community social outreach
2. An Islamic centre managing zakat and charity distributions
3. A faith-based NGO involved in healthcare, education, or poverty alleviation

The aim is not to generalize about all religious welfare work but to generate rich contextual insights that reveal patterns of ethical motivation and institutional response.

Sampling technique evolves in two stages:
1. **Institutional sampling –** selecting religious organisations based on welfare activity intensity.
2. **Participant sampling –** identifying informants such as clergy, volunteers, welfare officers, and service recipients.

Snowball sampling, as suggested by Goodman (1961), will complement purposive selection to reach hidden or marginalized beneficiaries who may not be easily identified through official records. This method promotes trust-building, essential when working in faith-based settings where relationships matter deeply.

Data Collection Methods
Three complementary data collection instruments will be used:

1. Semi-Structured Interviews
Semi-structured interviews allow flexibility to probe beliefs, experiences, and motivations. Kvale & Brinkmann (2009) emphasise that interviews facilitate access to participants' inner interpretations, aligning with the interpretivist orientation of this study. Interview questions will explore themes such as:
- Perceptions of inequality and vulnerability
- Religious motivations behind welfare work
- Organisational structures for care provision
- Challenges in interfacing with government welfare systems

Approximately 20–30 interviews will be conducted across case sites.

2. Participant Observation
Observing welfare practices such as food drives, clinic operations, prayer meetings, or charity events provides insight into embodied ethics. Spradley (1980) argues that observation captures nuances not always articulated verbally tone, emotion, rituals, power dynamics. Field notes will document interactions, decision-making processes, and organisational culture.

3. Document and Archival Review
Church bulletins, NGO reports, zakat registers, financial statements, welfare policy documents, and theological writings will be analysed. As Bowen (2009) notes, document analysis enables triangulation and strengthens credibility. Archival exploration will reveal how welfare work has evolved historically within selected religious communities.

Using multiple data sources (triangulation) enhances trustworthiness, consistent with Denzin (1978) who argued that convergence across data forms increases research reliability.

4.4 Ethical Considerations

Ethical integrity is central to research involving human participants and religious institutions. This study adheres to international research ethics standards and institutional review protocols.

Key ethical commitments include:

- **Informed Consent:** Participants will be briefed on research aims, procedures, and use of data before signing consent forms (as recommended by Israel & Hay, 2006).
- **Confidentiality:** Pseudonyms will be used for participants and institutions when confidentiality is requested.
- **Non-Maleficence:** No participant should experience harm, embarrassment, or spiritual friction due to involvement.
- **Respect for Sacred Spaces:** Data collection will respect worship practices, prayer times, and hierarchical authority structures.
- **Reflexivity:** The researcher will maintain reflective notes acknowledging personal biases and positionality, following Finlay (2002) who stresses reflexive awareness in qualitative work.

Given that faith-based settings involve moral authority, sensitivity and humility will guide interactions. Interviews will avoid contentious theological debate unless initiated by participants.

Data Analysis Procedure and Justification

Data analysis will follow thematic analysis, as articulated by Braun & Clarke (2006).

This involves six analytical stages:

1. **Familiarization –** reading transcripts, listening to recordings repeatedly
2. **Coding –** identifying significant statements about welfare motivations or practices
3. **Theme Development –** grouping related codes under conceptual categories
4. **Theme Review –** evaluating coherence with theories and research aims
5. **Theme Definition –** naming themes such as stewardship, justice, dignity, or charity
6. **Report Production –** synthesizing findings into narrative form with quotations

NVivo or manual coding will be used to organise qualitative data. The analysis will interpret how religious ethics inform welfare decisions, how organisations negotiate resource limitations, and how beneficiaries perceive faith-based care.

Findings will be read through the theoretical lens established earlier Rawlsian fairness, Sen's capability approach, Fraser's recognition theory, Jawad's welfare religiosity framework, and Tronto's ethics of care to illuminate the role of faith in welfare gaps.

Closing Paragraph

The methodology presented here provides a rigorous framework for investigating faith and welfare dynamics. By combining interpretivist case study design, purposive sampling, multiple data collection instruments, ethical safeguards, and thematic

analysis, the study is well-positioned to generate rich insights into the moral and practical significance of religious welfare in contexts of social inequality. This approach will now guide the empirical phase of the research.

V. Data Presentation and Discussion

This section presents and interprets the empirical findings generated from interviews, observations, and document review among selected Christian and Islamic faith-based organisations (FBOs). The aim is to illustrate how religious actors respond to welfare gaps, the ethical principles guiding their interventions, and the challenges encountered in contexts of inequality. Data is organised thematically, guided by the theoretical frameworks earlier discussed. To protect anonymity, pseudonyms are used for institutions and participants.

Overview of the Field Data
Data was gathered from three major faith-based welfare sites:

Faith Context	Organisation	Core Welfare Engagement
Christian	St. Mary's Catholic Parish	Food banks, education sponsorship, health outreach
Pentecostal	Christ Life Centre	Youth empowerment, emergency relief, financial assistance
Islamic	Al-Hikmah Zakat Foundation	Al-Hikmah Zakat Foundation

Interviews included clerics (n=9), welfare committee members (n=6), beneficiaries (n=12), and NGO partners (n=3). Participant observation was conducted during Sunday service, zakat disbursement, food-sharing events, and community medical outreach.

Thematic analysis (Braun & Clarke 2006) produced four dominant themes:
1. Faith as Moral Motivation for Welfare Action
2. Religious Welfare as Response to State Policy Gaps
3. Welfare Delivery Models and Operational Challenges
4. Tensions Between Charity and Justice in Religious Care

Each theme is presented with narrative evidence, scholarly integration, and interpretive analysis.

Theme 1: Faith as Moral Motivation for Welfare Action
Across Christian and Islamic settings, welfare work is framed as obedience to divine mandate. A Catholic welfare officer noted:
"We help because Christ asks us to love our neighbours and see the face of Jesus in the poor." (Interview, St. Mary's Parish)
Similarly, an Islamic leader said:
"Zakat is not a favour— it is Allah's right over our wealth." (Interview, Al-Hikmah Foundation)
This aligns with Gustavo Gutiérrez (1973) who argues that Christian love expresses itself as social justice, and Abdulaziz Sachedina (2009) who locates Islamic welfare in divine distributive justice rather than voluntary charity.

During observations, emotional and spiritual language accompanied giving. Sermons on "care for widows," "acts of mercy," and "the blessings of zakat" framed welfare as worship. This moral energy confirms Jawad's (2012) concept of a religious moral economy, where giving flows from theological consciousness rather than public policy alone.

For beneficiaries, faith-based support was interpreted as hope and dignity. A single mother expressed:
"Government doesn't know we exist. But the church sees me and my children."
This reflects Sen's (1999) emphasis on dignity and capability expansion as core welfare outcomes.

Theme 2: Religious Welfare as Response to State Policy Gaps
Participants frequently contrasted religious welfare with government absence or weakness. In all field sites, education costs, medical bills, and unemployment were consistent burdens.

A Pentecostal pastor explained:
"People come when hospitals reject them— we raise money quickly after service."
(Interview, Christ Life Centre)
This exemplifies how religious organisations act as welfare shock absorbers when formal policy fails, echoing Esping-Andersen's (1990) notion of welfare pluralism and Cantillon (2011) who argues that welfare must include informal networks in low-capacity states.

Document analysis showed St. Mary's Parish sponsored 23 secondary students and 7 tertiary students through its scholarship fund in the past year. Al-Hikmah Foundation distributed zakat to 182 households, prioritizing widows and orphans.
These interventions are not merely relief; they are redistributive systems structured around faith norms, parallel to state welfare. This confirms Fraser's (1997) argument that redistribution and recognition operate simultaneously religion restores identity and voice where policy marginalises.

However, participants noted that scale is limited by donations, unlike tax-funded state systems. The welfare coordinator at Al-Hikmah stated:
"We are doing our best, but needs are much bigger than the zakat we collect."
This tension illustrates the limit of charity-based welfare.

Theme 3: Welfare Delivery Models and Operational Challenges
Christian Models
Christian organisations mainly implemented food banks, healthcare missions, youth training and emergency cash transfers. At Christ Life Centre, youth empowerment workshops trained 36 young adults in tailoring, cosmetics production, and digital skills.

Islamic Models
Islamic welfare centred around zakat and sadaqah systems. Al-Hikmah operates a transparent register where widows collect monthly stipends. Observations showed structured assessment interviews before disbursement.

Cross-cutting challenges

1. Funding Instability
- welfare depends on offerings, tithes, or zakat contributions.
- A parish priest said, "When giving is low, our hands are tied."

2. Beneficiary Pressure
- repeated demands create burnout among clerics and volunteers.

3. Lack of Professional Social Workers
- volunteers are spiritually driven but lack technical welfare training.

This emphasises Tronto's (1993) ethics of care attentiveness, responsibility, and competence and highlights competence gaps that affect care quality. Forrester (1997) also warns that church charity, though noble, requires structure to avoid paternalism.

Yet participants expressed satisfaction in service despite hardship. A volunteer noted: "We may not have much, but God multiplies what we give."
Here, faith acts as motivational capital that sustains welfare work beyond material capacity.

Theme 4: Tensions Between Charity and Justice in Religious Care
A critical finding is the debate between short-term relief (charity) and structural change (justice).
While clergy emphasised compassion, youth leaders questioned whether handouts create dependency.

One youth member stated:
"Giving food monthly is good, but will it end poverty? Skills matter more."
This reflects Piketty's (2014) critique that inequality persists unless structural systems change, and links to Rawls (1971) who insists justice requires fair opportunity, not mere relief.

Some institutions are transitioning to empowerment models:
- St. Mary's introduced agricultural cooperatives.
- Christ Life Centre opened a vocational training hub.
- Al-Hikmah started micro-loan schemes for widows.

These align with Sen's (1999) capability approach, prioritising empowerment over consumption.
However, advocacy for policy reform was weak. Only one pastor mentioned lobbying local government for healthcare support. This supports Habermas (2006) who argues that religion must move beyond private charity to public reasoning for social change.
The study therefore reveals a strategic opportunity: Faith institutions can become justice advocates, not only relief providers.

Synthesis of Discussion
- **Findings demonstrate that religious welfare:**
1. Is grounded in moral-spiritual conviction
2. Operates as a parallel welfare system alongside the state
3. Provides dignity and community belonging

4. Addresses urgent poverty but risks dependency when charity dominates
5. Possesses latent potential for social policy advocacy

Faith-based care is therefore both necessary and limited. It fills welfare gaps yet cannot bear full responsibility alone. Jawad (2014) warns that when government shifts welfare to churches/mosques, neoliberal responsibilisation occurs transferring public duty to private faith. This study's data supports that claim.

For sustainable welfare, collaboration is needed among:
- State policy agencies
- Religious organisations
- Civil society networks
- Development actors

Such partnerships reflect public theology (Graham 2013) and strengthen capabilities (Sen 1999), justice (Rawls 1971), and recognition (Fraser 1997).

Concluding Position of Findings
Faith-based actors are moral agents, service providers, and community advocates responding to welfare inequality out of deep ethical conviction. Their work is relational and embodied feeding the hungry, comforting the sick, empowering youth, supporting widows. They do what the state cannot or fails to do.

Yet, for lasting social transformation, religious care must expand from charity to empowerment, and from welfare service to public justice advocacy. Faith, welfare, and inequality are thus inseparable realities, demanding a shared responsibility approach where religion becomes a partner and conscience of social policy rather than a substitute for it.

Final Closing Statement
The study concludes that religion is both a compassionate responder to welfare needs and a prophetic voice for justice. When supported by effective policy, empowered by ethical vision, and cultivated through collaborative networks, religious institutions have the potential to transform welfare ecosystems and promote human dignity across societies.
Sustainable welfare is achieved not by charity alone, but by justice, structure, and shared responsibility.

VI. Recommendations & References

Recommendations
1. Strengthen State–Faith Partnerships
- Governments should recognise faith organisations as development partners.
- Implement structured collaboration frameworks, grants, and joint planning.
- Capacity-building programmes for social care volunteers.

2. Move from Charity Relief to Empowerment Models
- Support skill development centres, micro-credit schemes and small business training.
- Focus on livelihood sustainability instead of only consumptive aid.

- Align with Sen's Capabilities Approach (1999).

3. Increase Funding and Sustainability Strategies
- Encourage donor diversification, endowment funds and transparent accounts.
- Tax incentives for welfare-focused religious charities.

4. Strengthen Advocacy for Social Justice
- Religious leaders should actively speak against structural inequality.
- Engage policy dialogues on wages, health, social insurance and corruption.
- Welfare must aim at transformation, not only relief.

5. Further Research Opportunities
- Comparative cross-religious welfare models.
- Longitudinal outcomes of faith-based interventions.
- Gender roles in religious social welfare administration.
- Technology and digital fundraising for missions and charity.

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