

The Contribution of Contemporary Volunteer Work in Islam to Achieving Economic Development

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Abstract:

This study aims to examine the contribution of contemporary volunteer work in Islam to achieving economic development by establishing the conceptual foundations of volunteer work and clarifying its legitimacy in Islam, identifying its main classifications and significance, and examining its contributions to the economic sphere and its principal contemporary areas, while also highlighting the major obstacles that limit its effectiveness. The study adopts a descriptive-analytical approach. It concludes that volunteer work represents a form of cooperation and altruistic contribution encouraged by Islam and is not confined to traditional individual forms; rather, its patterns and fields have diversified in the contemporary context, allowing it to be harnessed in the service of society and to contribute to economic development through mobilizing human capacities, supporting economically beneficial initiatives and projects, and helping alleviate certain economic burdens on individuals and society. The study further concludes that enhancing this role requires strengthening institutional volunteer work, establishing appropriate regulatory frameworks, providing financial resources and adequate volunteer training, and addressing the human, societal, financial, and legislative obstacles that limit its effectiveness.

Keywords: volunteer work; economic development; institutional volunteering; contemporary volunteer work; Islamic economic development.

Introduction:

Volunteer work is regarded today as a civilizational and social practice within the cultures of many peoples around the world. Individuals and institutions, both governmental and private, contribute through volunteering to providing benefits, assisting those in need, and helping address many of the challenges

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facing societies, particularly those related to economic matters. This is achieved by mobilizing human capacities, providing services and assistance, supporting disadvantaged groups, and contributing to initiatives and projects that serve the public interest.

Islam was among the earliest traditions to establish a culture of volunteer work within Muslim society through a range of legal provisions and directives that encourage acts of goodness, cooperation, social solidarity, assistance to those in need, spending, charitable giving, waqf (endowment), and other forms of generosity and contribution. Historically, these principles were embodied in institutions and practices that played a role in supporting those in need, providing financial resources and beneficial services, and helping alleviate the economic burdens borne by members of society. This reflects the economic dimension of volunteer work in the Islamic experience, in accordance with the Qur'anic injunction: "Cooperate with one another in goodness and righteousness, and do not cooperate in sin and transgression" [Al-Ma'idah 5:2].

The importance of volunteer work has increased in the contemporary era in view of the challenges arising from economic transformations and the needs they generate, which call for concerted efforts by individuals and institutions to serve society, mobilize available resources and capacities, support vulnerable groups, and help alleviate certain forms of economic deprivation and need. Accordingly, volunteer work has become one of the avenues that can contribute to achieving economic development through the human efforts, community initiatives, and financial and in-kind contributions it provides, as well as the opportunities it creates for participation in community service and for addressing some of society's economic needs.

Against this backdrop, this study seeks to examine the contribution of contemporary volunteer work in Islam to achieving economic development by establishing the conceptual foundations of volunteer work and clarifying its legitimacy and significance, identifying its types and obstacles, examining its principal areas related to economic development, and elucidating the ways in which it contributes to supporting economic activity and achieving certain developmental objectives within society.

Research Objectives:

The objectives of this study are as follows:

- To clarify the concept of volunteer work, establish its legitimacy in Islam, and explain its significance.
- To identify the main types of volunteer work and its contemporary areas related to the economic sphere.
- To identify the major obstacles that limit the effectiveness of contemporary volunteer work.
- To highlight the contribution of contemporary volunteer work in Islam to achieving economic development.
- To arrive at findings and recommendations that contribute to developing volunteer work and enhancing its role in the economic sphere in a manner consistent with contemporary requirements.

Research Problem:

The problem addressed by this study lies in the fact that volunteer work represents a form of generosity and cooperation encouraged by Islam. Its forms and fields have evolved in the modern era, and it has become present in numerous initiatives and activities related to economic life. Nevertheless, the extent of its contribution to achieving economic development requires further clarification and theoretical grounding.

Accordingly, the study addresses the following central question:

To what extent does contemporary volunteer work in Islam contribute to achieving economic development?

This central question gives rise to a number of subsidiary questions, most notably: What is the concept of volunteer work, and what are its legitimacy and significance in Islam? What are its principal types and contemporary areas related to the economy? What are the major obstacles that limit its effectiveness? And how does contemporary volunteer work contribute to achieving economic development?

Research Methodology:

Given the nature of this study, the descriptive-analytical approach was adopted. This approach involves clarifying the concept, legitimacy, significance, and types of volunteer work; describing the principal areas of contemporary volunteer work related to the economic sphere; analyzing the ways in which it contributes to achieving economic development; and examining the major obstacles that limit its effectiveness.

1. Volunteer Work: Concept, Legitimacy, and Types:

Volunteer work is one of the forms of generosity and contribution encouraged by Islam, given the noble values it embodies of cooperation, social solidarity, and service to society. To gain a comprehensive understanding of its nature and dimensions, it is first necessary to examine its concept and establish its legitimacy in Islamic law, followed by an examination of its principal types and forms.

1.1. The Concept and Legitimacy of Volunteer Work:

A study of volunteer work requires first examining its nature and defining its concept, as this constitutes the basis for understanding its various forms and fields. It also requires establishing its legitimacy in Islamic law through the relevant scriptural evidence that provides its legal foundation and highlights its place within the system of Islamic values.

1.1.1. The Concept of Volunteer Work:

First: Volunteering in the Linguistic Sense:

The term *taṭawwuʿ* (volunteering) is derived from the root *ṭ-w-ʿ*, which denotes compliance and willing acceptance without coercion. In this context, Ibn Manẓūr states: "al-ṭawʿ is the opposite of coercion; *ṭāʿahu*, *yaṭūʿuhu*, and *ṭāwaʿahu* [all denote willing compliance]. The noun is al-ṭawāʿah or al-ṭawāʿiyyah, and a person who is *ṭayyiʿ* is one who is obedient or willing" (Ibn Manẓūr, 1993, vol. 8, p. 240).

He also states: "Al-taṭawwu' refers to what a person voluntarily offers of his own accord, beyond what is required of him as an obligation" (Ibn Manẓūr, 1993, vol. 8, p. 243).

Thus, taṭawwu' conveys the notion of taking the initiative to perform acts of goodness without external compulsion or coercion; rather, it stems from free will and a sincere desire to give and contribute.

Second: Volunteering in the Technical Sense:

Muslim jurists paid particular attention to defining taṭawwu' in precise terms that combine its linguistic meaning with its Sharī'ah-based significance. In their usage, volunteering was associated with the notion of drawing closer to Allah through acts of worship that go beyond obligatory and required duties. Among their definitions is the following: "Al-taṭawwu' means drawing closer to Allah Almighty through acts of worship that are not obligatory" (al-Shirbīnī, 1994, vol. 2, p. 182).

This definition highlights the devotional dimension of volunteer work by presenting it as a means of seeking the pleasure of Allah Almighty. However, the contemporary concept of volunteer work has expanded to encompass all physical, financial, and intellectual efforts undertaken by individuals for the benefit of their communities as a means of drawing closer to Allah. This is fully consistent with the broader meaning of worship and with the overarching objectives of Islamic law, which encourage social solidarity and cooperation in righteousness and piety. Accordingly, contemporary researchers have offered various definitions of volunteer work, including the following:

- Volunteer work is a form of community-based charitable activity, referring to the effort undertaken by an individual, either independently or collectively, without seeking material benefits, as part of assuming social responsibility (al-Ḥumayānī & Shu'aybī, 2021, p. 118).
- Volunteer work is the effort and services provided by an individual, a group of individuals, or an institution with the aim of offering assistance and services to society or to a particular group, without expecting compensation for the efforts rendered (Zūqāy & Ma'tūq, 2016, p. 23; Sāḥilī, 2021, p. 30).

1.1.2. The Legitimacy of Volunteer Work:

Islamic law established this principle through numerous texts of the Qur'an and Sunnah, making it one of the most virtuous acts of devotion through which believers may attain distinction. The Qur'an contains numerous verses that encourage voluntary acts and promise those who undertake them great reward. Among these are:

- The verse: "whoever volunteers to give more, it is better for them" [al-Baqarah 2:184].
- The verse: "whoever volunteers to do good, then indeed Allah is Appreciative and All-Knowing" [al-Baqarah: 2:158].
- The verse: "Cooperate with one another in goodness and righteousness, and do not cooperate in sin and transgression" [Al-Ma'idah 5:2].

As for the Prophetic Sunnah, numerous hadiths encourage bringing benefit to people generally across all areas of life and affirm the legitimacy and virtue of voluntary acts. One such proof is the hadith of the

Bedouin who asked the Prophet -May Allah's peace and blessings be upon him- about the fundamental obligations of Islam:

Mālik ibn Anas narrated, as read to him from Abū Suhayl, from his father, that he heard Ṭalḥah ibn 'Ubayd Allāh say: A man from the people of Najd came to the Messenger of Allah -May Allah's peace and blessings be upon him- with disheveled hair. We could hear the loudness of his voice but could not understand what he was saying until he drew near to the Messenger of Allah -May Allah's peace and blessings be upon him-. He was asking about Islam, so the Messenger of Allah -May Allah's peace and blessings be upon him- said: "Five prayers during the day and night." He asked: "Are there any others required of me?" He said: "No, unless you perform voluntary prayers." He then mentioned fasting during Ramadan. The man asked: "Is there anything else required of me?" He said: "No, unless you perform voluntary fasting." The Messenger of Allah -May Allah's peace and blessings be upon him- then mentioned zakāh to him. He asked: "Is there anything else required of me?" He said: "No, unless you give voluntary charity." The man then turned away, saying: "By Allah, I will neither add anything to this nor fall short of it." The Messenger of Allah -May Allah's peace and blessings be upon him- said: "He will prosper if he is truthful" (Muslim, 2003, vol. 1, p. 40, Hadith no. 11).

Al-Nawawī stated: "His -May Allah's peace and blessings be upon him- statement, 'unless you perform voluntary acts,' is an exception of a discontinuous type; its meaning is: rather, it is recommended for you to perform voluntary acts" (al-Nawawī, 1992, vol. 1, p. 167).

Thus, voluntary acts are recommended and encouraged in Islamic law. They represent the sphere of virtue and benevolence, extending to encompass every righteous act whose benefit reaches others. This provides a firm foundation upon which contemporary volunteer work can build in the various fields of sustainable development.

'Abd Allāh ibn 'Umar, may Allah be pleased with them both, reported that a man came to the Messenger of Allah -May Allah's peace and blessings be upon him- and said: "O Messenger of Allah, which people are most beloved to Allah, and which deeds are most beloved to Allah?" He replied: "The people most beloved to Allah are those who are most beneficial to people, and the deeds most beloved to Allah, Mighty and Majestic, are bringing happiness to a Muslim, relieving him of a hardship, settling a debt on his behalf, or relieving his hunger. For me to walk with my brother to fulfill his need is more beloved to me than to observe i'tikāf in this mosque"—meaning the mosque of Madinah—"for a month. Whoever restrains his anger—even though he could act upon it if he wished—Allah will fill his heart with contentment on the Day of Resurrection. And whoever walks with his brother to fulfill his need until he fulfills it, Allah will make his feet firm on the Day when feet slip" (al-Ṭabarānī, 2008, vol. 12, p. 453, Hadith no. 13646; al-Albānī, 2000, vol. 2, p. 709, Hadith no. 2623).

The concept of voluntary work in Islamic jurisprudence is therefore not confined to purely devotional acts such as prayer and fasting. Rather, it extends to the various areas of transactions and charitable contributions that realize public benefit, including endowments (awqāf), bequests, and ongoing charitable giving. This opens a broad scope for encompassing the various forms of contemporary volunteer work, whether in the fields of health, the environment, or education, provided that such work realizes a Shari'ah-recognized benefit and does not contravene an unequivocal legal text. This demonstrates the

flexibility of Islamic jurisprudence and its capacity to accommodate new cases and emerging developments, while directing human capacities toward cultivating the earth and achieving sustainable development within the parameters established by Islamic law.

It may therefore be argued that volunteer work is not merely a marginal activity in the life of a Muslim; rather, it constitutes a fundamental pillar of societal construction in Islam. The evidence from the Qur'an and Sunnah collectively establishes its legitimacy and recommendation, making it a fertile field for achieving sustainable development in its comprehensive sense. The volunteer is motivated by faith and seeks thereby the pleasure of Allah Almighty, which ensures continuity and excellence in such work and transcends purely material motivations. This demonstrates the depth of the Islamic perspective on volunteer work and its firmly established legitimacy within the foundations of Islamic law.

1.2. Types and Significance of Volunteer Work:

Volunteer work takes various forms and encompasses diverse fields depending on the nature of the efforts undertaken and the objectives pursued. Its significance is also manifested in its effects on individuals and society, particularly in promoting cooperation and social solidarity and contributing to the realization of the public good. It is therefore necessary to examine its principal types.

1.2.1. Types of Volunteer Work:

The classification of volunteer work varies according to the criterion adopted. It may be classified according to the entity undertaking it into individual and institutional volunteering. It may also be classified according to the degree of organization and the framework within which it is practiced into formal and informal volunteering. These classifications are discussed below.

First: Volunteer Work According to the Entity Undertaking It:

On this basis, volunteer work is divided into individual and institutional volunteering.

A. Individual Volunteering:

Individual volunteering refers to activities undertaken by a person of their own free will and choice, independently of institutional affiliation or organizational ties. It generally reflects a personal motivation arising from individual conviction, religious commitment, or an emotional sense of responsibility. It has been defined in several ways, including the following:

- individual volunteering is "a social behavior practiced by an individual willingly, without expecting material returns, and based on ethical, religious, social, or humanitarian considerations" (Kharūbī, 2016, p. 198).
- individual volunteering is "a social act or activity undertaken by an individual independently, willingly, and voluntarily, without seeking any material return, and based on ethical, social, cultural, or religious considerations" (Sāḥilī, 2021, p. 30).

This type represents the historical foundation of volunteering in Islamic civilization. Early Muslims hastened to give and contribute as a consequence of their religious formation, before institutions and bodies were established to organize such activities. The spirit of Islamic jurisprudence provides a firmly grounded basis for individual volunteering through numerous Qur'anic and Prophetic texts encouraging voluntary giving without organizational constraints.

Individual volunteering has several fundamental advantages, the most important of which are:

1. It reflects spontaneity and sincerity of intention and is free from ostentation, embodying the concept of altruism praised in the Qur'an: "And they give preference to others over themselves, even though they are in need" [al-Ḥaṣhr 59:9].
2. It is characterized by flexibility and the ability to respond rapidly to urgent needs.

Nevertheless, it generally lacks sustainability and coordination, and its effectiveness may be limited because it depends on the capacities and resources of a single individual.

B. Institutional Volunteering:

Institutional volunteering refers to activities carried out within an organized body, registered association, or non-governmental organization, whereby volunteers are affiliated with that entity and contribute to achieving its objectives through defined programs and assigned roles. This form of volunteering is distinguished by the distribution of roles, strategic planning, human-resource management, monitoring and evaluation, making it more sustainable and capable of contributing to sustainable development (Sāḥilī, 2021, p. 30; Kharūbī, 2016, p. 189).

It represents a more advanced form of individual volunteering, characterized by greater organization and a broader social impact. In the Arab world, it is carried out through flexible civil-society organizations, particularly associations that seek to direct individual participation toward various social, economic, cultural, and environmental activities and to organize individuals into more effective groups capable of bringing about the desired change (Kharūbī, 2016, p. 189).

Second: Volunteer Work According to the Degree of Organization:

On this basis, volunteer work is divided into formal and informal volunteering.

A. Formal Volunteering:

Formal volunteering refers to activities carried out through clearly defined structures and documented contracts or agreements within institutions possessing a legally recognized status. Such institutions generally provide training and capacity-building programs for volunteers, establish defined performance standards, and employ regular evaluation mechanisms. Contemporary Muslim jurists have related this concept to the objectives of Islamic law, as documenting and organizing relationships serves to safeguard rights and protect the interests of the parties concerned. Such organizational regulation does not conflict with sincerity of intention and purity of heart; rather, the two operate in conjunction.

It refers to activities undertaken by individuals or groups within an institution or organization governed by a written system and having a legal framework. This does not necessarily mean that institutions adopting institutional volunteer work are governmental; they may also be community-based organizations in which volunteer work is practiced (al-ʿAnzī, 2025, p. 54).

Formal volunteering is characterized by established procedures for selecting and training volunteers, clearly defined tasks, performance-evaluation mechanisms, and transparency in reporting and

accountability. These features make it particularly capable of integration into the sustainable-development framework, with its international standards and measurable indicators. It also allows for expansion, replication, and measurement, in addition to its capacity to attract funding and institutional partnerships that require a clear legal framework. Within this context, which combines organizational regulation with sincere intention, the Qur'anic verse "Cooperate with one another in goodness and righteousness, and do not cooperate in sin and transgression" [Al-Ma'idah 5:2]. provides Qur'anic evidence that organized cooperation in righteousness is religiously encouraged and that the regulatory framework governing such cooperation does not diminish its value but rather enhances its impact.

B. Informal Volunteering:

Informal volunteering refers to volunteer activities carried out outside registered institutions or formal organizational structures. Such activities are often characterized by spontaneity and immediacy in response to needs arising within the surrounding environment. Examples include assisting a sick neighbor, cooperation among residents in cleaning neighborhoods, and grassroots youth initiatives that are not affiliated with any particular organization. In essence, this form of volunteering represents a natural extension of the human disposition upon which Allah created people, namely compassion and social solidarity.

It consists of informal efforts undertaken out of a charitable and voluntary motive and not subject to an institutional system or legal framework. Rather, such efforts are carried out by relatives, neighbors, and charitable individuals. However, informal volunteer work has declined in the present era, with organized institutional (formal) volunteering becoming more prevalent. Volunteer efforts are increasingly managed by institutions, each with its own administrative structures and formal procedures defining the types of volunteer activities it seeks. This has enhanced the effectiveness of volunteer work and contributed to its development, since uncoordinated efforts are not necessarily effective in all circumstances (al-ʿAnzī, 2025, p. 54).

The advantages of this form of volunteering include rapid response, proximity to the actual needs of society, and freedom from bureaucracy and complex administrative procedures. Nevertheless, it suffers from the absence of documentation, difficulty in measuring its impact, and a general lack of sustainability. It is also susceptible to variations in quality and inconsistency in the provision of voluntary contributions.

These four types of volunteer work are not fundamentally incompatible; rather, they complement and overlap with one another. Informal volunteering may often emerge and gradually develop into formal institutional volunteering. Likewise, individual volunteering may be undertaken by a volunteer who is registered with a formal institution, thereby combining more than one type. Each type complements the others and helps compensate for their respective limitations.

1.2.2. The Importance of Volunteer Work:

Volunteer work assumes great importance from an Islamic perspective, as it constitutes a fundamental pillar in building society and achieving the social solidarity encouraged by Islamic law. Its impact is not limited to transient material benefits; rather, it extends to psychological, social, health-related, and other dimensions that contribute to the stability and advancement of the Muslim community.

The importance of volunteer work in general may be summarized as follows (al-Ḥimyānī and Shuʿaybī, 2021, p. 124; Zuqāy and Maʿtūq, 2016, p. 26):

1. Contributing to the resolution of problems faced by society.
2. Promoting comprehensive social and economic development within society.
3. Strengthening the principles of social solidarity and reinforcing social bonds within society.
4. Assisting governments in achieving sustainable development through programs implemented by volunteers in various fields.
5. Volunteer work provides a positive indicator of the maturity of the sense of citizenship and belonging among both volunteers and beneficiaries.
6. Complementing governmental efforts by improving and expanding the level of services provided.
7. Providing new services that government agencies may find difficult to deliver, given the ease and flexibility with which voluntary organizations provide their services.
8. Contributing to the mobilization of human and material capacities.
9. Contributing to efforts to address crises and disasters, such as earthquakes, floods, and epidemics.

2. The Impact of Volunteer Work on Economic Development and Its Obstacles:

Volunteer work represents one of the avenues through which economic development can be supported by mobilizing human capacities, directing efforts and initiatives toward serving society, and contributing to addressing certain economic needs. However, activating this role may encounter a number of obstacles that limit its effectiveness and reduce its developmental impact. This necessitates examining the ways in which volunteer work contributes to economic development, followed by identifying the main obstacles that hinder the achievement of its objectives.

2.1. The Impact of Volunteer Work on the Economic Sphere and Its Areas:

The significance of volunteer work in the economic sphere is manifested in the opportunities it provides for mobilizing human capacities and available resources, supporting initiatives that serve the public interest, and contributing to addressing certain economic needs of society. The areas of such contribution vary according to the nature of voluntary activities and the developmental objectives pursued, which calls for examining the impact of volunteer work on the economic sphere and then identifying its principal areas.

2.1.1. The Impact of Volunteer Work on the Economic and Developmental Dimensions of Society:

This impact is manifested through the utilization of underused human capacities and their redirection toward construction and development. Volunteer work constitutes a form of social capital that helps alleviate the burden on the state and official institutions by providing valuable services in the fields of education, healthcare, relief, and the environment. Classical jurists recognized the importance of this developmental dimension and therefore affirmed the recommendation of giving generously in voluntary charity through wealth and effort whenever these exceed a person's basic needs. Al-Nawawī stated: "The scholars and our companions unanimously hold that whoever has more than what suffices for him and

more than what he is required to provide should give in charity; the evidence for this is well known in the Qur'an, Sunnah, and consensus" (al-Nawawī, 1995, vol. 6, p. 237).

This juristic statement constitutes an explicit call to mobilize surplus financial resources and human effort in the service of societal concerns and development. Accordingly, it becomes clear that volunteer work is not merely a passing supererogatory act; rather, it represents a societal necessity and a Shari'ah objective that contributes to achieving sustainable development and building a cohesive society capable of confronting contemporary challenges in a spirit of cooperation and mutual support.

Volunteer work also helps address developmental gaps and alleviate the economic burdens borne by the state, as it compensates for deficiencies in government services in vital sectors. Many developing countries suffer from substantial gaps in healthcare, education, and housing services, and volunteer work has demonstrated its capacity to help bridge these gaps at lower cost and with greater flexibility. Volunteers reach deprived areas that government institutions may be unable to access and provide services in a timely manner and in ways better suited to the nature of the local community.

There is broad agreement among researchers in the social and economic sciences that genuine development cannot be achieved through official resources alone, regardless of their magnitude. Rather, it requires a voluntary societal contribution that complements what governments and institutions are unable to provide and addresses the gaps resulting from limited budgets and restricted institutional capacity. Islamic jurisprudence recognized this reality from an early period when it established, in relation to collective obligations (*farḍ kifāyah*), that providing for the needs of the poor and those in need is an obligation upon the Muslim community unless others undertake it. Ibn Taymiyyah states: "Giving assistance in times of calamity is obligatory, and feeding the hungry and clothing the unclothed are collective obligations; likewise, other financial obligations" (Ibn Taymiyyah, 1995, vol. 7, p. 316).

This demonstrates that Islamic jurisprudence established a system of social solidarity that distributes responsibility for care across society as a whole. If the state falls short or is unable to fulfill this responsibility, civil society is required to address the resulting gap. This is precisely the function performed by contemporary volunteer work, which constitutes a practical extension of this collective obligation in an organized institutional form.

2.1.2. Areas of Volunteer Work Affecting the Economic Sphere:

Volunteer work in the economic sphere occupies a prominent position in Islamic jurisprudence due to its effective role in achieving sustainable development and addressing financial imbalances within society. Volunteering is not limited to physical effort; rather, it extends to financial contributions that help establish a robust economic structure in which individual efforts cooperate to meet the basic needs of those in need and stimulate productive activity. The areas of economic volunteer work recognized in Islamic jurisprudence include the following:

A. Endowments (Awqāf): Endowments can be invested in income-generating economic projects, such as:

- Establishing commercial enterprises.
- Developing investment properties.
- Entering into partnerships with the private sector to implement development projects.

- Investing in promising sectors, such as modern agriculture and manufacturing industries.

This model transforms the waqf from merely a "voluntary charitable donation" into a "charitable economic entity" with a multiplied impact. It not only generates returns for the endowments (awqāf) themselves, but also creates employment opportunities, increases productivity, and contributes to diversifying sources of national income.

B. Qard Ḥasan (Benevolent Loans): Providing assistance to young people who are beginning their investment activities so that they can implement their projects.

C. Voluntary Charitable Giving: Meeting the needs of the poor in various areas of life.

D. Charitable Projects: Diverse charitable projects across different fields.

E. Combating Unemployment: Creating employment opportunities through the establishment of diverse economic projects.

This contemporary perspective on endowments, charitable giving, and charitable activities constitutes an integrated financial system that transcends the notion of transient individual benevolence and lays the foundation for sustainable institutional action. These Shari'ah-based instruments work in harmony to provide the financing necessary for developmental and charitable projects, stimulate production, and combat the hoarding of wealth. This demonstrates that Islamic jurisprudence possesses voluntary economic mechanisms capable of accommodating contemporary changes and making an effective contribution to achieving the objectives of sustainable development in their economic and social dimensions, within carefully established Shari'ah parameters that ensure justice and growth (Khalil, 2015, p. 94; Bin Ḥassī, 2021, p. 129; Sāḥilī, 2021, p. 31).

2.2. Obstacles to Volunteer Work:

The success of volunteer work depends not only on the willingness to engage in it, but also on the availability of a range of conditions and factors that support its continuity and effectiveness. Contemporary volunteer work may face a number of obstacles that limit its spread and weaken its impact, making it necessary to identify the most significant of these obstacles and clarify their manifestations.

2.2.1. Human and Societal Obstacles to Volunteer Work:

The success of volunteer work is closely related to individuals' readiness to participate in it and to the nature of the surrounding social environment. Certain factors associated with volunteers themselves or with society may limit its effectiveness and dissemination. Accordingly, the principal human and societal obstacles facing volunteer work may be outlined as follows.

First: Obstacles Related to Volunteers:

The volunteer constitutes the fundamental pillar of the volunteer-work system. Consequently, any deficiency in the volunteer's personality, motivations, or training negatively affects the effectiveness and sustainability of such work. Researchers have identified a number of obstacles related to volunteers

themselves, which may be summarized as follows (Khalīl, 2015, p. 103; al-Ḥimyānī and Shu‘aybī, 2021, p. 125; Bin Ḥassī, 2021, p. 130):

- Limited awareness and the absence of a culture of volunteering: Many individuals still lack a proper understanding of the true meaning of volunteer work and its humanitarian and religious dimensions. Their conception of volunteering is therefore often confined to particular forms, which narrows the scope of participation.
- Weak sense of social responsibility: Researchers attribute this to deficiencies in the socialization system and the neglect of the role of educational institutions in fostering values of belonging and giving.
- Limited competencies and personal skills among some volunteers: This restricts their ability to make a meaningful contribution in professional fields that require specialized training.
- Limited time and personal life commitments: These may consume individuals' energy and prevent them from devoting sufficient time to volunteer activities, particularly amid the pressures of contemporary life.
- The phenomenon of "temporary volunteering": This refers to the tendency to engage in volunteer activities on ceremonial occasions or during emergency crises without a commitment to continuity. This pattern negatively affects the ability of volunteer organizations to plan and develop their institutional structures.

Second: Societal Obstacles:

The obstacles are not confined to the individual level; they also extend to the cultural and social structure of society itself. Such societal obstacles are generally deeper in their effects and slower to disappear because they are rooted in the prevailing value system rather than solely in individuals' behavior. Among the most significant of these obstacles are the following (Khalīl, 2015, p. 102; al-Ḥimyānī and Shu‘aybī, 2021, p. 125; Bin Ḥassī, 2021, p. 130):

- Weakness of the culture of volunteering and the absence of social appreciation for it: Society may often view volunteers disparagingly, portraying them as people disengaged from productive work, or treating volunteering as a marginal exception rather than an established form of social behavior. This can discourage volunteers and reduce participation in this charitable activity.
- The growing individualistic consumer orientation in contemporary societies: This reinforces a culture of taking at the expense of a culture of giving. It is particularly prevalent in societies where collective bonds are weak and social solidarity networks are declining.
- Lack of trust in volunteer organizations and the absence of transparency and accountability: This may lead a considerable proportion of those capable of volunteering to refrain from participation for fear that their efforts may be misused or exploited for illegitimate gains.
- The absence of exemplary models of volunteerism in society: Societies that lack charitable role models capable of inspiring and motivating others tend to experience greater reluctance to engage in volunteer activities. This makes investment in developing such models and highlighting them through the media and educational institutions a strategic necessity rather than a luxury.

2.2.2. Financial and Legislative Obstacles to Volunteer Work:

In addition to obstacles related to individuals and society, volunteer initiatives may face a range of challenges associated with securing the financial resources necessary to fund their activities and with the legislative and regulatory framework governing their operations. It is therefore necessary to identify the principal financial and legislative obstacles that may limit the effectiveness and continuity of volunteer work.

First: Financial Obstacles:

Some researchers consider the financial crisis to be at the heart of the obstacles facing volunteer work, as volunteer organizations by their very nature operate in resource-constrained environments and rely, for the most part, on intermittent external funding rather than sustainable and self-generated sources of income. The principal financial obstacles include the following (Khalīl, 2015, p. 102; al-Ḥimyānī and Shu‘aybī, 2021, p. 125; Bin Ḥassī, 2021, p. 130):

- Insufficient and irregular funding: This disrupts training and capacity-building programs and weakens the recruitment and effective retention of qualified volunteers. The absence of sustainable financial models for volunteer organizations also leaves funding based on grants and donations vulnerable to economic fluctuations and the discretion of donors.
- The absence of adequate material incentives: These include covering volunteers' expenses and compensating them for transportation and accommodation, which constitutes a genuine obstacle, particularly in light of the continuing rise in the cost of living. In addition, weak coordination between funding institutions and volunteer organizations leads to substantial waste of available resources and inflated administrative costs.

Second: Legislative Obstacles:

The legislative and regulatory environment surrounding volunteer work constitutes the framework that determines the extent to which such work can operate freely and smoothly or is instead restricted and complicated. Field studies have revealed a number of legislative obstacles that hinder the development of volunteer organizations and restrict their operational space. These may be summarized as follows (Khalīl, 2015, p. 102; al-Ḥimyānī and Shu‘aybī, 2021, p. 125; Bin Ḥassī, 2021, p. 130):

- The absence or inadequacy of legislation regulating volunteer work in many countries: This may concern the legal definition of volunteer work and the determination of its conditions, as well as the protection of volunteers' rights and the specification of their obligations. Such legislative gaps create a state of legal uncertainty that discourages organizations and exposes them to unforeseen risks.
- Bureaucratic complexities in the registration and licensing procedures for civil society organizations: Multiple international reports indicate that the length and ambiguity of such procedures discourage the establishment of new volunteer entities.

- Restrictions on funding these organizations from domestic and international sources: This is particularly evident in contexts where civil-society funding is conflated with political influence, resulting in undue restrictions that adversely affect the sustainability of the impact generated by volunteer work.
- Weak tax incentives encouraging donations to volunteer organizations: This also falls within the category of legislative obstacles. Countries that provide clear tax exemptions for donors tend to experience greater flows of resources toward the voluntary sector, whereas the absence of such incentives leads to a noticeable decline in private financial support, as confirmed by behavioral economics research in the fields of charity and giving.

Conclusion:

The present study of *The Contribution of Contemporary Volunteer Work in Islam to Achieving Economic Development* has led to a number of findings and recommendations, which may be summarized as follows:

First: Main Findings of the Study:

- Volunteer work is among the activities encouraged by Islam and grounded in the texts of the Qur'an and Sunnah, given its contribution to cooperation in righteousness and piety, providing benefit, assisting those in need, and achieving solidarity among members of society.
- Volunteer work is not confined to traditional forms of individual giving; rather, its forms have diversified in the contemporary era, as have its areas of application, making it possible to harness it in the service of society and to contribute to addressing a range of economic needs.
- The classification of volunteer work varies according to the criterion employed. In terms of the entity undertaking it, it is divided into individual and institutional volunteering; in terms of its degree of organization, it is divided into formal and informal volunteering. These classifications are complementary rather than parallel types situated at the same level.
- Volunteer work contributes to achieving economic development by mobilizing human capacities, directing available resources toward areas of public benefit, helping alleviate certain economic burdens on individuals and society, and supporting initiatives and projects of economic benefit.
- Among the principal areas in which the economic impact of volunteer work may be manifested are assisting groups in need, supporting economic projects and initiatives, training and capacity building, contributing to the provision of certain services of economic benefit, encouraging productive initiatives, and other areas that contribute to improving the economic conditions of individuals and society.
- Organized institutional volunteering provides greater opportunities for planning, role allocation, resource mobilization, and continuity, while individual and informal volunteering remain important for responding rapidly to immediate needs. This demonstrates the complementarity rather than incompatibility of the various forms of volunteer work.
- Activating the economic contribution of volunteer work faces a number of obstacles, most notably limited awareness of the culture of volunteering, insufficient experience and skills among some volunteers, weak coordination among initiatives, limited financial resources, and certain legislative and regulatory obstacles.

- Harnessing volunteer work in the economic sphere requires a transition from fragmented initiatives to organized action based on planning, coordination, and specialization. This would allow volunteer capacities and resources to be directed toward areas of greatest need and enhance their contribution to economic development.

Second: Recommendations:

Based on the foregoing findings, and with a view to enhancing the contribution of contemporary volunteer work to achieving economic development, the study recommends the following:

- **At the legislative and regulatory level:** Develop legal and regulatory frameworks governing volunteer work in ways that facilitate the establishment of volunteer initiatives and organizations, clarify volunteers' rights and obligations, and facilitate the conduct of volunteer activities related to the economic sphere.
- **At the institutional level:** Strengthen institutional volunteering and encourage organizations and associations to adopt planning, coordination, monitoring, and evaluation practices, thereby ensuring the effective allocation of volunteer efforts and available resources and maximizing their economic benefit.
- **At the financial level:** Diversify the funding sources of volunteer initiatives with an economic dimension and encourage endowments, charitable giving, and community contributions to direct part of their resources toward projects and initiatives that help improve economic conditions and support groups in need.
- **At the training and capacity-building level:** Provide volunteers with training and develop their skills, particularly those related to initiative and project management, financial planning, and organization, thereby enhancing the efficiency of volunteer work and increasing its capacity to contribute to economic development.
- **At the societal level:** Promote a culture of volunteer work and connect it with the values of cooperation, solidarity, and giving encouraged by Islam, while encouraging members of society to participate in volunteer initiatives that generate genuine and sustainable economic benefit.
- **At the research level:** Encourage juristic and economic studies addressing contemporary volunteer work and assess its economic impact through both quantitative and qualitative approaches, while examining the Shari'ah-based and regulatory mechanisms capable of developing it and enhancing its role in serving society.

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