

## The Role of *Zakat* in Poverty Reduction in Bangladesh from a Community Social Work Perspective

Isahaque Ali<sup>1</sup> and Zulkarnain A. Hatta<sup>2</sup>

### ABSTRACT

*Poverty is an epidemic that is challenging the entire Muslim world including Bangladesh. Zakat is widely recognized as one of the tools to combat poverty. While zakat is a key mechanism in Islamic faith to eradicate poverty, its formal implementation began during the epoch of Abu Bakar, the immediate successor of Prophet Muhammad (SAW). Zakat is a mechanism and social work is the practice of assisting people to solve poverty and make social change at the community, organizational, and international levels. This paper contends that Bangladesh should incorporate zakat, whilst social work is knowledge for poverty reduction and the overall development strategies. Drawing distinct dichotomous between these two, this paper contends that if used effectively, they can play an important role of wealth redistribution to enable as well as empower the poor to be more independent and to generate income. This paper examines the role and implementation strategies of zakat to effectively eradicate poverty and provide avenues for the generation of income.*

**Keywords:** Bangladesh, *zakat*, poverty, community social work, microfinance

### 1. INTRODUCTION

Bangladesh is one of the world's poorest countries, ranking third after India and China in the extent of poverty. The population is predominantly rural, with about 71% of its people living in rural areas (BBS, 2009). For their livelihoods the entire people depend mainly on the land, which is both fertile and extremely vulnerable. Most of the country is made up of flood plain, and while the alluvial soil provides good arable land, large areas are at risk because of frequent floods and cyclones, which take lives and destroy crops, livestock and property (Encyclopedia of Bangladesh, 2010).

Poverty has multidimensional characteristics in Bangladesh. The level of poverty is relatively high due to the fact employment opportunities are limited and average income level is low. Poverty in Bangladesh is not only a phenomenon of

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<sup>1</sup> ISAHAQUE ALI, School of Social Sciences, Universiti Sains Malaysia, Penang, Malaysia.

<sup>2</sup> ZULKARNAIN A. HATTA, School of Social Sciences, Universiti Sains Malaysia, Penang, Malaysia.

low income, it is also a phenomenon of the poor quality and limited access to basic services like education, healthcare, water, shelter and sewerage. In terms of poverty and inequality, large differences exist between rural and urban areas (Islam, 2004). In contemporary Bangladesh, 40% of the populations are unemployed; 45% living under the poverty line; 52% are illiterate; 72% still being deprived from pure drinking water; 65% live out of sanitation facilities; 60% have no access to modern health care; and 54% suffer from various diseases for malnutrition (BBS, 2009; UN, 2009; UNSD, 2009; World Bank, 2010). Therefore, it is very important for Bangladesh to reconsider its strategy on poverty mitigation in which *zakat* (charity) should be an essential element in the process.

The World Bank has suspected that approximately 3 billion people are living in poverty and 46 million more people will come under the income level of US\$1.25 a day due to the recent global economic meltdown and the slow economic growth rates (World Bank, 2010). From the above estimate, 35% of them are Muslims (World Bank, 2009). The global Muslim community has an essential role to play in addressing the injustice of global poverty. Different policies and strategies, both at the micro and macro level including safety-nets programs, have been adopted in different countries in the past to reduce poverty, but poverty still persists especially in developing countries. The Muslim countries have an institution called *zakat*, which has never been practiced in its true spirit. This article agrees with the likes of Shirazi (2006) that if this institution is revived and fully implemented then absolute poverty can be mitigated.

## **2. HISTORY AND DEFINITION OF ZAKAT**

The concept of *zakat* originated more than 1,400 years ago through a divine mandate to the prophet of Islam, Muhammad, as a means of support and relief for the poor. It is a tool to induce equitable growth for all members in a society. However, not everyone is eligible to pay *zakat*. *Zakat* is a yearly financial obligation of Muslim`s wealth who has reached puberty, sane, free and the owner of surplus wealth. It is an economic right of the poor and needy, which has to be fulfilled as part of the Islamic pillar<sup>1</sup>. *Zakat* was declared obligatory in 623 AD, after the Prophet migrated to Medina. It is mandatory for every Muslim who possesses over a prescribed limit of wealth for at least one year 2.5% of one's wealth is given away to the poor. *Zakat* proceeds are to be distributed among poor and needy. Islam has attached so much importance to *zakat* that it is one of the five pillars of Islam. Anyone who does not believe in any of these five pillars of Islam cannot be categorized as Muslim (Habib, 2004).

There are five pillars in Islam, namely, *Shahadah* (Testimony of faith), *Solah* (Five daily prescribed prayers), *Siyam* (Fasting in the month of Ramadan), *Zakat* (giving of charity) and *Hajj* (Performing pilgrimage to Mecca once in a lifetime if one can afford)

*Zakat* constitutes the basic institution and addresses the needs of the poor and needy in the form of a permanently working social and economic security system. *Zakat*, however, is not only an institution for the purpose of poverty eradication. Poverty can be tackled through other means such as, *waqf*, *sadaqah* just a name of few (Hassan & Khan, 2007). *Waqf* means to stop, contain, or to preserve. In *Shariah* (Islamic legislation), *waqf* is a voluntary, permanent, irrevocable dedication of a portion of one's wealth— in cash or kind— to the needy. The corpus of the *waqf* always remains intact and the property of the *waqf* may be utilised for any *Shariah* compliant purposes (NAFSA, 2010).

The Islamic philosophy stands clear that the real owner of wealth is God, and humans are only entrusted to make use of that wealth which they earn. The Quran mentions, “And spend (in charity) out of the (substance) whereof He has made you heirs” [57:7]. Islam ordains certain regulations for expending one's wealth considering the welfare of the whole society. From the Muslim perspective, all creatures are the children of God and He is their sustainer and this why He instructs the believers to take care of the needy. Within this general outlook, *zakat* has been made mandatory to assist in mitigating poverty; *zakat* can be categorized as a social security system. It is noteworthy to highlight that the highly developed countries in the West did not think of setting up a comprehensive social security system until the first quarter of the 20<sup>th</sup> century. Due to its religious nature the Muslim continues to pay it since the time of the Prophet Muhammad until today (Habib, 2008).

Hence, the payment of *zakat* leads to an increase in wealth and considered to be a reason for its cleansing. *Zakat* is different from *sadaqah*. The term *sadaqah* refers to non-obligatory actions, where it is left to a man's faith and charitable nature to give without being asked believing that the Creator will compensate him, and hoping for a greater reward. It is the act of voluntarily spending one's resources with one's closest relatives or next of kin, as well as with other members of the human community, including those of other faiths, also, including charitable deeds aimed at providing continuous flow of reward after one's death (Haq, 1996).

## **2.1 *Zakat* and Charity in the Holy Qur'an and the Sunnah**

In this section, some evidence of *zakat* from the Islamic tradition is presented. Two of the main sources of reference in Islam are the Quran and the *Hadith*. The Quran is the speech of Allah (the Supreme Creator) that was revealed to Prophet Muhammad, and the *Hadith* is the record of the sayings and actions of Prophet

Muhammad. The *Hadith* has come to supplement the Quran as a source of the Islamic religious law. *Zakat* and *sadaqah* have been mentioned on many occasions in Quran and *Hadith*. Below are several verses about *zakat* in the Quran,

*O ye who believe! Cancel not your charity by reminders of your generosity or by injury, like those who spend their substance to be seen of men, but believe neither in Allah nor in the Last Day. They are in Parable like a hard barren rock, on which is a little soil; on it falls heavy rain, which leaves it (just) a bare stone. They will be able to do nothing with aught they have earned. And Allah guides not those who reject Faith.*

(Holy Qur'an, 2: 264)

*You shall give the due alms to the relatives; the needy, the poor and the travelling alien, but do not be excessive, extravagant. The extravagant are brethren of the devils, and the devil is unappreciative of his Lord, you shall treat them in the nicest manner. You shall not keep your hand stingily tied to your neck, nor shall you foolishly open it up, lest you end up blamed and sorry.*

(Holy Quran, 17: 26-29)

*You shall strive for the cause of GOD as you should strive for His cause. He has chosen you and has placed no hardship on you in practicing your religion— the religion of your father Abraham. He is the one who named you "Muslims" originally. Thus, the messenger shall serve as a witness among you, and you shall serve as witnesses among the people. Therefore, you shall observe the contact prayers (Salat) and give the obligatory charity (Zakat), and hold fast to Allah; He is your Lord, the best Lord and the best Supporter.*

(Holy Quran, 22:78)

*So he who gives (in charity) and fears (Allah), and (in all sincerity) testifies to the Best, We will indeed make smooth for him the path to Bliss. But he who is a greedy miser and thinks himself self-sufficient, and gives the lie to the Best, We will indeed make smooth for him the Path to Misery; nor will his wealth profit him when he falls headlong (into the hell fire).*

(Holy Qur'an, 92: 5-11)

*Take sadaqah from their amwal (wealth and income) in order to purify them, and sanctify them with it.*

(Holy Quran, 9:103)

From the *Hadith*, Prophet Muhammad said, "Allah has made obligatory for them (Muslims) in their wealth, *sadaqah* (charity) to be taken from their rich and handed over to the poor" (Al-Bukhari, 870 AD). From the evidence presented above, the concept of *zakat* has its origin from Islamic scriptures, thus, making it as one of the institutions in the lives of the Muslims. Consequently, any programs in the Muslim community such as Bangladesh in mitigating poverty should take into account the role of *zakat*.

### **3. THE ROLE OF ZAKAT ON POVERTY REDUCTION IN BANGLADESH**

For over 1,400 years, the economic system of Islam, in accordance with its policies, stood firm and was instrumental in evolving a society which was neither capitalistic nor socialistic but which combined all the good features of the two. Islam advocates the system of wealth distribution with a view to realizing a society in which there will be no accumulation of wealth in a few hands, no hoarding and no profiteering; a society in which there will be neither slums nor multi-millionaires, neither the exploited proletariat nor the exploiting bourgeoisie (Dogarawa, 2006).

*Zakat* provides the basis of Islamic social welfare and plays the role of solving problems such as poverty, unemployment, catastrophes; indebtedness and inequitable income distribution in a Muslim society, both at family, community and state levels. Although it is submitted that *zakat* alone cannot provide cure to all socio-economic problems of the society, nonetheless, it is agreed that *zakat* is prime and that it plays the most vital role in equitable distribution of wealth in any Muslim society for poverty reduction (Dogarawa, 2010). Admittedly, it has to be complemented with other wealth redistribute agents. *Zakat* recipients are also defined in Quran (60:9), for example; a) the poor, b) the needy, c) those whose hearts are being reconciled, d) those in bondage, e) those in debt, f) in the cause of Allah, and g) the wayfarers. The various categories of collection and disbursement of the *zakat* fund as given in the Quran can be extended by analogy.

Whilst the government of Bangladesh is very keen on alleviating poverty, it has never seriously looked at the institutions of *zakat* as a national strategy for poverty reduction. In fact, during the fiscal year 2010 to 2011, the government of Bangladesh does not consider *zakat* as a poverty eradication programs (Bangladesh Ministry of Finance, 2010). It has been claimed that mainstream economics has changed the poverty scenario in the name of microcredit; however, this policy does not really satisfy the social needs that ultimately could attack the inequality of a society. *Zakat* and *waqf* funds can be used for other social needs like poverty reduction (Hassan & Khan, 2007). It is surprising that

*zakat*, an expressly designed poverty eradication tool, clearly prescribed in the Holy Quran and *Sunnah*, has been ignored in all poverty alleviation plans and programs in Bangladesh, where more than 85% of the population are Muslims (Hossain, 2005).

The government of Bangladesh can undertake a project for collecting and using *zakat* for poverty reduction. It should have a number of income generating projects. A *Shariah* Council formed with leading Islamic scholars of the country should monitor that the money is spent according to Islamic jurisprudence and it is better to use *zakat* money for development projects which would give long running benefits to the poor of the society. In Bangladesh, if *zakat* can contribute in the macro-context, it would be improving the human capital and specific programs for the poor and vulnerable. The latter programs can include providing education, health, sanitation, proper housing facilities, and social services that improve the welfare of the poor. The productive households are poor because they cannot use the full potential of their resources due to some constraints. These constraints come in the limited human, physical and financial capital to engage in an economic activity that gives the household a decent income. Thus, to solve the problem of poverty for the productive group of the population, the institution of *zakat* should be able to provide the necessary input in terms of human, physical, and financial capital for poverty reduction (Habib, 2008).

This *zakat* money should not only be distributed for immediate relief to the poor. It can also be given in the form of small business loans. For example, poor farmers can be given loans or even grants from this *zakat* money to enable them to purchase the equipment and materials they need to lift them out of poverty. The same can be done for small business owners, or for the poor to set up small workshops or factories to lift them out of poverty once and for all. Within a few years, poverty would be eliminated or at least reduced. Hence, *zakat* could be a good mechanism for empowering the Muslim community and to eradicate poverty in the Muslim world (Hassan & Khan, 2007).

The governments of Bangladesh can arrange *zakat* funds for training and rendering assistance in finding gainful employment to those unemployed and looking for work in accordance with their ability. The specific programs would be providing support for education and skill development, provision of physical capital, and making available financial capital to start a business so that the poor can be productively employed and earn a living. For the unproductive population in the Bangladesh, the elderly, sick, widows, physical and mental handicapped are unable to support themselves or to attain a respectable standard of living by their own effort, the institution of *zakat* should be able to provide them periodic stipend that enable them to consume the basic needs for poverty reduction (Habib, 2008).

#### 4. ZAKAT AND COMMUNITY SOCIAL WORK

This section discusses the role of community social workers in *zakat* for poverty alleviation in Bangladesh. The primary mission of the social work profession is to enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty. A historic and defining feature of social work is the profession's focus on individual well-being in a social context and the well-being of society. Fundamental to social work is attention to the environmental forces that create, contribute to, and address problems in living. Social workers promote social justice and social change with and on behalf of human beings. Human beings are used inclusively to refer to individuals, families, groups, organizations, and communities. Social workers are sensitive to cultural and ethnic diversity and strive to end discrimination, oppression, poverty, and other forms of social injustice. These activities may be in the form of direct practice, community organizing, supervision, consultation administration, advocacy, social and political action, policy development and implementation, education, and research and evaluation. Social workers seek to enhance the capacity of people to address their own needs. Social workers also seek to promote the responsiveness of organizations, communities, and other social institutions to individuals' needs and social problems for poverty reduction (NASW, 2008).

The community is a source of learning, education and training required for community development that is not necessarily accessible in established, formal educational institutions. The community is a place for learning the social values, proprietary, processes and skills important not only for life, but for community development especially poverty reduction. In addition, community social work assists people in a community to identify their needs and obtain resources, and collectively empowers people for reducing poverty and more control over their lives (Kenny, 1994).

The community social work has arisen in the context of largely western-industrialize countries in response to failures of the welfare state to advance the well-being of some of their families and communities (Payne, 2005). Schiele (2005) summarizes the community social work as a collective problem solving, self-help, and empowerment. Community development approaches has a variety of strategies available to meet the needs of those persons and groups who are less advantaged, usually in poverty. Community social workers help the every people in the communities, but their passion lies disproportionately with people who do not have adequate resources to meet their basic needs-food and clothing, education, employment, proper health, sanitations facilities, and housing facilities or with large populations of people who need assistance. These people and communities receiving attention from community social workers are extensively

varied in most other respects than being poor-the poor are both rural and urban, they are ethnically minority or not, they live in places with weak and strong economics, and they have been helped for decades or neglected for long (Bradshaw, 2006).

Mendes (2009) concluded that community based interventions based on exploring the strengths of communities and individuals are often more effective than individual casework intervention in addressing social needs. The second overarching rationale for emphasis on community level change in social work is the recognition that the problems people face are social, not only individual. National Association of Social Worker (2008) concluded that community ***social workers' primary goal is to help people in need and to address social problems for poverty reduction.*** Community social workers elevate service to others above self-interest. Community social workers draw on their knowledge, values, and skills to help people in need and to address social problems, like poverty. Community social workers are encouraged to volunteer some portion of their professional skills with no expectation of significant financial return. Hence, community social worker can motivate the community's people and government for involving the *zakat* to reduce poverty.

Bangladesh which is a traditional society has all the ingredients whereby community social work can be effective in addressing social ills such as poverty. The majority of Muslims in Bangladesh lack of apposite knowledge about the religious importance of *zakat* and its collection. As a result, most people in Bangladesh do not pay the *zakat*. Therefore, community social worker can corroborate with religious scholars to promote the *zakat* based education program in mosques and community centers. The Muslim community social workers help individuals, families, and communities or who have been affected by and who bear the scars of social problems. Poverty is a rigorous social problem in Bangladesh and Muslim community social workers are responsible to mitigate the poverty. Hence, it is important for Muslim community social workers in Bangladesh to acquaint themselves with the functions of *zakat* to eradicate poverty. Another objective, of this program is to promote the urgency to pay *zakat* for poverty reduction. Additionally, Muslim community social workers also can provide the training of *imams* (religious leaders) for raising their capacity and awareness building among the community about *zakat*.

The Muslim community social workers have to be well trained about religious and spiritual beliefs because the altruistic process of social workers should consider religious matters. Spirituality in social work is an accepted arena in the profession. Hence, for a country such Bangladesh, where the majorities are believers in Islam, Islamic spirituality has to be incorporated in the social work processes. The community social workers and organizers reported that religious belief is effective in community development and poverty reduction and their spiritual belief provides significant motivation for their activities (Candland,



2000). People that are trained on spiritual beliefs will increase their predisposition and responsibility about the religious and other people in the society. Hence, the community social worker can provide the spiritual benefit of *zakat* to the community and enhancing the self-awareness of the larger constituents in addressing poverty in Bangladesh.

Since Bangladesh is a Muslim country in terms of number of people having faith in Islam, mosques are most readily available. Islam believes that if the *imams* of the mosques are rightly oriented with socio-economic issues, apart from their customary religious role, they can make changes in the country. The *imam* is a Muslim spiritual and temporal leader who leads the recitation of prayer when two or more worshippers are present. Most of the people of the country attend the Friday prayer and thus the Friday sermons can be a good tool to disseminate information in the community regarding *zakat* and various issues concerning socio-economic development for poverty reduction. The Muslim community social worker should be collaborates with the local *imams* for effective intervention in the community`'s people to involve *zakat* for poverty reduction.

There are six countries in the Muslim world which collect *zakat* by law: Yemen, Saudi Arabia, Libya, Sudan, Pakistan and Malaysia, while in Bangladesh there is no law and well-structured organization for the collection and distribution of *zakat* (Hassan & Khan, 2007). There are number of private volunteer organizations mostly with orphanages for religious education. Since they are collecting fund utilizing religious sentiment of the people, in maximum cases they are avoiding productive and constructive program for poverty eradication. In absence of transparency and accountability people are reluctant to contribute their *zakat* to this fund. Hence, community social work also can influence these organizations for collecting *zakat* in a professional way so that funds from *zakat* can be channeled to various developments training such as health, sanitation, education, income generation, capacity building, and leadership building for poverty reduction. The vision of the training is to solve the community problems through community leadership and preferably through community resources. Besides, the planners of poverty alleviation strategies, both in the government and the NGO sectors, are not agreeing to adopt *zakat* in the poverty reduction policies because their lack of proper Islamic knowledge about *zakat* and they think any religious idea as non-progressive. Hence, Muslim community social work also can assist to government and NGO policy makers to develop new policy or repeal existing policy and influence actors in the field of poverty reduction from local and government human services institutions or organization to espouse *zakat* to minimize the issue of poverty in Bangladesh.

## 5. CONCLUSION

Poverty is hunger; lack of shelter; being sick and not being able to see a doctor; not having access to school and not knowing how to read; not having a job, fear for the future, living one day at a time; losing a child to illness brought about by unclean water; powerlessness, lack of representation and freedom. Poverty has many faces, changing from place to place and across time. Conceptually, *zakat* must play a key role in alleviating poverty by mobilizing resources. Consequently, if Bangladesh wants to make the country ridden of poverty, it is important to empower the community by insuring participation in *zakat*, and community social work can play an important role to motivate the community to fulfill their responsibility in the payment of *zakat*.

Islam gives equal emphasis on both the spiritual and worldly affairs (Chapra, 1980). Muslims fulfill this religious obligation by giving a 2.5% of their surplus wealth. *Zakat* has been paired with such a high sense of righteousness that it is often placed on the same level of importance as offering *salat* (five daily prescribed prayers). Muslims see this process also as a way of purifying themselves from their greed and selfishness and also safeguarding future business. In addition, *zakat* purifies the person who receives it because it saves him from the humiliation of begging and prevents him from envying the rich (Encyclopedia of Islam, 2008). As a consequent to giving *zakat*, notwithstanding that it is an altruistic and benevolent act, it will add to their spiritual well-being. Those who pay *zakat* are being enhanced spiritually, and at the worldly level, his/her wealth is being cleansed. Through “cleansing” of the wealth, it receives the *barakah* (grace) and one’s wealth will never be less. Perhaps, due to the uncharitable characteristics of people in Bangladesh, i.e., not giving *zakat*, that is one of the reasons why Bangladesh is facing poverty at a serious level. People are not giving; therefore, the Creator is not cleansing the wealth nor making it grow. Muslim social workers cannot separate their professional roles from the principles of their faith. By not giving preference to their religious and spiritual values, mitigation solutions will always fall short, simply because the Muslim community has neglected the role of *zakat*.

Finally, by integrating *zakat* in the process of poverty alleviation in Bangladesh is a way of bringing spirituality in social work intervention repertoire. For a society such as Bangladesh where majority are Muslims, *zakat* has to play a major role in the process of poverty alleviation. Muslims in Bangladesh are still believers in the power of spirituality, and it is logical to integrate *zakat* which has many spiritual implications as one of the major tools to mitigate the poverty issue. Social workers, especially in the East should not neglect the richness of the techniques and values that are in their religion and tradition.

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