

The socio-economic role of Islamic faith-based organizations in Bangladesh: A social work perspective

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Abstract

Islamic faith-based organizations (IFBOs) play a crucial role in poverty alleviation, education, healthcare, humanitarian support, and fostering communal harmony in Bangladesh. However, their socio-economic contribution and impact on development discourse remain underexplored in the existing academic literature. This study examines 15 IFBOs through thematic and content analysis, utilizing primary data sourced from official websites, social media verified pages and channels, and two case studies, one key informant interview, alongside secondary literature. The findings reveal that IFBOs are making significant contributions to community resilience and socio-economic development despite some challenges related to regulatory frameworks and funding constraints. The study addresses existing knowledge gaps with recommendations for integrating faith-based approaches into social work practice and unfolds the importance of further empirical research on IFBOs' long-term impact in the country.

Keywords: *Islamic faith-based organizations, social work, community development, sustainable development, Bangladesh*

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1. Introduction

Faith-based organizations (FBOs), sometimes termed as faith-inspired organizations (FIOs), have historically played significant roles in addressing social, developmental, and humanitarian challenges worldwide. Globally, faith-based organizations play diverse roles in addressing issues such as poverty, education, healthcare, and disaster relief, often functioning in areas where state resources are limited. Faith plays a strong and powerful force in the lives of people and communities everywhere (Karam et al., 2015). It can be a powerful, but flammable, fuel for change in society (James, 2011). FBOs significantly contribute to reducing poverty and improving community life by offering important services that help with health, education, and economic growth (Jahani & Parayandeh, 2024). A study found that almost 60% of USA-based and 40% of Canada-based organizations working on international development are faith-based nonprofits, showing their significant role in global social development (Davis, 2019; Heist & Cnaan, 2016). It is also reported that FBOs are in a special position to help achieve the Sustainable Development Goals (UNEP, 2020). According to Saggiomo (2020), during the 1990s, Islamic NGOs played a crucial role in providing humanitarian aid in war-torn Somalia along with other secular international NGOs. Kirmani and Khan (2008) argue that in some cases, FBOs sometimes play a significant role in gaining the trust of refugees and internally displaced people by meeting their spiritual needs and offering support. Similarly, Islamic and other FBOs have played a significant role in preventing the COVID-19 pandemic through several countermeasures in Indonesia (Rachmawati et al., 2022). In fact, Boro et al. (2022) found FBOs played significant roles in mitigating the impacts of the COVID-19 pandemic in Brazil, Indonesia, and Sri Lanka. In addition, it is found that in Canada that Muslim faith-based programs play significant contributions in reducing traditional stigma related to addictions and mental health problems (Jozaghi et al., 2016).

In Bangladesh, a predominantly Muslim-majority country where religion is closely connected to culture, Islamic faith-based organizations (IFBOs) play a crucial role in social welfare and development (Adams, 2015). Bangladesh started to experience a new form of development model, alternatively termed as the 'Islamic Model' by Islamic NGOs during the 1990s (Salehin, 2016). At first, most Islamic NGOs focused on providing help during emergencies, natural disasters, and rehabilitation. Over time, they expanded their work to include other services like education, healthcare, *sharia*-based microfinance, and other community activities. Despite their expansion and growing influence of multifarious social

activities, adequate studies on the socio-economic contributions of IFBOs in Bangladesh remain limited, particularly in recent times. With the rise of social media, more people are engaging with Islamic teachings and practices, leading to an increasing reliance on IFBOs for social services, charity, and development initiatives. This shift in public sentiment is further reinforced by a noticeable trend where people tend to place greater trust in IFBOs compared to secular NGOs, perceiving them as more aligned with religious values and community welfare. However, scholarly research has not focused on these evolving changes, leaving a critical gap in understanding the contemporary role of IFBOs in Bangladesh's socio-economic landscape. Addressing this gap is essential to comprehensively evaluate their impact and potential in sustainable development efforts.

Salahuddin et al. (2023) found that social assistance programs conducted by faith-based organizations played an effective medium in Bangladesh in providing healthcare and survival services during the COVID-19 pandemic following a unique and uniform “*no-move, no-touch*” method. In this research, he also argued that secular NGOs do not genuinely aim to eradicate poverty but rather sustain it to ensure a continuous pool of loan recipients. According to these beneficiaries, secular NGOs operate more like businesses than service-oriented institutions, prioritizing financial sustainability over long-term poverty alleviation. In contrast, IFBOs are perceived as more committed to uplifting the poor through interest-free financial assistance, *zakat*-based support, and sustainable livelihood programs. This growing distrust in secular NGOs further strengthens people's reliance on IFBOs, underscoring the need for deeper academic inquiry into their role in poverty reduction and social development in Bangladesh. In addition, IFBOs in Bangladesh play a crucial role in promoting communal harmony and inclusive society by fostering interfaith dialogue and addressing socioeconomic disparities among diverse beliefs (Adams, 2015). Islamic Relief Bangladesh, one of the largest faith-based organizations in Bangladesh, has been playing a pivotal role in empowering women and fostering community-led operations through initiatives like the Action for People's Rights and Livelihoods (APRIL) project (Chowdhury & Islam, 2024).

Despite striving with poverty, economic inequality, and socio-political instability, Bangladesh has witnessed the crucial role of IFBOs in bridging service gaps where government and mainstream NGOs face limitations. These organizations mobilize resources through *zakat*, *waqf*, and *sadaqah*, providing essential social services such as poverty alleviation programs, healthcare initiatives, and educational support. By fostering economic self-reliance and social

cohesion, IFBOs not only address immediate community needs but also contribute to long-term empowerment and sustainable development. Regardless of their significant impact, scholarly research on the roles of IFBOs in Bangladesh remains limited. Most existing studies (Ali et al., 2020; Chowdhury & Islam, 2024; Salahuddin et al., 2023) focus narrowly on either their religious functions or isolated development projects, leaving a significant gap in understanding their broader social and developmental contributions. This research seeks to fill this gap by systematically exploring their roles across various dimensions. This study employs a qualitative research design to explore the socio-economic impact of IFBOs in Bangladesh. Data were collected from primary sources, including official IFBO websites and verified social media pages, in-depth interviews, and secondary sources, such as academic literature and reports.

This study aims to investigate the social and developmental contributions of Islamic faith-based organizations in Bangladesh. Specifically, it seeks to investigate the social and developmental contributions of IFBOs in Bangladesh and examine how these organizations address community needs, promote social harmony, and contribute to national development. Furthermore, it offers valuable insights for policymakers to optimize IFBOs' impact on poverty alleviation, social work, and communal harmony.

2. Theoretical Framework

Faith-based non-governmental organizations (FBNGOs) became widely recognized in the development discourse after national and international talks were led by James Wolfensohn, the President of the World Bank, and George Carey, the Archbishop of Canterbury, in 1998 (Chowdhury et al., 2020). Over the past 20 years, social science researchers and community activists have shown a growing interest in studying the roles of faith-based organizations (Khafagy, 2020). This study investigates the socio-economic role of Islamic faith-based organizations in a wider perspective within the context of Bangladesh. Thus, this article mainly concerns two major concepts: FBOs and socio-economic development. Maes et al. (2024) argued that scholars have not fully agreed upon the exact definition or meaning of the term and scope of FBOs, which are mainly religiously influenced organizations providing social services (Bielefeld & Cleveland, 2013). Jahani and Parayandeh (2024) argued that FBOs are primarily motivated by religious duty and compassion, integrating spiritual support into their services. They aim to address both spiritual and material needs,

fostering personal growth and social inclusion among beneficiaries. According to Gerard Clarke (2008), FBO is any organization inspired and guided by the teachings and principles of any particular faith to conduct its activities. He also argued that development discourses have historically neglected religious motivations and inspirations in poverty elimination, prioritizing secular policies and practices. Furthermore, Clarke (2006) has classified FBOs into five-fold typologies based on their functions or activities.

Faith-based representative organizations or apex bodies that are mainly engaged in managing or governing the organizations and representing their activities with the state and other stakeholders.

Faith-based charitable or development organizations that are involved in mobilizing funds and other resources for development initiatives, especially in poverty alleviation programs. These types of organizations are strongly active in developing countries.

Faith-based socio-political organizations that deploy and promote 'faith' as a political tool to construct and gain broader political objectives.

Faith-based missionary organizations which are solely engaged in promoting a particular faith and sometimes seek conversions of faith.

Faith-based radical, illegal, or terrorist organizations which promote radical or militant activities through faith and engage in illegal or terrorist activities.

This study is grounded in three key theoretical perspectives: faith-based development theory, social capital theory, and Islamic social finance framework, each of which provides a lens to understand the socio-economic impact of IFBOs in Bangladesh. Faith-based development theory suggests that religious institutions play a significant role in social service delivery, poverty alleviation, and moral guidance, positioning IFBOs as vital actors in development efforts (Clarke & Jennings, 2008). Similarly, social capital theory, as proposed by Putnam (2000), explains how IFBOs foster community trust, collective action, and strong social networks, making them particularly effective in delivering welfare services and mobilizing resources. Furthermore, the Islamic social finance framework highlights the role of *zakat*, *waqf*, and *sadaqah* as mechanisms for wealth redistribution and poverty alleviation, reinforcing the Islamic ethical obligation of supporting marginalized communities (Obaidullah & Khan, 2008). By integrating these theoretical perspectives, this study examines how IFBOs in Bangladesh function as alternative social safety nets, addressing structural inequalities and socio-economic challenges in ways that differ from secular NGOs.

According to the NGO Affairs Bureau (2025) of Bangladesh, there are 2365 locally-based NGOs and 274 foreign-based NGOs registered under government regulations as of December 2024. However, there is no reliable source to identify the exact number of Islamic or any other Faith-based NGOs among the currently registered organizations. FBNGOs in Bangladesh include activities from Christian, Muslim, Hindu, and Buddhist faiths, but the work done by Christian and Islamic NGOs is more notable and evident. In the South Asian context, IFBOs have a long tradition of using *zakat* to alleviate poverty (Clark, 2001; Miah, 2019). In Bangladesh, IFBOs are instrumental in mobilizing resources like *zakat* (obligatory charity), *waqf* (endowment), and *sadaqah* (optional but encouraged charity) to support marginalized communities (Nabi et al., 2019; Salahuddin et al., 2023). Despite their significant contributions, IFBOs face challenges such as limited funding, government regulations, labeling of proselytization or faith conversion, and public perceptions of bias (Chowdhury et al., 2020). Although there are plenty of studies on the roles and contributions of FBOs worldwide, there are only a few works that focus on Muslim NGOs or IFBOs within the context of Bangladesh. Among these limited number of studies, while Chowdhury and Islam (2024) only focused on women's empowerment, Salahuddin et al. (2023) emphasized effective social assistance programs of faith-based organizations during disasters like pandemics, and Ahmed (2021) argued that in a world of rising inequality, Islamic social welfare can be a powerful weapon to offer a transformative alternative to neoliberalism emphasizing collective responsibility, equitable wealth distribution, and moral economics over market-driven individualism.

Despite the growing presence of IFBOs in Bangladesh, there remains a significant lack of recent scholarly research examining their long-term socio-economic impact. Existing studies primarily focus on general FBOs or Islamic social finance mechanisms, but few provide a comprehensive analysis of IFBOs' role in poverty alleviation, education, healthcare, and communal harmony within the Bangladeshi socio-economic context. Additionally, while some research highlights the effectiveness of IFBO-led *zakat* and *waqf* programs, there is limited empirical data on their sustainability, governance, and accountability frameworks. Furthermore, the influence of social media in shaping public trust and engagement with IFBOs has not been sufficiently explored. This study addresses these gaps by offering a thematically structured analysis, integrating primary and secondary data, and incorporating case studies to provide a more nuanced understanding of IFBOs' contributions and challenges in Bangladesh.

3. Materials and Methods

This study employs a qualitative research design to explore the socio-economic role of IFBOs in Bangladesh from a social work perspective. The methodology is designed to systematically analyze both primary and secondary data to provide a comprehensive understanding of the role and contributions of these organizations.

3.1. Research Design

This study adopts a descriptive and exploratory approach to examine the socio-economic activities of IFBOs in Bangladesh. Given the limited research on this topic from a social work perspective, this design allows for an in-depth exploration of the organizations' roles, challenges, and impacts. The research is grounded on a social work framework, emphasizing principles of social justice, empowerment, community resilience, and sustainable development. The design integrates content analysis of primary data from official organizational websites, narrative analysis of key informant interviews, case studies, and a thematic review of secondary literature.

3.2. Data Collection

Data for this study were collected from three main sources: primary data from the official websites of Islamic FBOs operating in Bangladesh, in-depth interviews from key stakeholders and beneficiaries, and secondary data from existing literature, including academic articles, reports, and government publications. In the data collection process, primary data were extracted from publicly available reports, project descriptions, and annual reviews published on the organizations' websites and in-depth interviews. The primary data collection focused on a total of 15 IFBOs, out of which 08 were transnational and 07 were locally-origin IFBOs to ensure a balanced representation of organizations contributing to socio-economic development in the country, and in-depth interviews were conducted with one key informant, and two beneficiaries of the As-Sunnah Foundation, namely Md. Rasel and Jesmin Akhter. Conversely, secondary data were gathered from existing literature, including peer-reviewed journal articles, books, and reports on faith-based organizations operating in Bangladesh.

3.3. Data analysis

The data were analyzed using thematic analysis, a qualitative method that identifies patterns and themes within the data. Following Braun and Clarke (2006) six-step approach, we first conducted data familiarization by reviewing transcripts from key informant interviews, case study narratives, and secondary sources. Next, we applied open coding techniques, identifying key phrases and concepts that were systematically categorized. These codes were then grouped into broader thematic categories, including poverty alleviation, education and training, healthcare, humanitarian support, and communal challenges. Themes were iteratively refined to ensure coherence with the study's research objectives and were further analyzed using relevant theoretical frameworks, such as faith-based development theory, social capital theory, and Islamic social finance framework. This approach ensured a systematic and rigorous analysis of the data, enabling the identification of meaningful insights and trends.

3.4. Ethical Considerations and Limitations

Since the study relies on publicly available data from official websites and existing literature, ethical concerns related to participant confidentiality and informed consent were minimal. However, the study adhered to ethical research principles to ensure confidentiality, informed consent, and participant well-being during the in-depth interviews. Before participation, informed consent was obtained from interviewees, ensuring they understood the purpose, voluntary nature, and potential use of their responses. Confidentiality was maintained by using pseudonyms to protect their identities. Participants were also assured of their right to withdraw at any stage. Additionally, the research adhered to ethical guidelines by ensuring transparency in data collection and analysis and proper citation of all sources to avoid plagiarism. While this study provides valuable insights, it has certain limitations. The reliance on publicly available data from official websites may exclude information on informal or smaller IFBOs that do not maintain an online presence. Additionally, the secondary data may reflect biases or gaps in the existing literature. Future research could address these limitations by incorporating interviews or surveys with IFBO leaders, experts, and beneficiaries.

4. Findings

This section presents the findings from the analysis of primary data collected from the official websites of IFBOs in Bangladesh, interviews with IFBO leaders and beneficiaries, and

secondary data from existing literature. The findings are organized thematically to highlight the socio-economic contributions of these organizations and the challenges they face.

Table 1

The list of Islamic faith-based organizations operating in Bangladesh

Sl.	Name of the Organizations	Country	Organization Links
01.	Islamic Relief Bangladesh	UK	Website/Social Media
02.	Muslim Aid Bangladesh	UK	Website/Social Media
03.	Ummah Welfare Trust	UK	Website/Social Media
04.	Al-Khair Foundation	UK	Website/Social Media
05.	Muslim Hands Bangladesh	UK	Website/Social Media
06.	Baitulmaal Bangladesh	USA	Website/Social Media
07.	World Assembly of Muslim Youth	Saudi Arabia	Website/Social Media
08.	Qatar Charity Bangladesh	Qatar	Website/Social Media
09.	Center for Zakat Management	Bangladesh	Website/Social Media
10.	As-Sunnah Foundation	Bangladesh	Website/Social Media
11.	Al-Markazul Islami	Bangladesh	Website/Social Media
12.	Anjuman Mufidul Islam	Bangladesh	Website/Social Media
13.	Association for Preaching Islam	Bangladesh	Website/Social Media
14.	Islamic Bank Foundation	Bangladesh	Website/Social Media
15.	Masjid Council for Community Advancement	Bangladesh	Website/Social Media

4.1. Poverty Alleviation

IFBOs are significantly making an impact on poverty eradication in the country. Through a variety of programs and initiatives, these organizations have empowered marginalized communities, particularly in rural and deprived areas, by providing financial support, vocational training, access to basic needs to survive, and so on. Their efforts align closely with Islamic principles of charity (*zakat*) and social justice, as well as social work values of empowerment and sustainable development. One of the most significant contributions of Islamic FBOs in alleviating poverty is their income-generating opportunities through various programs and projects. For instance, Islamic Relief Bangladesh (IRB, 2024), the largest transnational Islamic faith-based organization in Bangladesh, runs many projects and helps reduce poverty throughout the country. Some examples are shown in table 2.

Table 2

The projects run by Islamic Relief Bangladesh, highlighting its impacts on beneficiaries

Sl.	Projects	Supports & Activities	Beneficiaries	Location
01.	PRiSE project	Cash grants Income-generating training	1200 households	Ulipur, Kurigram
02.	EEP project	Cash grants Foodbank Business plan Providing seeds of vegetables and fruits	6000 extremely poor and destitute families	Rajarhat & Kurigram Sadar, Kurigram
03.	Better Future project	Income-generating training Training on kitchen garden	250 orphans and vulnerable families	Thakurgaon Sadar, Thakurgaon
04.	Youth Envision project	Income-generating vocational training	2000 camp people including 400 young women	Bihari camp, Dhaka

Along with Islamic Relief Bangladesh, other UK-based international charities are also playing a key role in reducing poverty. For instance, Muslim Aid Bangladesh offers vocational training to disadvantaged young people in areas like computer skills, electrical work, mobile phone repair, driving, auto mechanics, dressmaking, and tailoring (Muslim Aid, 2024a). Ummah Welfare Trust Bangladesh helps widows and orphans, builds hand pumps, and creates new job opportunities for unemployed family providers (Ummah Welfare Trust, 2024). Al-Khair Foundation Bangladesh has started a project to support 320 people by helping them build careers and improve the lives of their families (Al-Khair Foundation, 2024). Muslim Hands Bangladesh operates several livelihood projects to empower individuals with training and work. They have distributed 417 rickshaws to poor people as an income-generating source across five districts of the country. In addition, they have established some small shops for unemployed people to run a business (Muslim Hands, 2024). Moreover, Baitulmaal Bangladesh (2024), a Saudi-based IFBO, has been fighting against hunger by distributing meals and fresh meat among Rohingya refugees and across the country.

Besides the significant contributions of foreign-based charities, local IFBOs also have a greater impact on reducing poverty in the country. For example, the Center for Zakat Management (2025), one of the largest locally-based IFBOs in Bangladesh, has been operating

several projects to combat poverty across the country. For instance, the *Jeebika* (Livelihood) project is designed to provide *zakat* funds to 20-30 poor families altogether deposited in a bank account, after that, with the funds they start a small business together and survive based on the income from that business and it creates a friendly environment among those families as well. Since 2009, more than 100,000 individuals have benefitted from this project across the country. In addition, the *Naipunna Bikash* (skill development) project aims to create skilled human resources with vocational training like driving, sewing, and mobile servicing among school drop-out students and unemployed youths. This project has benefitted more than 5000 individuals nationwide for the last 10 years. Along with the Center for Zakat Management (CZM), the As-Sunnah Foundation (2024), the second-largest locally-based IFBO in Bangladesh, is also playing a significant role in reducing poverty in the country. Similarly, the As-Sunnah Foundation mainly operates a project namely the ‘self-reliant project’. Under this project, the Foundation collects the *zakat* fund from the rich people and every year they nominate around 2000 *zakat*-eligible poor to make them self-reliant. With the *zakat* funds, the foundation buys some income-generating items or resources like rickshaws, tea stalls, business items, clothes, or sewing machines to generate income so that an individual can meet their ends. Since the inception of this project, the foundation has benefitted from more than 5000 people across the country.

Along with these two larger locally-based IFBOs, there are plenty of other small-scale and medium-sized faith-based organizations that are contributing to alleviating poverty in the country, such as Al-Markazul Islami (2025) helps widows generate income by providing sewing machines as well as training. Another famous IFBO in Bangladesh is Anjuman Mufidul Islam (2025), which is also engaged in poverty eradication programs along with many social services, like old-age pension allowance, widow allowance, and skill development training. Currently, 41 widows are receiving a monthly allowance for their survival. Associations for Preaching Islam (2025) operates several programs to reduce poverty in the country like the *zakat* distribution program and orphan support program through which they manage to distribute rickshaws/vans, establish poultry farms, fisheries, and livestock farming among the *zakat*-eligible poor; and provide food, shelter, clothing, and educational assistance to newly converted orphan Muslims nationwide. Islami Bank Foundation (2023) helps to fight against poverty by providing *sharia*-based interest-free microloans among poor people across the country. Masjid Council for Community Advancement (2022) operates two unique projects

like ideal village project and sewing machine training in order to generate some income for unemployed and underprivileged people. Under the ideal village project, poor and ultra-poor people from three districts Dhaka, Manikganj, and Kurigram are trained to manage their allocated donations to utilize as capital to invest in several small and medium businesses like livestock animal rearing, rickshaws, and vegetable cultivation. Under the sewing machine training project, unemployed and destitute women are given hand-to-hand training with free sewing machines and clothes provided. Since 2013, the project has trained 153 women across the country.

4.2. Humanitarian and Emergency Support

IFBOs in Bangladesh have been at the forefront of providing humanitarian support to vulnerable populations, particularly during times of crisis and seasonal needs. Their efforts in disaster relief during floods, cyclones, river erosion, and seasonal support during Eid festivals, *Ramadan*, and winter demonstrate their commitment to alleviating suffering and improving the quality of life for needy and marginalized communities in the country. These initiatives align with Islamic principles of *rehma* (compassion) and social responsibility, as well as social work values of dignity, equity, and well-being.

IFBOs have been playing a pivotal role in responding to natural disasters, such as floods, cyclones, and river erosion, which are frequent occurrences in Bangladesh. For example, in August 2024, Bangladesh experienced an unprecedented flash flood across 11 northeastern and southeastern regions of the country. It has devastated communities and localities affecting 5.8 million people where over one million people were cut off from all kinds of citizen services and more than 500,000 people were displaced in evacuation shelters, 52 people were dead, and 4,786 people were injured (United Nations Bangladesh, 2024). During this flood, the As-Sunnah Foundation (2024) was able to manage an incredible crowdfunding of more than one billion BDT which is equivalent to more than 8.2 million USD. Almost all the funds were utilized to distribute food, clothes, mobile generators, solar panels for temporary electricity, and food for livestock animals to more than 420,00 flood-affected families. After the flood, the foundation provided cash grants to the farmers and small businesses and helped to build 1500 houses as a shelter for the flood-affected families. Before this unprecedented flood in 2024, the As-Sunnah Foundation operated an emergency flood

relief program including food distribution, and free medical camps equivalent to more than 1.48 million USD in Sylhet district in 2022.

In addition, Muslim Hands Bangladesh (2024) has been playing a crucial role in providing food, shelter, and medicine to Rohingya refugee camps since 2012 in Cox's Bazar district of the country. Islamic Relief Bangladesh has distributed 6,000 BDT per family and hygiene kits like soap, sanitizers, menstrual products, and oral care supplies to about 50 families in response to flash floods that occurred in June 2024 in the Sylhet district of the country (Islamic Relief Bangladesh, 2024). Under the *How-Long* project, Qatar Charity (2024) has provided winterization kits like blankets, jackets, and hoodies to 11,000 individuals including 13 orphan care centers. Center for Zakat Management (2025) provides emergency food support, medical treatment, cloth distribution, shelter, and loan repayment facilities under the *Insaniat* (Humanitarian) project.

Other Islamic faith-based organizations (FBOs) such as Anjuman Mufidul Islam, Al-Markazul Islami, and the Association for Preaching Islam have been instrumental in providing humanitarian support to communities affected by natural disasters in Bangladesh, including cyclones, floods, drought, and river erosion. These organizations have implemented comprehensive relief programs, offering food assistance, clothing assistance, temporary shelter, utensil assistance, tree plantation, and housing assistance to vulnerable populations. For instance, during the 2022 floods, Anjuman Mufidul Islam distributed food packages and clothing to over 3,000 affected families, while Al-Markazul Islami provided temporary shelters and essential utensils to those displaced by river erosion. Additionally, the Association for Preaching Islam has focused on long-term recovery efforts, such as tree plantation initiatives to combat environmental degradation and housing assistance programs to rebuild homes destroyed by cyclones. These efforts not only address immediate needs but also promote resilience and sustainable development in disaster-prone areas, reflecting the IFBOs' commitment to social welfare and community empowerment.

4.3. Healthcare Services

IFBOs in Bangladesh have made significant contributions to healthcare and education, two critical areas for socio-economic development. Their efforts in these sectors not only address immediate needs but also promote long-term well-being and empowerment, aligning with both Islamic principles of charity and social work. Since the beginning of the influx,

Islamic Relief Bangladesh (2024) has been working with the Bangladesh Government and other implementing partners to support Rohingya refugees living in Cox's Bazar and Bhasanchar by providing water and sanitation, constructing wash blocks, and installing tube wells. Since 1996, Muslim Aid Bangladesh (2024b) has been providing essential health services like health camps, maternal care, vaccinations, surgeries, and diagnostic tests (ECG, ultrasound, X-ray) to poor and deprived citizens through its three Muslim Aid Community Hospitals in Moulvibazar, Pirojpur, and Pabna. In 2022 alone, 130,362 beneficiaries have received various services from these hospitals. Every year Muslim Hands Bangladesh (2024) organizes free medical camps and distributes free medicine among underprivileged people, till now 400 patients have received Cataract surgery and 32 people with disabilities received wheelchairs from this IFBO. In order to provide pure water, Qatar Charity (2024a) has installed 160 deep tube wells in four coastal districts of Bangladesh, benefiting 12,000 people. Under the *Ferdousi* project, the Center for Zakat Management (2024) provides standard healthcare services to pregnant and lactating mothers by appointing professional doctors and health assistants. The program also takes steps to install tube wells for safe water and slab latrines in every poor household.

Al-Markazul Islami (2025) provides free emergency ambulance services to the poor for carrying critical patients quickly to hospitals with currently available 34 ambulances across the country. This IFBO has also established a specialized hospital namely Al-Markazul Islami Eye Hospital in 2002 in Dhaka and provides eye treatment to the poor and needy people. Under the *Lovely Smile* project, Al-Markazul Islami has operated more than hundreds of children to make their lips and noses in well-position who are born naturally with cutting lips. Like Al-Markazul Islami, Anjuman Mufidul Islam (2025) also provides ambulance services inside Dhaka city and it also provides free medical services to poor women and children from Saturday to Thursday. This IFBO also arranges circumcision camps for poor and helpless Muslim children. Masjid Council for Community Advancement (2022) is engaged in providing free healthcare services to helpless and deprived mothers and children of the country. They have 20 healthcare centers with full-time paramedics and part-time MBBS doctors in 8 districts of the country. The healthcare initiatives of Islamic FBOs in Bangladesh demonstrate their commitment to improving the well-being and opportunities of marginalized communities. Through medical camps, hygiene kits, and financial and logistic support for treatments IFBOs have made a tangible impact on thousands of lives.

4.4. Education and Training

IFBOs have been playing a transformative role in improving access to quality education in Bangladesh, particularly for marginalized and underserved communities. Their initiatives align with Islamic principles of knowledge (*ilm*) and social justice. For instance, Muslim Aid (2024c) has been working in Bangladesh to help improve the education system and support SDG Goal-4. Since 2000, it has provided learning opportunities for poor and disadvantaged children by covering tuition fees, giving education kits, school uniforms, stipends, cash support, and mentorship. It has successfully run the *Rainbow Family* project, which provided children with basic needs, healthcare, and quality education. Currently, it is running the *Community-Based Modality (CBM)* project to improve education, empower communities, and ensure long-term benefits. This project focuses on improving teaching and learning in primary and secondary schools, increasing school enrollment, and creating a safe learning environment for underprivileged children, especially girls. In 2022, the project reached its service to a total of 4,972 children.

Muslim Hands Bangladesh (2024) runs various education projects to support underprivileged children, especially orphans. They have built large school complexes that provide primary and secondary education to thousands of students. MHB also promotes inclusion by offering braille reading classes for children with disabilities. Recently, they have started online teaching facilities and are exploring ways to extend them beyond their schools. They also provide career counseling, vocational training, and mentoring for students. Currently, MHB operates two schools of excellence and one model school, focusing on high-quality education. These schools have modern facilities, including computers, hygienic environments, and qualified teachers, to help students excel in exams and career choices. The *school of excellence* in Sylhet started in 2005, and another in Gazipur began in 2014, serving 105 students. The *model school* in Dhaka was founded in 2003 and provides free education, food, lodging, and study materials to about 430 orphaned students through sponsorships. MHB also supports poor and orphaned children by distributing essential items. Recently, they provided 1,095 gift boxes containing stationery, clothes, toys, and shoes to children in need.

Center for Zakat Management (2024) runs two unique projects in order to provide quality education among the poor and underprivileged children in the country. Under the *Gulbagicha* project, CZM aims to improve the quality of life of disadvantaged children through providing education, food, and healthcare services. As of 2024, the project has established 22

education centers, and more than 10,000 students were provided with books, education materials, and dresses free of cost. Under the *Genius* project, CZM has been providing monthly stipends to university students during the first two & half years at the undergraduate level, conducting different career-building courses, and counseling sessions. As of 2024, this project has benefitted more than 17,500 students across 83 institutes. As-Sunnah Skill Development Institute (2025), a sister concern of the As-Sunnah Foundation, provides several income-generating trainings to unskilled and unemployed youths in the country. Under the *Smart Tailoring and Fashion Design Training* project, the institute provides training to women in tailoring, tie-dye, block-batik, hand embroidery and crafting, basic fashion design, and business development. As of 2024, the institute has provided training to 580 underprivileged, widowed, abandoned, and distressed women across the country. The institute also provides multidimensional training to create skilled and employed youths like small business management, chef training and kitchen management, and driving school.

Anjuman Mufidul Islam (2025) plays a vital role in empowering orphans, poor, and underprivileged students through its five educational institutions in Dhaka. These include one polytechnic institute, two vocational/technical institutes, and two junior high schools, providing free education to nearly 1,300 students. Additionally, this IFBO offers six-month basic trade courses in fields like housekeeping, driving-cum-automobile mechanics, electrical wiring, refrigeration, air conditioning, and tailoring, benefiting 160 students annually. It also provides stipends to helpless, orphans and meritorious students every year to support quality education. Associations for Preaching Islam (2025) provides educational support to the helpless and shelterless new Muslim converts through two free boarding homes. These homes offer free shelter, food, basic Islamic training, and access to education in schools, colleges, and universities. Additionally, vocational training is arranged to help them gain skills. By providing education, training, and even marriage arrangements, this IFBO helps integrate new Muslims into society with honor and dignity, ensuring their smooth transition and acceptance in the Muslim community. Under the *Alokito Shisu* (Enlightened Children) project, Masjid Council for Community Advancement (2022), runs a special initiative aimed at uplifting slum and street children. The project provides Al-Quran education, pre-schooling sessions, and lessons on *Salah* (prayer), daily life-related *Masalah-Masail* (Islamic rulings), and the importance of practicing five daily prayers. It also promotes health education, hygiene and sanitation, and distributes nutritious food on a limited scale. Operating through 15 education

centers in Abdullahpur Gypsy Slum (*Bede Polli*) and slums in Sector 5, 10, and 15 of Uttara, Dhaka, the project follows a classroom-based approach with 2-hour sessions conducted by trained instructors for 25-30 learners per center. A qualified coordinator supervises the entire program, ensuring its success in serving extremely poor and vulnerable communities. Currently, about 16,000 children are being taught in 460 more life-related education centers in 10 districts.

4.5. Communal Harmony and Other Activities

Besides the significant contributions of IFBOs in poverty alleviation, healthcare, and education and training, these IFBOs are also playing a pivotal role in fostering communal harmony and providing a wide range of social services that benefit communities regardless of religious or ethnic backgrounds. Many IFBOs organize interfaith dialogue and host interfaith forums where religious leaders and community members discuss shared values and collaborative solutions to social issues. For instance, during the recent political turmoil amidst the mass upheaval of students in August 2024, Muslim religious leaders and their followers were guarding and protecting the Hindu temples and Christian churches to avoid communal violence after the forced resignation of the ruling government after 16 years (Al Jazeera, 2024). Moreover, some FBOs collaboratively run their projects with other secular organizations and from other faiths to implement community development projects. For instance, Islamic Relief Bangladesh (2025) collaboratively works with several transnational secular NGOs and government bodies to rebuild homes for flood-affected families, women empowerment, and child protection.

In addition, Islamic FBOs operate a wide range of social services besides the above-mentioned activities. For example, under the burial service, Anjuman Mufidul Islam (2025) prepares the deceased for burial and transports the body to any chosen graveyard in Bangladesh using their ambulance or freezing van. They provide all necessary items and services, such as a coffin, shroud, rose water, soap, bathing the deceased, and dressing the body in the shroud, ensuring the deceased is fully prepared for burial. As-Sunnah Foundation (2024a) arranges *Qurbani* (sacrifice animals) during Eid festivals and distributes free meat among poor people nationwide every year. During the rainy season, they operate a tree plantation program across the country and distribute plants to whoever applies for free.

4.6. The Case of Md. Rasel: A Journey from Struggle to Stability

Md. Rasel (pseudonym), who migrated from the northern part of the country to the capital city of Dhaka, a 34-year-old rickshaw puller residing with his three family members, has shared his experience of struggle to make ends meet. In search of better job opportunities and to change his fate, he migrated from his hometown to the capital city. After his migration, he used to work as a day laborer and take odd jobs whenever and wherever he could find them. His life was full of sorrow and misery because he had no stable working environment and no proper shelter and food. His earnings were unpredictable; some days, he brought home just enough to feed his family, while on others, he had to rely on neighbors for help. After a few months of struggle, everything changed when he was selected as a beneficiary of the As-Sunnah Foundation's self-reliant project. The As-Sunnah Foundation's self-reliant project, one of the largest locally-origin IFBOs in Bangladesh, aims to empower underprivileged individuals by providing income-generating assets rather than direct financial assistance. Each year, the foundation selects approximately 2,000 *zakat*-eligible individuals and equips them with tools such as rickshaws, poultry farms, grocery items, and sewing machines to help them establish a stable livelihood.

One such beneficiary is Md. Rasel, a rickshaw puller living in Dhaka, who previously struggled to find stable work due to a lack of financial resources. Through this initiative, he received a rickshaw, which became his primary source of income. During an in-depth phone interview, Md. Rasel shared that:

"When I got the news that I would receive a rickshaw, I couldn't believe it. I had always depended on others for work, but now, I finally had something of my own."

He also stated that:

"After receiving this rickshaw from the foundation, my daily earnings now average around 1,000 BDT, which has significantly improved my financial stability and quality of life. This support not only helped me to meet my family's daily expenses but also allowed me to save for future needs, something I had never been able to do before."

For Md. Rasel, this rickshaw was more than just a vehicle, it was a lifeline.

"I am not only just surviving with this support; I am striving to build a future for my children."

His story is a piece of strong evidence that the IFBOs are proving that charity and support motivated by Islamic principles are significantly causing an impact to reduce poverty in the country. The As-Sunnah Foundation's initiative has not only provided financial stability to beneficiaries like Md. Rasel but has also restored dignity and self-sufficiency to those who once relied on uncertain daily wages.

4.7. The Case of Jesmin Akhter: From a Homemaker to an Entrepreneur

For Jesmin Akhter (pseudonym), a 38-year-old widow and mother of two, life had always been a battle for survival after the death of her husband. Living in a rural village of Munshiganj district, she had no stable income and often relied on irregular domestic work to feed her children. In an interview over the phone, she shared her experience of her struggling life. *"After the death of my husband, I had no stable job or work. I had to work as a housemaid, and there were many nights when I had to put my children to bed hungry,"* she recalled in her tearful voice.

She had always dreamed of starting a small business, but without financial support, it seemed impossible. That dream turned into reality when the As-Sunnah Foundation selected her for their self-reliant project. After assessing her situation, the foundation provided her with the necessary resources to establish a poultry farm, including chickens, feed, and initial training on farm management. *"When I received the first batch of chickens, I felt like my life was about to change,"* she added.

In just a few months, her poultry farm became a steady source of income. She now sells eggs and poultry in the local market, earning a sustainable livelihood. *"I no longer have to work as a housemaid in others' houses nor have to worry about my children's next meal or their education,"* she shared with a smiley tone.

She even hopes to expand her farm, proving that *zakat*-based initiatives administered by IFBOs can empower individuals beyond immediate relief, fostering long-term economic self-sufficiency. Jesmin's story sets an example of how faith-based social finance can uplift marginalized women, enabling them to move from dependency to self-reliance. The As-Sunnah Foundation's initiative not only helped her break the cycle of poverty but also restored her dignity and independence.

4.8. Key Informant Interview: Insights from the General Secretary of the As-Sunnah Foundation

To strengthen the comprehensive understanding of this research, a Key Informant Interview was conducted with the General Secretary of the As-Sunnah Foundation, a leading Islamic Faith-Based Organization (IFBO) in Bangladesh. The interview provided valuable insights into the foundation's mission, operational strategies, and socio-economic impact. According to the General Secretary, the As-Sunnah Foundation is committed to empowering underprivileged individuals through sustainable poverty alleviation programs like self-reliant projects, and training from the As-Sunnah Foundation Skill Development Institute. He emphasized that their approach extends beyond one-time financial assistance, focusing instead on long-term and sustainable self-reliance initiatives. He added:

“We do not just provide financial aid; we equip people with income-generating tools so they can sustain themselves. Our goal is to help them break the cycle of poverty.”

The foundation achieves this by distributing rickshaws, grocery items, sewing machines, poultry farms, and vocational training opportunities to poor, unskilled, and *zakat*-eligible individuals. He also highlighted the growing public trust in IFBOs over secular NGOs, attributing this to faith-driven accountability and transparent *zakat* distribution mechanisms. *“People donate to us because they believe their zakat is reaching the right beneficiaries without administrative wastage or any corruption.”* he noted. However, he acknowledged key challenges that IFBOs face, including regulatory hurdles, funding constraints, and misconceptions about their operations. He stressed the importance of collaborative efforts between IFBOs, policymakers, and international donors to enhance the effectiveness of faith-based social welfare models.

5. Discussion

The findings of this study highlight the significant socio-economic contributions of IFBOs in Bangladesh, particularly in poverty alleviation, healthcare, education, communal harmony, and social services. These contributions align with Islamic principles of *zakat*, social justice, and communal responsibility, as well as social work values of empowerment, equity, and sustainable development. However, while these contributions are well-documented, the

extent of their impact and the challenges they face require critical engagement with existing literature to provide a nuanced understanding of their role in socio-economic development. This study confirms that IFBOs play an instrumental role in poverty alleviation through *zakat* distribution, skill development programs, microfinance initiatives, and direct financial assistance. Organizations such as Islamic Relief Bangladesh, Muslim Aid Bangladesh, the Center for Zakat Management (CZM), and the As-Sunnah Foundation have significantly impacted the livelihoods of underprivileged populations. Their approach aligns with prior research emphasizing the effectiveness of Islamic social finance mechanisms in poverty reduction (Jahani & Parayandeh, 2024; Nabi et al., 2019). However, some studies caution that *zakat*-based interventions alone may not ensure long-term economic self-sufficiency unless combined with capacity-building efforts and sustainable economic policies (Krafess, 2005). This raises an important question: While IFBOs offer immediate relief, what long-term support exists to help beneficiaries become economically independent?

In healthcare service delivery, IFBOs are particularly impactful in rural and underserved areas, where access to government healthcare facilities is limited. Organizations such as Muslim Aid Bangladesh and Al-Markazul Islami provide free healthcare, ambulance services, maternal care, and disability assistance, ensuring access to essential medical services. These findings align with prior research that highlights the role of faith-based organizations in healthcare, particularly in times of crisis (Jozaghi et al., 2016; Salahuddin et al., 2023). However, existing literature also suggests that faith-based healthcare initiatives often face challenges related to funding sustainability, integration with national healthcare systems, and potential exclusivity. Unlike state-funded programs, IFBOs rely heavily on voluntary donations, which can fluctuate, making long-term planning difficult. Future research should explore how IFBOs can develop sustainable funding models while maintaining affordability and accessibility for marginalized populations.

The findings of this study reinforce the critical role of IFBOs in education, where they bridge gaps in access to quality learning for underprivileged students. Organizations such as Muslim Hands Bangladesh, Center for Zakat Management, and Anjuman Mufidul Islam actively contribute to scholarships, vocational training, and school infrastructure, aligning with global research on faith-based education and human capital development (Chowdhury & Islam, 2024). These initiatives echo broader trends where faith-based organizations serve as

alternative educational providers, particularly in regions where state resources are insufficient (Heist & Cnaan, 2016).

Despite their significant contributions to poverty alleviation, education, and healthcare, IFBOs in Bangladesh face several structural challenges that limit their operational effectiveness. One of the primary challenges is regulatory restrictions, as IFBOs must navigate complex legal frameworks governing *zakat* distribution, *waqf* management, and foreign funding. Unlike secular NGOs, IFBOs often face additional scrutiny due to concerns over religious affiliations and financial transparency. Additionally, international funding limitations pose a significant barrier, as many global donors prefer to support secular development organizations rather than faith-based initiatives. This restriction often forces IFBOs to rely solely on domestic *zakat* and *sadaqah* contributions, which can be inconsistent and insufficient to sustain large-scale projects. Moreover, government policies regulating non-profit organizations frequently lack clear guidelines for IFBOs, creating bureaucratic challenges in obtaining legal recognition, tax exemptions, and operational licenses. These structural barriers restrict the scope and outreach of IFBOs, making it difficult for them to expand their social welfare programs despite increasing demand. Addressing these challenges requires policy reforms, greater financial transparency, and stronger collaboration between IFBOs, government agencies, and international donors to ensure their long-term sustainability and impact. Moreover, this study highlights the role of IFBOs in fostering communal harmony, a dimension often overlooked in existing research. IFBOs actively promote interfaith dialogue, protect religious minorities during communal tensions, and collaborate with both secular and religious organizations on social welfare initiatives. This aligns with Adams (2015), who argues that faith-based organizations can function as bridges between religious communities, strengthening social cohesion and reducing sectarian conflict. However, some scholars caution that faith-based organizations may also reinforce sectarian divides if their activities are not inclusive and transparent (Kirmani & Khan, 2008).

Considering their significant contributions, IFBOs should be integrated into national development policies to enhance their impact. Policymakers could: establish legal frameworks that facilitate transparent *zakat* management and distribution to maximize its poverty-alleviation potential; encourage collaboration between IFBOs and governmental/non-governmental organizations to ensure inclusive social services; and provide funding and capacity-building support to enhance the sustainability of IFBOs' initiatives. Additionally,

IFBOs should adopt modern management strategies, such as financial transparency, professional development programs, and digital *zakat* collection platforms, to increase public trust and engagement.

Despite their crucial contributions, IFBOs in Bangladesh face several challenges:

Limited funding and resource constraints. Many locally based IFBOs struggle with financial sustainability as they rely primarily on donations and *zakat* contributions.

Government regulations and bureaucratic hurdles. There is no official categorization of IFBOs in Bangladesh, making it difficult for them to secure legal recognition and institutional support.

Public perception and concerns of religious bias. Some IFBOs face allegations of proselytization, which can limit their ability to access state or international funding.

Lack of empirical research. There is limited data on the long-term socio-economic impact of IFBOs, requiring more rigorous academic inquiry.

6. Limitations and Future Directions

While this study provides valuable insights into the socio-economic impact of Islamic Faith-Based Organizations (IFBOs) in Bangladesh, several limitations should be acknowledged:

Reliance on limited primary and secondary data. This study primarily relies on publicly available data from official IFBO websites, social media pages, and existing literature. Future research should incorporate primary data collection methods, such as interviews with IFBO leaders, staff, beneficiaries, and policymakers, to provide a more comprehensive and nuanced understanding.

Lack of quantitative impact assessment. The study employs thematic and content analysis, which are useful for identifying patterns and themes but do not provide rigorous quantitative measurements of IFBO contributions. Future studies could use survey-based methods or statistical analysis to quantify the exact socio-economic impact of IFBO interventions in areas such as poverty alleviation, healthcare access, and educational outcomes.

Limited coverage of smaller IFBOs. Due to constraints in available data, this study focuses on well-established IFBOs with online visibility and documented programs. Many small and grassroots-level IFBOs that operate locally, particularly in rural areas, may have

been overlooked. Further research could explore lesser-known IFBOs through fieldwork, case studies, and ethnographic research to provide a more inclusive perspective.

Comparative analysis with other FBOs. This study focuses exclusively on Islamic FBOs in Bangladesh without comparing their contributions with Christian, Hindu, or Buddhist faith-based organizations operating in similar contexts. Future studies could adopt a comparative approach to assess the similarities, differences, and collaborative efforts between various faith-based organizations.

Role of digital platforms in IFBO operations. The increasing integration of digital platforms in IFBOs has transformed their operational efficiency, outreach, and financial transparency. Many IFBOs in Bangladesh now utilize websites, mobile applications, and social media to facilitate *zakat* and *sadaqah* collection, donation tracking, and beneficiary selection. Future studies should explore how technology-driven models can optimize faith-based social services while ensuring ethical and secure digital financial practices in IFBO operations.

7. Conclusion

This study has explored the socio-economic contributions of Islamic Faith-Based Organizations (IFBOs) in Bangladesh, highlighting their role in poverty alleviation, education, healthcare, and communal harmony. The findings demonstrate that IFBOs address critical gaps in social welfare yet face regulatory, financial, and operational challenges. These results directly address the study's research objectives, confirming that IFBOs function as alternative social safety nets, supplementing state and non-state interventions. Beyond summarizing the findings, this study underscores the broader implications for policy and governance. Policymakers should recognize IFBOs as key development actors and establish transparent regulatory frameworks to optimize their impact. Additionally, fostering collaborations between IFBOs, government agencies, and international organizations can enhance their sustainability. The study also contributes to the theoretical discourse on faith-based development, reinforcing the applicability of Islamic social finance principles in addressing socio-economic disparities. Future research should explore longitudinal impacts, conduct quantitative assessments, and examine cross-faith collaborations to further understand IFBOs' evolving role in sustainable development.

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AI Declaration

The author declares the use of Artificial Intelligence (AI) in writing this paper. In particular, the author used ChatGPT in order to improvise the writing of the article to improve language and readability. The author takes full responsibility in ensuring proper review and editing of contents generated using AI.

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