



Islam and Development in Bangladesh: A Grassroots Perspective



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About the World Faiths Development Dialogue

The World Faiths Development Dialogue (WFDD) is a not-for-profit organization working at the intersection of religion and global development. Housed within the Berkley Center in Washington, D.C., WFDD documents the work of faith-inspired organizations and explores the importance of religious ideas and actors in development contexts. WFDD supports dialogue between religious and development communities and promotes innovative partnerships, at national and international levels, with the goal of contributing to positive and inclusive development outcomes.

About the Berkley Center for Religion, Peace & World Affairs

The Berkley Center for Religion, Peace, and World Affairs at Georgetown University, created within the Office of the President in 2006, is dedicated to the interdisciplinary study of religion, ethics, and public life. Through research, teaching, and service, the center explores global challenges of democracy and human rights; economic and social development; international diplomacy; and interreligious understanding. Two premises guide the center's work: that a deep examination of faith and values is critical to address these challenges, and that the open engagement of religious and cultural traditions with one another can promote peace.

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COUNTRY MAP: BANGLADESH



FOREWORD

Religious beliefs, alongside cultural factors, shape development policies and programs in complex and numerous ways. These factors were, however, long ignored or treated gingerly, more often in the “problem” than “solution” category. The World Faiths Development Dialogue (WFDD) set out some fifteen years ago to better understand faith roles in international development, both to demystify and to document widely diverse engagement. A first phase involved regional consultations that brought together scholars, development professionals, religious leaders, and faith-inspired development practitioners from various countries. The hope was that, taken together, these consultations could present a picture of the development impact of religious actors globally and identify critical issues arising at this understudied intersection. These regional consultations were deeply enriching, but they were necessarily rather sweeping. A central conclusion was that a robust and actionable appreciation of the faith dimensions of development must look to the country level, informed by the specifics of each situation because context matters.

WFDD therefore embarked on a pioneering national “mapping” of faith actors in a group of countries in different world regions (Bangladesh, Cambodia, Guatemala, Kenya, and Senegal), to test the country focus approach and explore what kinds of insights could be gleaned and presented. By working with local partners and conducting countless interviews with local development experts, government figures, and faith leaders, WFDD worked to build a granular, empirical foundation that could enrich understandings of development policy and engagement strategies with new information. Faith actors invariably play central, but complex roles in the political, social, and economic dynamics of each country. Nuanced analysis of these dynamics at the national level has helped us to appreciate better the diverse activities of religious actors and the distinctive perspectives they bring.

This report takes the global mapping endeavor a step further, focusing at the local, community level. It was evident from the start that small, local religious actors played vital roles in their communities, with a significant collective impact. Indeed, religious and faith-inspired groups are among the most numerous grassroots civil society actors in most countries. Their work and impact, however, are often poorly understood.

Bangladesh offered an important and fascinating context for a first foray into the world of grassroots faith actors. Its active and influential civil society is seen as path-breaking in many respects. Bangladesh now leads South Asia in many development indicators, in large measure as a result of civil society organizations. Bangladesh also faces serious challenges of violence and instability today, and the contentious position of religion is in part responsible. Recent terrorist attacks and targeting of, among others, secularist bloggers are dramatic examples of growing social rifts around religion. Because many Muslim religious leaders have in the past opposed secular development efforts, particularly women’s empowerment programs, a dichotomy between religion and development has long been assumed. But countless Muslim and other religious actors are active in development, though for the most part poorly integrated into mainstream development efforts. The activities, motivations, and visions for the future of Bangladesh of tens of thousands of local faith-inspired groups are all but unknown. In many senses they represent a parallel, often invisible system. This report explores their work.

There is a pressing need for insights into how the tensions around religion in Bangladesh might be mitigated. Engaging local faith actors more purposefully in development programs is one approach that could help to establish and improve dialogue and build a more inclusive vision for the country’s future. We hope that the information in the report can enrich policy approaches by taking these local faith actors into account.

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GLOSSARY

<i>amana</i>	Islamic term meaning custodianship
<i>ayurveda</i>	South Asian system of traditional homeopathic medicine
Deobandi	Islamic revivalist movement founded in 1867 that was instrumental to the standardization of orthodox madrasa education across South Asia
Eid al-Adha	holiday celebrated by Muslims to mark the willingness of Ibrahim (or Abraham) to sacrifice his son Ishmael upon Allah's command
Eid al-Fitr	holiday celebrated by Muslims that marks the end of Ramadan, the holy month of fasting
fatwa	Islamic legal ruling or pronouncement
<i>faqir</i>	Muslim ascetics
<i>foroj</i>	Islamic term meaning compulsory
<i>foo</i>	ritual in which a portion of the Qur'an is recited and then blown onto the afflicted person
Hanafi	school of Islamic jurisprudence commonly followed in Bangladesh
Jamaati	associated with political Islamism, most commonly Bangladesh's largest Islamist political party Jamaat-e-Islami
jinn	supernatural demons in early Arabian and Islamic mythology and theology
<i>kobiraj</i>	common type of Bangladeshi faith healers
<i>madhab</i>	school of Islamic jurisprudence
<i>matabars</i>	Bengali term for respected elders
<i>mazar</i>	a shrine or mausoleum often associated with Sufi pir
<i>ojukhana</i>	Bengali term for ablution house in a mosque complex where one washes before prayer
<i>pir</i>	saint or venerated figure in the Sufi tradition
<i>sadaqah</i>	Islamic term meaning voluntary charity contrasted with zakat, which is obligatory charity
<i>samaj</i>	traditional system of rural governance in Eastern Bengal often involving local religious leaders
<i>sati</i>	old Hindu tradition in which a widow was compelled to burn herself on her husband's funeral pyre
<i>sura</i>	chapters in the Qur'an
<i>tabiz</i>	amulets in the Islamic tradition intended to protect the wearer from illness and misfortune
<i>taqlid</i>	tradition of following the interpretation and legal opinions of Islamic scholars
<i>tariqaa</i>	a Sufi Muslim order
<i>tawhid</i>	Islamic term meaning the oneness of God
<i>ufri</i>	Bengali term meaning spirit illness
ulama	Islamic scholar
<i>unani</i>	system of traditional homeopathic medicine practiced in India thought to be of Byzantine Greek origin
union parishad	local administrative unit in Bangladesh
zakat	a type of obligatory charitable giving or tithe in Islam
<i>zamindar</i>	system in British Bengal in which aristocratic families were granted large tracts of land in exchange for collecting taxes for the British crown
<i>zadutora</i>	Bengali term meaning sorcery

ACRONYMS

ADAB	Association of Development Agencies in Bangladesh
AMWAB	Association of Muslim Welfare Agencies in Bangladesh
ASA	Association for Social Advancement
CCDB	Christian Commission for Development in Bangladesh
CSO	Civil Society Organization
DAM	Dhaka Ahsania Mission
DFID	(U.K.) Department for International Development
ECHO	European Commission Humanitarian Aid and Civil Protection
FIO	Faith-inspired Organization
IBBL	Islami Bank Bangladesh Limited
ICT	International Crimes Tribunal
IDB	Islamic Development Bank
NGO	Non-governmental Organization
OVC	Orphans and Vulnerable Children
PBUH	Peace be upon Him
RDS	Rural Development Scheme
SSC	Secondary School Certificate
SWT	Subhanahu Wa Ta'ala (Glory to Him the Exalted)
UNDP	United Nations Development Program
USAID	United States Agency for International Development
VAW	Violence Against Women
WASH	Water, Sanitation and Hygiene
WFDD	World Faiths Development Dialogue
WHO	World Health Organization

EXECUTIVE SUMMARY

Muslim faith-inspired organizations (FIOs) have long been a blind spot for international development actors. In Bangladesh these local Muslim groups have taken on a new significance as the country grapples with growing social fissures around religion. The troubling killings of atheist and secular bloggers, publishers, professors, foreigners, and social activists are just the most visible manifestation of these tensions. Issues related to religion are of serious concern to development actors, as many core development priorities, including women's empowerment and education, have become major ideological battlegrounds in the increasingly virulent rhetoric between secular and religious social forces. Muslim FIOs occupy a critical position in relation to this divide, with a foot in both the worlds of religion and development. However, they are remarkably under-engaged by the mainstream development community. Outside of the larger secularized Muslim FIOs, very little is known about the activities and ideological outlook of these groups, particularly those operating solely at the grassroots level (estimated to number roughly 189,000). Local Muslim groups in Bangladesh are often assumed to be antagonistic or oppositional towards mainstream development efforts. As a result, development actors have rarely approached them as potential local partners in the past.

This follow-up to the 2015 publication *Faith and Development in Focus: Bangladesh* focuses primarily on Muslim FIOs operating at the grassroots level, in Bangladesh. It is based on over 40 interviews carried out in Dhaka and two rural field sites, Satkania *upazila* in Chittagong Division and Satkira Sadar *upazila* in Khulna Division. Interviewees were FIO staff, religious leaders, as well as local government officials and community leaders. Many local Muslim groups in Bangladesh are difficult to identify because they operate in relative isolation. Many do not publicize their work or seek out dialogue or engagement with the broader development community. Nonetheless, grassroots Muslim groups, though often less formalized than secular NGOs, do provide a range of critical services and may be highly integrated into the social life of local communities. Given the roots of some groups in anti-colonial religious movements, many are suspicious of Western-led development efforts today. In recent years Muslim groups have been further pushed into the shadows by government crackdowns on political Islamists and, more recently, suspected



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radicals amid mounting international pressure to stem the spread of militancy. This context has made research projects such as this one increasingly challenging, but also extremely vital. This study aims to not only to describe the activities, approach, and goals of the work of grassroots Muslim organizations, but also to provide some conceptual tools to help development practitioners better understand grassroots Islamic development efforts in Bangladesh.

GROUPING GRASSROOTS MUSLIM DEVELOPMENT ACTORS

There is great diversity among Muslim actors in the development arena in Bangladesh: Some are highly secularized and resemble other modern, secular NGOs, while others subscribe to an alternative Islamic development discourse with priorities and goals that can diverge significantly from the secular development community. To help outsiders make sense of these numerous and diverse groups, this paper applies an initial categorization based on the Islamic sub-tradition or socio-political outlook in which they are rooted. We recognize the need for some guiding categorization, but also that faith actors rarely fit neatly into such categories. Each of these organizations has a unique history and influences and new categories continue to evolve.

Jamaati or Political Islamist: The term is often used pejoratively, lumping many Islamist groups together and associating them with the Jamaat-e-Islami political party. Some

groups may simply be inspired by the Islamic modernism of Abdul Ala Maududi, the founder of the Jamaat-e-Islami movement, while others may have senior staff or board members who are active members of Islamist political parties. Despite their status as political pariahs, many “Jamaati” organizations remain well-regarded for the quality of the services they provide.

Sufi or Pirist: Sufism is one of the oldest Islamic influences in Bangladesh. Some of the groups in the category are closely linked to a particular Sufi order or *tariqaa*, while others may just be inspired by longstanding Sufi values such as love for humanity and divine service. Sufi groups can be seen to represent the more socially progressive Muslim groups in Bangladesh. Some are active and well regarded while others are more insular, focused mainly on furthering the teaching of their *pir*, or Sufi saint.

Orthodox Islamic: These are groups that promote an austere brand of “pure” Islam, rejecting the cultural accretions of Bengali Islam. They also, however, generally disagree with the politicization of religion by the Islamic modernists. Their core focus is on reform and revival of Islam and they place a strong emphasis on the role of education in this regard. There are several ideological groups that fall under this heading, but the largest would be Bangladesh’s orthodox Quomi madrasa system.

Mainstream Islamic: These groups typically don’t identify with any particular movement or sect within the broader Islamic community. This category includes some of the largest and best-funded secularized Muslim FIOs that have a significant grassroots presence in Bangladesh. It also includes some of the region’s oldest Islamic charities, many of which are inspired by the social obligations in Islam to help those in need.

RELIGIOUS VALUES AND IDENTITY

Muslim FIOs place a strong emphasis on the role of religious values in their work, which they feel distinguishes them from the countless other NGOs and civil society organizations working in Bangladesh. Many interviewees saw Islamic teachings as critical to the moral development of society in Bangladesh. They suggested that unlike secular NGOs, they are able to provide appropriate moral guidance in their communities, which is essential to “true development.” In contrast, some secularized FIOs have sought to align Islamic concepts with the “universal” values that guide mainstream development; one approach to retain Islamic identity in a way that does not exclude non-Muslim employees and beneficiaries. Some groups drew a firm line between their spiritual work and their development work. For others, predominantly grassroots orthodox actors, their charity work is deeply integrated into their religious practice and they therefore do not consider themselves to be development actors as such. A major source of apprehension

around faith-inspired development is the worry that it is inherently discriminatory, meaning that religious groups may privilege beneficiaries from their own faith tradition. In the Bangladeshi context this concern often hinges on whether or not services are mosque-based. Many of the smaller grassroots Muslim groups center their work in the mosque, an institution they have seen as at the heart of community support in Muslim contexts for millennia.

FOCAL PRIORITIES AND APPROACH

Some Muslim FIOs especially larger more secularized groups generally conform to consensus national development priorities and design projects in response to the availability of international donor funds. Interviewees noted the challenge of balancing religious values, community needs, and securing needed funding. Many stated the priorities of donors can often take precedence. Other smaller grassroots Muslim groups conform to cultural expectations of traditional religious charity, working in sectors like education, orphan care, and providing material support to the poor, activities that have been the traditional domains of religious groups in rural Bangladesh.

Nearly every FIO in the study viewed **education** as a priority; the scale of the challenge of improving quality and access has brought many diverse actors (including local religious groups) into the sector. Some Islamic education providers have educational goals similar to mainstream development actors, while for others the retention of Islamic culture against the perceived encroachment of Western values is a major motivation. Bangladesh has a large madrasa system, much of which has reformed and adopted the national curriculum, but some of which has not. The graduates of the unreformed Quomi system often lack skills and struggle to find employment outside of religious institutions.

Microfinance has become a core programmatic area for many Bangladeshi NGOs, however this practice emerged as a particularly controversial issue. Many Muslim FIOs in the study were highly critical of conventional microfinance approaches, which they viewed as un-Islamic and in clear violation of the sharia prohibition on collecting interest. Many Muslim FIOs stressed the concept of self-reliance and saw microfinance as encouraging dependence, which ran counter to the goals of Islamic charity. Many Muslim FIOs prefer the savings group model, which many secular NGOs practice as well. Islamic microfinance, has been gaining prominence in Bangladesh, but still remains a small fraction of the total microfinance market. Some leaders of Muslim FIOs still expressed apprehension about the growth of Islamic microfinance and called for the greater involvement of Islamic scholars.

Many Muslim FIOs also place a major emphasis on **orphan care**. In the Bangladeshi context an orphan is any child who

has lost their father. Muslim charities often providing housing and care for orphans in addition to education. Interviewees noted that the Prophet Muhammad (PBUH) himself was an orphan and that there is considerable scriptural emphasis on orphan care in Islam. Many faith-inspired actors in the study were not familiar with contemporary debates around orphan and vulnerable children (OVC) care in the wider development community and take the traditional approach of running residential orphanages, typically with attached educational facilities; many place an emphasis on reintegrating poor youth and orphans into social and economic life.

Healthcare is another core focus of Muslim FIOs in Bangladesh. Muslim groups, particularly those associated with Jamaat-e-Islami, run some of these best hospital facilities in the country, and while they are for-profit, interviewees noted that zakat funds are maintained to provide care for the poor. They also emphasized the fact that purdah, or female seclusion, is always maintained in their facilities. At the other end of the spectrum, faith healers remain widespread in Bangladesh and cultural and religious beliefs, including jinn possession, spirit illness, and sorcery, still largely inform local understandings of illness, in spite of the expanded influence of both orthodox interpretations of Islam and the expansion of Western medical practices.

Empowering women economically and socially has been at the core of approaches to eliminate poverty and improve education and health outcomes in Bangladesh, however women who are targeted in these programs are often caught between participation and conforming to longstanding cultural and religious norms. Issues around **gender and women's empowerment** are at the center of the growing ideological divide between religious conservatives and secular progressives in Bangladeshi society. These issues also, however, divided Muslim FIOs in the study. Women's empowerment was a focal issue for some FIOs in the study, while for others this empowerment stood in opposition to what they considered an Islamic approach to development. The issue of purdah emerged as a key issue for many Muslim development actors. Many argued that veiling is a practice that may actually encourage the empowerment of women by allowing them increased mobility. Many of the more secularized Muslim FIOs, in contrast, have mainstreamed gender in their programs much like mainstream secular NGOs.

Muslim FIOs often tie their charitable practices to local **religious traditions**, a form of aid that can be very meaningful to local communities, and often helps the poor participate more fully in cultural and religious life. In addition to more conventional forms of charity, many Muslim FIOs in this study provided support for mosque building and funds to allow the poor to undertake the hajj. Charitable programs for many of

the smaller grassroots Muslim FIOs studied were organized around important religious holidays, particularly Eid al-Fitr and Eid al-Adha. During Ramadan, organizations will provide food for iftar, shared evening meals after Muslims break their fast. During Eid al-Adha, also known as Qurbani Eid, which commemorates Ibrahim's willingness to sacrifice his son, many groups distribute sacrificial animals to families or communities, or distribute the meat to those in need.

MUSLIM FIO FINANCING

Issues around the financing of Muslim FIOs in Bangladesh can be deeply contentious. There are widespread suspicions concerning dark money from the Gulf and elsewhere that is tied to the importation of Salafi Islamic interpretations and even radical Islamic militancy. The reality is that very little is known about these international financial flows, in part because many Muslim FIOs in Bangladesh are not open about their funding sources. This can be related to the competition for scarce resources with other Muslim groups, as well as the government's tight regulations on international funding. While many were not open on this topic, from the limited insights that were gained, it is clear that Muslim FIOs rely on diverse funding strategies—while some did receive funds from Gulf charities, others relied exclusively on local religious funding sources, including zakat. Larger, secularized groups primarily sought funding from a range of western donors and multilateral development banks.

NETWORKING AND INTEGRATION

Given the sheer number of NGOs operating in Bangladesh, coordination and networking have long been critical concerns. Just as the larger, more secularized Muslim FIOs were among the most integrated into mainstream development funding, they were also much more likely to be involved in networking and coordination efforts. Yet, although these larger secularized FIOs are well-integrated into the development establishment, it is worth noting that they rarely partner with local religious groups in the communities where their projects are implemented. Political Islamist groups, notably Jamaat-e-Islami, do pragmatically interact with secular NGOs despite ideological differences, particularly in areas where they have significant influence in local politics. Many of Bangladesh's local Muslim FIOs, however, have very limited interaction with the wider development community. This can be the result of opposition to the ideals and visions of "progress" that that secular NGOs have come to represent in Bangladeshi society, or simply because they feel they have little to gain from such engagement.

LOOKING AHEAD

The intersection of religion and development in Bangladesh is a complex one. Grassroots Muslim actors do provide critical development services as well as social and material support in

their communities, however some groups also actively contest core national development priorities, particularly around gender and education. The complex impact of Muslim FIOs in development is partially due to the remarkable diversity in their histories and the ideological outlooks that drive their development work.

One of the most important takeaways from this study is the general lack of integration of grassroots Muslim FIOs into the broader development community. Local Muslim FIOs, particularly those from political Islamist or orthodox Islamic orientations, can operate on divergent development narratives that speak to real fissures in Bangladeshi society. Muslim and mainstream secular development actors can be engaged in development work that is aimed towards very different visions

for the nation. Given ongoing religiously inspired violence in Bangladesh, which threatens to slow the country's strong development progress, engaging local Muslim development actors for dialogue and collaboration should be a priority for national and international development actors. Engagement has to date been hindered by a dearth of empirical data and a lack of conceptual tools that could allow for a better understanding of religion's influence on development. This report is part of a number of resources produced by World Faiths Development Dialogue and the Berkley Center for Religion, Peace, and World Affairs at Georgetown University that seek to contribute to greater faith literacy among mainstream development actors and facilitate more productive engagement between the worlds of faith and development.



Photo courtesy of Flickr user Carlton Browne

ISLAM AND DEVELOPMENT IN BANGLADESH: A GRASSROOTS PERSPECTIVE

INTRODUCTION

A few short decades ago, Bangladesh was the quintessential development “basket case” (an epithet famously attributed to Henry Kissinger after Bangladesh gained its independence in 1971); today it is home to a burgeoning export-driven economy and leads South Asia in a number of key human development indicators. Most accounts of Bangladesh’s recent development successes pay ample credit to the nation’s active civil society, namely its numerous non-governmental organizations (NGOs), which are renowned globally for their innovations. These large and highly visible civil society actors have to a great extent overshadowed smaller and more localized groups that traditionally composed local civil society. Many of these smaller groups could be considered faith-inspired, rooted in a long tradition of Islamic charity. There are an estimated 200,000 of these faith-inspired not-for-profit groups in Bangladesh; most lack any national profile. While some larger faith-inspired organizations (FIOs) are integrated into the mainstream development community, grassroots groups can often operate well outside of dominant development paradigms. Thus they represent a grey area for development practitioners and policymakers.

Grassroots Muslim actors have taken on a new significance as Bangladesh grapples with ongoing social and political unrest. Issues related to religion are of serious concern to development actors, not just because of their potential to destabilize the nation but also because many core development issues, including women’s empowerment and education, have become major ideological battlegrounds in the increasingly virulent rhetoric between secular and religious social forces. Religion is increasingly a critical site of social polarization, illustrated clearly by the recent emergence of the anti-Islamist Shahbag movement and agitation by Hefazat-e-Islam, an association of orthodox madrasa teachers and students. Perhaps even more worrying, the ongoing killings of atheist and secular bloggers, publishers, professors, foreigners, and social activists bears testimony to the growth in power and organization of Islamic militant groups in the region.

Development actors inspired by Islamic faith and organized by religious leaders and communities occupy a critical position in relation to this divide, with a foot in both the worlds of religion and development. However, they are remarkably under-engaged by the mainstream development community. Outside

of the larger secularized Muslim FIOs, very little is known about the activities and ideological outlook of these groups, particularly those operating solely at the grassroots level. Local Muslim groups in Bangladesh are often assumed to be antagonistic or oppositional towards mainstream development efforts. As a result, development actors have rarely approached them as potential local partners in the past.

BRINGING FAITH-INSPIRED DEVELOPMENT ACTORS INTO FOCUS

Religion has long been an afterthought for development practitioners, for a variety of historical and pragmatic reasons. This state of affairs started to change in earnest in the 1990s, as mainstream development approaches increasingly focused attention on local civil society. Faith-inspired organizations began to receive some recognition for their work from the highly secularized development establishment and some even advanced claims that religious groups enjoy unique advantages over their secular counterparts. FIOs, for example, may be more socially integrated into local communities, sharing the values and cultural points of reference, and thus better able to establish trust and community buy-in. Public health practitioners in particular have increasingly utilized religious forums and religious idioms to communicate development messages, believing this will increase the receptiveness of local communities. By relying more heavily on traditional and local financing models, FIOs are seen to be potentially more sustainable, less donor dependent, and better able to address local needs by developing localized strategies and approaches. Local groups often operate with low overhead, utilizing volunteer or community support and are thus able to “do more with less.”

Assessment of the potential of FIOs is, of course, not always positive. Much of the historical reluctance to engage FIOs has stemmed from the perception that they are inherently discriminatory in their programs, directing resources only to their own faith communities. Similarly, there is the perception that FIOs too often blend religious and development activities and that charity work is primarily a tool for proselytism with religious revivalism seen as their ultimate objective. FIOs are seen as inherently insular, tending to coordinate and collaborate mainly with others within their own religious community who share their ideological outlook. Some fear that religiously motivated groups are commonly blinded by their own good intentions and less apt to utilize consensus best practices and rigorously examined evidence; an example is the proliferation of faith-based institutional care orphanages across the developing world.

Empirical evidence for many assumptions, both positive and negative, about FIOs and other religious development actors is in fact quite limited. Responding to this missing data

challenge, the World Faiths Development Dialogue (WFDD) endeavors to provide an empirical basis to better understand the interface of religion and development through research programs and dialogue sessions with scholars, development practitioners, and religious leaders around the world. This work has, since 2009, focused on the country level, first in Cambodia and then expanding to Bangladesh, Senegal, Kenya, and Guatemala. This paper is part of a two-year research project in Bangladesh. Outputs from this research can be found at: <https://berkleycenter.georgetown.edu/subprojects/country-mapping-bangladesh>. Overall, this work aims to provide a comprehensive and critical picture of both the promise and the pitfalls of more active and purposeful engagement of religious actors in development

MAPPING FAITH-INSPIRED DEVELOPMENT IN BANGLADESH: MACRO AND MICRO PERSPECTIVES

In *Faith and Development in Focus: Bangladesh*, WFDD took an initial step to “map” the development work of faith-inspired actors in Bangladesh, including addressing blind spots around Muslim FIOs. The report also examines how religious institutions and ideals influence critical development challenges in areas such as gender, peacebuilding, and education. In order to deepen understanding of contemporary points of tension and convergence between faith and development communities, the report sought to situate Bangladeshi religious actors, movements, and organizations in the larger historical context. The mapping highlighted the great diversity of FIOs from all major faith traditions, active in nearly all development sectors, including poverty reduction, health, and education. FIOs were, however, less engaged on issues such as fighting corruption where they may be particularly well positioned to act because of their moral authority.

This first attempt at mapping took a national-level perspective, focusing on organizations registered as NGOs with Bangladesh’s Bureau of NGO Affairs. The NGO designation allows these organizations to, among other things, receive foreign donations. This national-level macro view captured the largest FIOs, those with the most reach, resources, and national influence. The report profiled a number of FIOs, highlighting projects that were noteworthy either for their effectiveness or unique and innovative approach. Though large international organizations such as World Vision and Islamic Relief are active in Bangladesh, many of the most influential FIOs are local groups, such as the Sufi-inspired Dhaka Ahsania Mission or the Christian Commission for Development in Bangladesh (CCDB), or highly indigenized organizations like Caritas, which has notable local autonomy and Bangladeshi leadership. The strength of local FIOs mirrors the preeminence of local actors such as BRAC and Grameen Bank in Bangladesh’s secular development landscape.

Because it highlighted the potential for better engagement, *Faith and Development in Focus: Bangladesh* also explored the extent of integration of faith actors into national networks and coordinating bodies. It found a wide divide between Christian and Muslim FIOs in their levels of integration. Following international trends, many of Bangladesh's Christian FIOs are fairly active on national and international platforms compared to Muslim groups. International FIOs such as Islamic Relief and Muslim Aid, as well as local FIO Dhaka Ahsania Mission, are members of national networks. However, the vast majority of these groups have very limited interaction with secular development actors. Muslim FIOs have their own coordinating body, the Association for Muslim Welfare Agencies in Bangladesh (AMWAB); though under-resourced, it claims over 300 members and provides training, capacity building, and other services. This figure, of course, represents just a small fraction of local Muslim groups estimated to operate in Bangladesh. Most of them are small grassroots organizations that might be affiliated with a local mosque, a religious social movement, a Sufi saint (*pir*), or an Islamist political party. Many of these groups operate quite independently or through informal networks and, given the recent government crackdowns against both political Islamists and suspected Islamic militants, in relative secrecy.

Faith and Development in Focus: Bangladesh was the first effort of its kind and broke ground in bringing the development work of religious actors in Bangladesh to light. However, by taking a national-level perspective it painted the picture with a fairly broad brush. As the research was largely Dhaka-based, it also missed many of the smaller grassroots religious groups active at the local level in rural areas. More work was needed to nuance this work, because dynamics at the grassroots level can differ considerably from those at the national level.

This follow-up study was designed to focus primarily on Muslim FIOs operating at the grassroots level in Bangladesh. These grassroots groups, while often less formalized, or at least less likely to conform to the model of a modern NGO, can provide a range of critical services and may be highly integrated into the social life of local communities. Despite their widespread prevalence, however, grassroots Muslim FIOs receive very little attention in scholarly and development literature, both in Bangladesh and the wider Muslim world. Further, grassroots faith groups, particularly Muslim FIOs, have rarely been included in past engagement of religious actors by the development community. Many local Muslim groups in Bangladesh are difficult to identify because they operate in relative isolation. Most do not publicize their work or seek out dialogue or engagement with the broader development community. This is partially because groups seen to be associated with political Islamists—particularly Jamaat-

e-Islami—are targeted in negative ways by the ruling Awami League. The rising threat of Islamic radicalism has also seen the Bangladesh government cracking down on a broader set of Muslim FIOs amid mounting international pressure to stem the spread of militancy. This context has made research projects such as this one increasingly vital, but also immensely challenging.

This report is based on a mixed-methods study involving interviews and focus groups in two rural communities in Bangladesh, supplemented with Dhaka-based interviews. As the study's goal is to provide a window into the world of grassroots Muslim development, it places emphasis on the opinions and perspectives of individuals within these groups: how they view their work—and their position—within the development community and society more broadly. Between March and August 2015, Bangladeshi consultants supported locally by BRAC University faculty Samia Huq conducted 40 interviews in two rural field sites—Satkania *upazila* in Chittagong Division and Satkira Sadar *upazila* in Khulna Division—with FIOs operating at the grassroots level, as well as with local government officials and community leaders. Six focus groups were also convened with local community members and FIO staff in the two field sites. As needed, the researchers followed up by telephone in the months that followed. This fieldwork is supplemented with Dhaka-based interviews carried out by Nathaniel Adams in the course of national-level mapping efforts between June 2014 and March 2016. These empirical findings are supplemented with and framed by a historical perspective to help situate the findings within broader social, political, and religious dynamics.

Any discussion of religious matters in Bangladesh at present can be a dangerous endeavor because of their special sensitivities; therefore, no names of interviewees are used in the paper in light of these ongoing safety concerns.

A goal of WFDD's mapping work is to help expand the faith literacy of development actors (and to a somewhat lesser degree the development literacy of faith actors). This paper aims to detail the activities, approaches, and goals of grassroots Muslim organizations, but also to provide some conceptual tools to help development practitioners better understand grassroots Islamic development efforts in Bangladesh. Bangladesh is at a critical juncture as it seeks to sustain impressive development strides made in recent decades, during a period when violent incidents related to religion and politics are increasingly common. This unrest and a looming threat of Islamic militancy heighten concerns about state fragility. It is our hope that by shedding some light on these groups, their activities and their goals, this report might identify opportunities for engagement that could help to mitigate growing social rifts.

REPORT STRUCTURE

Chapter one begins with a contextual background that provides historical and conceptual framing for the mapping that follows. It examines the growth in interest in faith-inspired actors within mainstream development and how these dynamics have largely sidelined grassroots Muslim groups in engagement efforts. It then explores the ideological foundations of Islamic charity and social development work before embarking on an in-depth look at religion and civil society in Bangladesh. This section provides insights into the evolution of contemporary Muslim FIOs by tracing the history of Muslim groups from the colonial to post-independence era.

Chapter two, which presents the study's findings, provides an in-depth examination of grassroots Muslim FIOs in Bangladesh. Drawing from extensive interviews, it explores the perspectives,

attitudes, and motivations of staff and members of these groups. The chapter starts by situating the Muslim FIOs, which were part of this study, within religious or ideological traditions that often play significant roles in shaping their outlook, activities, and structure. The report then takes up the critical issue of religious values and explores the differing perspectives on how these should guide development work. It then examines the factors that shape focal priorities for Muslim FIOs, focusing on six specific development priorities that were either broadly shared by groups within the study or proved to be particularly contentious. These are education, orphan care, microfinance, health, gender, and religious charity. The next section discusses the diverse funding strategies that groups utilize. Lastly the report touches on networking and integration (or lack thereof) of these groups within the broader development community. It concludes with a look at potential directions forward.



Photo courtesy of Flickr user Joe Coyle.

BACKGROUND: ISLAM AND DEVELOPMENT IN BANGLADESH

RELIGION AND DEVELOPMENT: BRIDGING THE DIVIDE

Issues of religion and faith have traditionally fallen outside the remit of mainstream development thinking, especially in the United States and Europe, leading some to decry a “systematic neglect” of the topics in development theory, policy, and practice.¹ This neglect can be partially attributed to the predominance of the “secularization thesis,” which held that, as societies modernize, religious ideas and institutions would gradually lose their social importance.² As some saw it, the entire project of development was predicated on an inevitable transformation of religion from a collective social institution to a privatized matter of individual conscience. In addition, poverty and underdevelopment have traditionally been cast in terms of material deprivation, which has largely sidelined issues of social solidarity and human fulfillment, long the domain of religious actors. This narrow materialist framing of development has been critiqued since the 1990s by thinkers such as Amartya Sen and others, who have argued for a more holistic approach that puts greater emphasis on social well being, personal fulfillment, and freedom, while also bringing local priorities to the fore. Sen, for example, pointed out that what is valued in one context may not be in another

“evaluative space,” observing that those things to which cultural communities attach great importance are not always seen as utilitarian to outsiders.³ While these ideas have been broadly embraced in more recent development rhetoric, the extent to which these critiques have concretely influenced the approaches of donors and development agencies more broadly is debatable.

Through the 1990s, issues of spirituality and faith were uncomfortable or even taboo topics in development circles. Many within the development establishment viewed religion as inherently divisive, or as an institution that justified regressive social norms and contributed to irrational decision-making. Things began to change in earnest during the great strategic reorientation that resulted in the Millennium Development Goals. What was unique about this refocus was not simply clearly defined goals and timelines, but the fact that this united global effort to tackle poverty was seen as necessitating the inclusion of new partners, emphasizing the central role of civil society, which included religious actors.

In the second half of the 1990s, the World Bank, and later several UN agencies, began to recognize the potential of

including FIOs in development policy and programming. This was partially a move to address criticisms of top-down development approaches and demonstrate a willingness to listen to “voices from below,” but it was also a recognition of a missed opportunity given the longstanding and extensive contributions of faith actors in education, healthcare provision, and material and social support, and even in social justice. Faith actors were often already deeply integrated in some of the most remote, impoverished, and marginalized communities around the world, and played important supportive roles. Because of this long history and cultural embeddedness, religious actors also had enviable reach and influence. The foundational importance of religious ideas and practices in the daily lives of these communities made religion an attractive vehicle for encouraging everything from acceptance of family planning to HIV/AIDS stigma reduction. All of this was coupled with a new recognition of the inherently value-laden nature of the development mission.⁴ The moral imperative to end poverty and protect human dignity was something many religious actors had long recognized.

New focus on engagement and collaboration with religious actors, however, suffered from noteworthy constraints, which have limited the types of actors engaged and the contexts where such an approach has been successful. First, there has been a tendency to focus on groups viewed as mainstream and with moderate ideology that better conforms to Western sensibilities. Similarly, there has been a disproportionate focus on religious groups that share features with modern NGOs (highly secularized and technocratic in their approach). These are of course the groups that have the professional capacity and technical knowledge for project management as well as monitoring and evaluation. This has had the unintended consequence of excluding many important grassroots religious actors that may operate within more traditional modalities.⁵ A recent study found that international financial institutions, such as the World Bank, are far more likely to engage with larger and more formalized FIOs, often ignoring local religious actors, despite the fact that these groups tend to be much more integrated into local communities.⁶ In South Asia, grassroots Islamic groups are largely sidelined in efforts to bridge the worlds of faith and development.

Christian groups were also disproportionately involved, for various reasons, in early discussions at the World Bank and elsewhere that explored the potential for increased engagement of religious actors, institutions, and ideas in development. Engaging Christian groups was considerably more straightforward given their closer cultural proximity to the Western development community. Many were seen as sharing the same values and development goals. Indeed, the global charity and welfare work of Christian missionaries is sometimes described as the forerunner of modern development,

particularly in sectors such as humanitarian aid, health, and education. Given the long tradition of formalized Christian aid work, Christian organizations are also some of the largest and best funded, as well as among the first to secularize their approach, separating their spiritual aims from their aid work and adopting best practices and technocratic approaches to better integrate themselves into the mainstream development community.

This disproportionate engagement of Christian groups has meant that South Asia has largely been overlooked in efforts to better integrate FIOs. Several recent assessments have shown progress for certain regions (Sub-Saharan Africa and Latin America) while others lag (South Asia). A recent survey of the United Kingdom’s Department for International Development (DFID) country programs revealed “substantially less engagement with FBOs [faith-based organizations] and faith leaders in South Asia.” The same study reviewed grey literature from a number of major development donors and found that “the World Bank and other donors have made significant progress in engaging religious actors in Sub-Saharan Africa, Latin America and East Asia, but comparatively little progress in South Asia (including India, Pakistan, and Bangladesh).”⁷ This fact warrants a close examination of the social, historical, and political barriers to engagement of religious actors in the South Asian context, but also illustrates the need for better information on the many interconnections of development and religion in this complex context.

Muslim FIOs in South Asia: A Blind Spot for Development Actors

In South Asia, engaging Muslim leaders, institutions, and organizations has presented a particular challenge for development practitioners for a range of social, historical, and political reasons. Many of these are rooted in the legacies of British colonial rule. Some of the region’s most important Islamic movements arose in the colonial era, in direct response to perceived Western cultural imperialism. This spirit of resistance still resonates with many South Asian Muslim groups today; indeed many see a clear continuity between the colonial project and contemporary Western-led development. In the midst of ongoing social and economic upheaval across the region, many Islamic groups have been ambivalent about or often even antagonistic towards mainstream development efforts, particularly where they challenge social norms or traditional power structures.

Muslim groups have become increasingly active in the development arena over the past three decades. However, varying approaches have created a complex and confusing environment that has proved especially difficult for non-Muslim or secular development actors to navigate. While some organizations are highly secular and largely indistinguishable

from modern secular NGOs, many others operate from an alternate Islamic development discourse, with priorities and goals that can be quite divergent from those familiar to the Western development community. These groups exhibit a great amount of diversity with various political and ideological associations and histories. Security-driven agendas of Western governments post 9/11 further complicate attempts at engagement and have led to a preoccupation with radicalization and militancy that overshadows discussion of grassroots Islamic development efforts. This has contributed to a pervading atmosphere of suspicion and alienation. The increased scrutiny of Islamic charities forced many to operate in relative secrecy on the margins of mainstream development. All of this has contributed to a largely unintegrated, parallel system that is an analytical blind spot for development policy and practice.

Bangladesh presents a particularly illuminating and vital case study for seeking to better understand grassroots Islamic development efforts that have to date been largely obscured. Bangladesh is said to have more NGOs per capita than any other country and has long been held up as the paragon of an engaged civil society. A 2005 World Bank study documented 206,000 not-for-profit organizations in Bangladesh, with 189,000 of these being termed “religious.”⁸ Bangladesh has also been lauded as a great development innovator. For example, broadly influential development approaches, including microfinance, were born in the country. It is also, however, a country with particularly high levels of religiosity. Roughly 90 percent of its population is Sunni Muslim, with numerous sub-traditions and influences, most notably Sufism. Local religious leaders and movements have great influence and are still heavily integrated into local authority structures in rural areas. The tension between these two influential social forces (NGOs and religious groups) make Bangladesh a fascinating context in which to better understand the promise and pitfalls of engagement and interaction between these two worlds.

Poverty and Charity in the Islamic Tradition

When discussing issues of poverty, social inequality, and human suffering, it is important to note that Islam, perhaps as much as any other major world religion, is intimately concerned with temporal as well as spiritual affairs. In Islamic scripture, working to end poverty and human deprivation is a central tenet of the faith. Denying one’s responsibility to those in need is viewed as comparable to denying religion itself: “Have you observed him who denies religion? That is he who repels the orphans and urges not the feeding of the needy.”⁹ From its earliest days, Islam has been framed as not only a religion, but as a totalizing system, providing guidance and instruction in all aspects of spiritual, social, economic, and political life. Beyond moral exhortations, there is a strong emphasis within Islam on concrete action on behalf of the poor and disempowered.

Islamic scriptures outline clear mechanisms to promote social and economic equality.

Perhaps most well known are the redistributive systems of obligatory and voluntary charity known as *zakat* and *sadaqah*, respectively. Illustrative of just how central this practice of charity is to the Islamic tradition, *zakat* is the third of Islam’s five pillars along with faith, prayer, fasting, and pilgrimage. Believers are obliged to direct 2.5 percent of their wealth annually toward *zakat*. Unlike many other tithing traditions, which are often a source of funds to support religious clergy or institutions, *zakat* must be directed to those in need. The Qur’an in Sura 9 (Al-Tawba) highlights several potential recipients of *zakat*: “Alms are for the poor and the needy, and those employed to administer the [funds]; for those whose hearts have been [recently] reconciled [to Truth]; for those in bondage and in debt; in the cause of Allah; and for the wayfarer.” *Zakat* in practice takes different forms in different countries, but funds are rarely centrally managed and can in some cases be directly exchanged between individuals. The practice often plays a core role in “Islamic approaches” to development and poverty alleviation. Many grassroots Muslim FIOs, including those in Bangladesh, rely heavily on these funds to support their work.

Beyond charity, in the South Asian context, Muslim groups have often coupled traditional material support for the poor with political agitation on issues of social and economic justice. These have historically become rallying issues around which Islamic social movements and in some cases armed resistance, particularly in response to British colonial rule have coalesced. Many of these movements are founded on the belief that attending to social and political concerns is central to the Islamic mission, which “cannot be realized until genuine freedom to human beings is restored and freedom from all forms of exploitation—social, spiritual, political, and economic—assured.”¹⁰

ISLAM AND CIVIL SOCIETY IN BANGLADESH

Bangladesh presents a unique context in which to better understand the evolution of Muslim FIOs, their position in civil society, and their role in today’s development landscape. Bangladesh is well known for its robust civil society, starting with the proliferation of NGOs following Bangladesh’s independence in 1971. These NGOs took on a variety of roles in service provision for the then war-torn and cyclone devastated fledgling nation. Decades later, with government capacity still weak, NGOs are still very influential in this regard (there are regular accusations that NGOs in Bangladesh operate as a parallel state). NGOs are so pervasive and important in Bangladesh that much of the development literature largely conflates its civil society and its NGO community. There have been increasing calls from scholars, however, to expand this

narrow conception of civil society, which leaves out many diverse grassroots groups and obscures the long tradition of “cultural modes of resistance.”¹¹ It also largely ignores the active and vital contribution of religious actors, which is centrally important to understanding the contemporary civil society landscape and growing social tensions. The religious component of civil society is a large blind spot for most development practitioners in Bangladesh. Estimates suggest that they compose the bulk of not-for-profit groups in Bangladesh (189,000 of 206,000).¹² This is in addition to formally religious actors that may be socially active such as religious movements, orders, and associations, examples of which include Sufi *tariqaas* such as the Maizbhandari or Catholic orders such as the Holy Cross Brothers.

PLACING MUSLIM FIOs IN HISTORICAL CONTEXT

Geographic and historical factors have contributed to a particularly deep integration of religious structures into local communities in Bangladesh, especially in rural areas.¹³ Some historical framing is necessary for a full understanding of the evolution of Muslim religious groups in Bangladesh, the important social roles they have played, the support they provide in local communities, and their attitudes towards the West.

In historical times the swampy lowland region of East Bengal formed the Eastern frontier of the Indo-Aryan cultural and political sphere. However, for much of its history this isolated and sparsely populated region was not well integrated into the feudal social structures that organized society in much of the subcontinent including the Western portion of Bengal. Communities were small and mobile, moving with seasonal flooding. Beginning in the sixteenth century, the Mughal Empire pushed to better integrate the region economically by promoting rice cultivation in new permanent settlements. Land grants for these new settlements utilized religious lines of patronage and were primarily given to mullahs, imams, and *pirs*. The new communities that these figures established were typically centered on a mosque or shrine. *Samaj*, Muslim religious societies or groups, became the basis for social organization and political mobilization. Muslim leaders such as mullahs and *matabars*, who constituted local *samaj*, had the primary responsibility for maintaining social and political order in the absence of a strong central authority. Because settlements in the East were generally newer and economic development slow, the region did not develop what might now be thought of as a middle class.

The divide between the aristocratic class and the peasants was stark, and religious leaders often advocated on behalf of their communities. To set the context, British authorities utilized preexisting local feudal structures for local governance and tax collection; in Bengal this was based largely on aristocratic Hindu families originating in West Bengal. In what would

come to be called the *zamindar* system, an aristocratic family would be granted large tracts of land and in exchange agree to collect taxes for the British crown. In the context of eastern Bengal, with its more decentralized power structures, Muslim religious leaders were not integrated into this system. Their natural line of patronage lay not with the aristocratic elite, but with the peasants in their own communities.

During the colonial era, Islamic movements in eastern Bengal became active in addressing peasant discontent, championing the cause of tenant farmers, and playing a critical role in raising political consciousness against the exploitative conditions of agricultural production under colonial rule.¹⁴ Throughout the eighteenth century, *faqir*, or Muslim ascetics, led periodic peasant uprisings, often in response to famines. In 1818 the Farazi movement, the first large-scale Islamic reform movement in Bengal, initiated one of the largest and most sustained peasant mobilizations the region had seen. Its leader, Haji Shariatullah, combined political agitation for expanded rights of tenant farmers with a fundamentalist and austere Islamic interpretation that sought to cleanse religious practice of Sufi and Hindu elements. Resistance to colonial exploitation was articulated within an Islamic idiom: Allah had “made earth common to all man” and “paying rent was contrary to his law.”¹⁵ Not long afterwards the Tariqah-i-Muhammadiya movement led by Shah Syed Ahmed likewise championed the cause of the agrarian peasants, but advocated more overtly an armed struggle against the British and the *zamindars*. These figures and the movement they founded are still very much alive in the imaginaries of Islamic groups in Bangladesh with some viewing themselves as heirs to this struggle against cultural and economic imperialism from the West.

Muslim groups were not the only religious communities agitating for the rights of the poor and oppressed communities in Bengal. Christian missionaries, who have been active in the region since Jesuits consecrated the first church in Chittagong in 1600, worked actively on issues of caste inequality, but also undertook a range of charitable activities including education and health services. Missionaries brought with them organizational structures and social welfare strategies on which indigenous religious benevolent societies would model their work.

Hindu and Muslim charities began to formalize their work at the community level in response to accusations from Christian missionaries that local religious groups were not doing enough to support their own communities. Some of those that responded most actively to the social challenge of Christian missionaries were Bengali Hindu religious and social reformers including Rammohan Roy, Debendranath Tagore, Kesab Chandra Sen, who became leaders of what is now known as the Bengali renaissance, which in many ways laid the cultural and intellectual foundations of Indian independence. These

members of the Hindu elite sought to bring Indian religious traditions in line with Western rational thinking and promoted reforms of cultural practices considered abhorrent by Western observers, such as *sati*, in which a widow was compelled to burn herself on her husband's funeral pyre.

Hindu and Muslim charities emerged as key institutions in broader anti-colonial movements, but the economic and educational disparities between these religious communities meant that this was not a shared effort. Muslim groups were long on the defensive and feared being overwhelmed by the larger Hindu majority. Since the early eighteenth century, social reforms and the proliferation of Hindu benevolent societies focused on education and social welfare, in part to address paternalistic justifications for colonial rule. Hindu reform groups became the vanguard of the push for Indian independence. In the economically and geographically marginalized east, however, Muslims by and large did not have the social status or educational attainment to act as equal participants in this renaissance. By the close of the nineteenth century, though, Muslim communities in India did experience their own social project under modernist leaders such as Syed Ahmad Khan, Muhammad Iqbal, and Muhammad Ali Jinnah—figures who came not from Bengal but from Punjab. This Muslim awakening developed as a reaction against Indian nationalist discourse that projected India as the “great Hindu community.” Indian Muslim identity was thus constructed largely in opposition to an emergent Hindu nationalist identity and in defense of the rights of their communities. These concerns led to the founding of the Muslim League, and the eventual push for partition and the formation of the Pakistani state.

Various historical influences have shaped the ideological outlook and character of contemporary Muslim FIOs in Bangladesh and influence their position within civil society more broadly. The Muslim identity in Bengal, in particular, was forged from the experience of geographical and social marginalization, colonial agrarian exploitation, and fear of being subsumed in a Hindu India. Many Muslim benevolent groups that have emerged therefore have focused strongly on the preservation of cultural and religious identity and efforts to uplift the social and economic condition of Muslim communities. The sense that Muslim cultural and religious identity is under threat has remained strong and can be seen today among many Muslim FIOs in Bangladesh, which retain an insular and oppositional character particularly in relation to mainstream development efforts. This has been one major barrier to the engagement of these groups by development actors. These organizations are, however, far from monolithic and draw on rich and varied historical and religious traditions that inform a range of development approaches.

MUSLIM FIOs IN POST-INDEPENDENCE BANGLADESH

The proliferation of Islamic groups in recent years, and the disputed position they now occupy in society, must also be understood in the context of turbulent post-independence social and political realities. In this context Muslim FIOs have become critical actors in debates over what role religion should play in society as the country develops.

Bangladesh gained independence from Pakistan in 1971 and ever since, religion has been a heavily contested element of national identity. The Bangladeshi nationalist movement was a secular one, rooted in a Bengali linguistic and cultural identity, in sharp and intentional opposition to the Muslim nationalism that drove the creation of the Pakistani state. The government of first prime minister of Bangladesh, Sheikh Mujibur Rahman's Awami League, sought to challenge what they viewed as the politicization of Islam by Pakistan, notably by banning Islamist political parties including Jamaat-e-Islami who were considered to be collaborators with Pakistani militias during the Liberation War. At the grassroots level, however, Islam remained an important element in the lives of average Bangladeshis and thus inevitably became a key tool in political populism. Sheikh Mujibur Rahman's assassination in 1975 led to over 15 years of autocratic rule. During the governments of Ziaur Rahman and Hussain Muhammad Ershad, Islam was championed as a means to legitimize their authority in the eyes of the people and placate Islamist agitators. As Bangladesh's secular legal provisions were relaxed, the country saw the growth and increased social influence of a range of Muslim groups, including the re-emergence of Jamaat-e-Islami and other political Islamists. The growth of these Muslim groups was partially driven by the new availability of funds for Muslim charitable groups and madrasas from Middle Eastern donors. Saudi Arabia, for example, only recognized and established relations with independent Bangladesh after Sheikh Mujibur Rahman's assassination, opening a considerable amount of new funding opportunities for Islamic charities.¹⁶ Bangladesh has in recent years increased regulation on such foreign donations, but they continue outside of official channels, presenting a major challenge for anyone hoping to construct an accurate picture of the nature and scale of these financial flows.

Grassroots Muslim groups also grew in response to the challenge to religious authority posed by NGOs in rural communities. As has been written about at length elsewhere, the weakness of the Bangladeshi state—a result of decades of underinvestment by the British colonial and Pakistani authorities—and its inability to provide many basic services, resulted in a vacuum that allowed NGOs to become larger and more influential than in many other parts of the developing world.¹⁷ Many expatriates living in the West returned to Bangladesh following independence with the goal of nation

building, forming or staffing a growing number of indigenous NGOs. As Western aid to Bangladesh increased, these NGOs were seen as an attractive and effective engine for development that could bypass government institutions, which were widely viewed as inefficient and potentially corrupt. These new actors, however, represented a major threat to established local power structures, as NGOs expanded into rural areas with NGO-run schools, health programs, and micro-finance programs. NGO program efforts designed to empower women and other disenfranchised groups posed a direct challenge not only to the economic dominance of local moneylenders and landlords, but also to the moral authority of religious leaders.

Local religious leaders have been some of the most vocal opponents of development efforts in Bangladesh. Particularly in rural areas, local imams and ulama maligned this new NGO-backed vision of social progress as a foreign imposition. Given the predominance of Western funding, many of them suggested an unbroken continuity with colonial era social reforms. In a period of particularly strong religious backlash in the 1990s, local leaders portrayed NGOs as Western or Christian and declared them to be the “enemy of Islam.”¹⁸ Fatwas, Islamic legal pronouncements, were issued against NGOs and the poor women that utilized their services and composed their micro-lending groups.¹⁹ The anti-NGO rhetoric has focused heavily on micro-finance programs, which are seen as exploiting the poor by charging exorbitant interest rates, in clear violation of sharia. They have seen recent critiques of the impact of micro-finance approaches as validation of their position.²⁰

Many of the local Muslim groups that were formed to compete for civil society space and social influence of Islam in public life as a result their perspectives and goals differ dramatically from mainstream NGOs. Many were oriented towards an “Islamic modernity,” rejecting the consumerist materialism and individualism perceived to be constitutive of Western modernity. In Bangladesh Islamic actors often operate on an alternative values-centered development narrative, that portrays Bangladesh’s current woes as the result of the moral weakness of leaders from the government, NGOs, and business community who have deviated from Islamic principles.²¹ This narrative has gained currency among disaffected segments of the population who highlight widespread governance failures and development shortcomings, persistent poverty, and perceived exploitation as well as a general lack of accountability

of businesses and NGOs. A persuasive counter-explanation for the everyday hardships faced by many Bangladeshis has not emerged. This may explain in part the strong grassroots support for Islamist political parties and Islamic social movements.

Tens of thousands of local Islamic groups are active in Bangladesh today, representing a wide range of ideological orientations and goals. Overall they are generally poorly understood in the Bangladeshi context. Some are rooted in Sufi mysticism led by *pirs*, others are associated with political Islamists such as Jamaat-e-Islami, while still others harken back to the modernist Muslim project at the turn of the twentieth century, including Anjuman Mufidul Islam, the oldest Islamic charitable organization in Bangladesh. Their form ranges from local orthodox mosque-based charities, to development arms of local Sufi *tariqaas*, to well-organized and financed groups under the umbrella of Jamaat-e-Islami. Still others are much more closely aligned with the Western development establishment, though with some unique and noteworthy Islamic approaches and methods.

Given this history, there is a generally assumed dichotomy between religious and development communities in Bangladesh, which has severely limited engagement and collaboration between them. The Awami League has recently taken steps to crack down on both NGOs and FIOs, particularly those deemed to be spreading “radical” Islamic ideals. This has meant that many Muslim NGOs now operate in relative isolation, out of fear that attention to their work may result in harsh repercussions by the government. Some reports indicate that in 2010 alone Bangladeshi authorities shut down 2,931 NGOs and civil society organizations (CSOs) in 16 districts for a range of infractions including lack of transparency in funding, expired registration, inactivity, or involvement with militant groups.²² Up to 20,000 groups may have been shut down in recent years.²³ Because of the active role that both religious and secular NGOs play in political mobilization in Bangladesh, the shutdowns have come in response to a growing challenge to state power. All of these factors contribute to the generally poor integration of local Muslim FIOs in broader development efforts. A better picture of local Islamic groups is necessary to determine what if any collaboration and coordination is possible, as well as to assess the nature and impact of the development work in which they engage.



Photo courtesy of Flickr user IHH Humanitarian Relief Foundation.

A PICTURE OF MUSLIM FIOs AT THE GRASSROOTS LEVEL IN BANGLADESH: THE FINDINGS

UNDERSTANDING MUSLIM FIOs IN BANGLADESH

This study aims to address the dearth of information on Muslim groups that has led many outsiders to rely on hackneyed stereotypes and other received ideas, many born out of suspicion and mistrust, when approaching Muslim FIOs in policy and praxis. It was designed to provide conceptual framings as well as empirical evidence to help development actors working in Bangladesh make sense of the diverse collection of Muslim actors engaged in development broadly defined. These insights may ultimately inform strategies for productive collaboration or simply help to diffuse mounting tensions around local development programs.

Defining FIOs is a continuing challenge, especially acute in the complex Bangladesh context. Many organizations might fall under the rubric of Muslim FIO. And within this designation there can be significant variation regarding ideological orientation, social and political goals, formalization or “secularization” of development work, as well as organizational structure and financing methods. To help outsiders make sense of these numerous and diverse groups, various typologies of faith actors that group organizations based on common

characteristics are available: some frame a universal typology for faith-based groups,²⁴ while others focus more narrowly on “Islamist” actors in Bangladesh.²⁵ Recognizing the need for some guiding groupings, but also recognizing that FIOs rarely fit neatly into such categories, this paper applies an initial lens based on the Islamic sub-tradition or socio-political grouping in which the FIOs are rooted (orthodox, Sufi, mainstream). However, the results also show that organizations commonly defy and challenge these groupings. The organizations have rich and varied histories and influences and new categories continue to evolve. This discussion focuses more on what—if any—characteristics or approaches are shared among Muslim FIOs in Bangladesh and on their distinctive qualities.

The analysis here reflects the perspectives of staff or members of a number of Muslim FIOs, religious groups, and religious educational institutions. We include small grassroots actors as well as some larger international FIOs that maintain a strong presence at the grassroots level within our study sites. By drawing attention to some lesser-known groups, the report illustrates the diversity of Muslim faith-inspired development, but it also explores what, if anything, can be said to link

Muslim FIOs in Bangladesh. What unifying attributes can we see in terms of approach, focal issues, financing, or integration within the wider development community?

Overall, we seek to answer the following questions: *Can a better understanding of grassroots Islamic FIOs in Bangladesh point to new opportunities for positive engagement of these groups on shared development goals? Can understanding the ideological focus and pragmatic approach of these groups give us some insight on some of the divisive social dynamics around religion that threaten to undermine Bangladesh's development?*

Classifying Muslim FIOs

Some of the most visible and controversial FIOs in the Muslim world, Bangladesh included, are those associated with political Islam. In Bangladesh these are mainly associated with Jamaat-e-Islami, the nation's largest Islamic political party. Jamaat, as it is commonly known, has a long and controversial history across South Asia. In Bangladesh they have been accused

of providing support to pro-Pakistani militias during the Bangladeshi Liberation War, which fought to keep the Islamic nation united. Many top Jamaat leaders from that era have been tried for war crimes in recent years, with most sentenced to death. Given this ignoble history, "Jamaati" is often used in a pejorative sense to lump many Islamic modernist groups together; a senior staff member from one Muslim FIO (Islamic Aid) interviewed lamented: "Whenever someone tries to defame an Islamic organization they call it Jamaati. I think Jamaat must be happy about this; they are getting credit for all sorts of work that they are not actually doing!"

Many Jamaati organizations, however, are well regarded for the quality of services they provide, particularly in healthcare. In many grassroots contexts, including our field site in Shatkira (considered a Jamaat stronghold), Jamaat enjoys widespread popular support. Jamaat has an active and growing youth wing called Bangladesh Islami Chattro Shibir. It can be challenging to determine to what extent any Muslim FIO maintains formal

Box 1. What is an FIO?

Evaluation of the development work of faith-inspired organizations has long been hindered by the lack, at even the most basic level, of analytical clarity on the terms religious, faith-based, or faith-inspired. Recent attempts have aimed to clarify these designations, but there is no clear resolution.²⁶ Relying on self-identification would be one ideal approach, but for various reasons many FIOs choose not to explicitly identify as religious or downplay the role of religion in their work. They may worry that being labeled religious or faith-based will call their professionalism into question. Identifying as religious can in some situations result in suspicion or repercussions by the state. This is particularly true for Muslim organizations in South Asia. At the opposite end of the spectrum, organizations that may not be explicitly "religious" operate within cultural and discursive environments that preclude a strictly "secular" approach. They may make use of religious idioms or symbolism, work closely with religious leaders, or even source funding from forms of religious charity including zakat and *sadaqah*. In Bangladesh religion is very closely linked, not only to the conception and practice of charity, but also local power structures and avenues of social influence. These factors all present challenges for terming an organization religious or faith-based.

WFDD utilizes the term faith-inspired organization (FIO) and takes a fairly broad and inclusive approach in defining this term. FIOs are understood here to be any organization involved in development, charity, relief, or community support work that falls under one of the following criteria:

1. Formally linked to a religious denomination or congregation
2. Mission is inspired by religious teachings or mandates
3. Founded or headed by a religious leader
4. History is deeply connected with a religious denomination or leader

In settling on a fairly inclusive definition of FIO, we hope to sidestep some of the challenges of defining a religious group. With a broad framing, we aim to cast a wide net and capture as much of the wide range of Islamic faith-inspired development work as possible.

links with Jamaat-e-Islami, and it is largely public speculation as to which FIOs fall under the Jamaati umbrella. Some may simply be inspired by the writings of Abdul Ala Maududi, who founded the Jamaat-e-Islami movement in 1941 in British India. Maududi was an Islamic modernizer who promoted a revolutionary Islamic project that, if enacted through political means, could usher in an Islamic renaissance. Still others may have senior staff or board members who are members of Jamaat. Particularly given the current pariah status of Jamaat in Bangladesh, few FIOs would openly identify as Jamaati, not least as the government has sought to close many Jamaat-linked charities and businesses in recent years. Among Muslim FIOs covered in this overview, Islami Bank, the nation's largest Islamic bank, is widely considered to be Jamaat-affiliated. The grassroots Muslim FIO Bondon was viewed to be Jamaat affiliated, as was the social business Bushara.

Another grouping coalesces around Muslim FIOs that consider themselves Sufi in orientation. Sufism, often termed Islamic mysticism, is a diverse tradition, which stresses love and transcendence and emphasizes the establishment of a deep personal connection with the divine. There is a strong emphasis within Sufism on ritual practice, which is often centered on local shrines (*mazar*) associated with one of several Sufi orders or *tariqaa*. Sufis were among the first to spread Islam in what is now Bangladesh, and Sufism is a major influence in Bangladeshi interpretations of Islam. Sufi spiritual practice has often incorporated local rituals and cultural expressions, regularly putting it at odds with more orthodox reformers. In Bangladesh, Sufi orders are organized around one or more *pir*. *Pirism* is widespread in Bangladesh; strong, charismatic leaders command considerable social influence and large followings. These actors have increasingly entered the development arena. Some Sufi *tariqaa*, including Bangladesh's largest, the Maizbhandari, are developing their own development arms, and in such cases *pirs* may exert significant influence over the activities and approach of relevant organizations.

This report considers several Sufi groups. The Haqaani Mission is the development wing of a small Dhaka-based *tariqaa*, which has been quite active and ambitious in expanding their development work. Like many Christian denominations, they have separated their spiritual and development work; one senior staff member explained: "Haqqani has two streams: our Darbar Sharif (Khanka), which is the spiritual and religious side of Haqqani, and Haqqani Mission which runs our social welfare programs. All of those institutions draw their inspiration from our philosophers, our Sufi Saints. We are implementing their philosophy institutionally." Other groups, in contrast, may simply be rooted in Sufi values and not directly linked with a *tariqaa* or *pir*, as is the case with Dhaka Ahsania Mission, a highly respected FIO founded in 1958 by Khan Bahadur Assanullah, an important educational reformer during the

British colonial period and devout Sufi. While Ahsania Mission is highly secularized in its structure and approach, their work is inspired and framed using Sufi ideals. A senior staff member observed: "Allah created humanity out of love, and it is that love that binds the creator and created and binds all of humanity together." He suggested that recognition of this interconnection drives an obligation for "divine service," which the organization pursues. Lastly Baitosh Shorof is in a unique category. The organization is strongly *pirist*; it was founded by the spiritual devotees of Kutubul Alam Shah Sufi Hazrat Mawlana Mir Mohammad Akhtar of Chittagong, often called Hazrat Kebla, and has been led by a line of *pirs*. They have, however, adopted a more orthodox brand of Islam shorn of the many traditional Bangladeshi Sufi practices. A local staff member in Satkania explained that they "do not believe in worship of grave, songs and dances in the *mazar* premises," which are among the most characteristic Sufi practices in Bangladesh. In some ways they represent the evolution of a new type of *pir*-centered group, combining elements of Bangladeshi Sufism, political Islamism, and orthodox Islam.

Another broad category would be organizations that fall under the orthodox label. These FIOs promote a brand of austere or pure Islam, rejecting the cultural accretions of Sufi practice. They also generally disagree with the politicization of religion practiced by Jamaat-e-Islami and others. Most such groups have a core focus on religious reform and revival, and their social development activities are generally undertaken to further this mission. Representatives of the orthodox group Ahl-e-Hadith, for example, explained that their central objective was "to propagate and inculcate pure *Tawhid* (oneness of God) in all spheres of life by following exact instructions of Kitab and Sunnah to gain the approval of Allah... on this basis of this objective we design our strategy and organizational activities."

As is true across all the categories described here, there is considerable diversity and variation within the orthodox community and Ahl-e-Hadith might be considered to be a fringe movement in Bangladesh, making up only a small percentage of the orthodox community. Ahl-e-Hadith is a movement with nineteenth-century origins in the Indian subcontinent whose followers reject the *taqlid*, or tradition of following the interpretation and legal opinions of Islamic scholars, instead preferring a direct unmediated engagement with the Qur'an and hadith. They therefore do not belong to a *madhab* or school of jurisprudence (Bangladesh is majority Hanafi). The predominant manifestation of orthodox Islam in Bangladesh is the orthodox madrasas locally known as Quomi. Quomi madrasas largely follow the Deobandi tradition that stretches across the Indian sub-continent. The Deobandi movement was an anti-colonial Islamic revival movement, founded in the immediate aftermath of the Sepoy Rebellion against the British in the mid-nineteenth century. Though they did

selectively adopt the administrative practices and pedagogical methods of British schools, the central aim of the founders of the original Darul Uloom Deoband madrasa was to curate a pure and traditional form of Islam, that, if it regenerated into a sufficiently powerful force, could help South Asian Muslims resist perceived Western cultural imperialism. Despite their anti-colonial stance historically, orthodox Muslim groups typically reject overt politics. They have, however, in recent years become an important social force with the formation of Hefazat-e-Islami in 2013, which is a national network of Quomi madrasas, formed to be a countervailing force to the strongly secular Shabag movement. Ahl-e-Hadith, and several Quomi madrasas were included in this study, including some that act as orphanages.

The final broad category of organizations reviewed here can be considered mainstream Islamic groups. These are groups that generally do not identify with any particular movement or sect within the larger Islamic community. This designation includes some of the largest and best-funded Muslim FIOs, including U.K.-based Islamic Relief Bangladesh and Muslim Aid Bangladesh, both of which have a significant presence at the grassroots level across the country. Both of these organizations arose out of and remain strongly supported by Muslim diaspora communities in Europe. They were founded at roughly the same time in response to the famine in Sudan. Both are highly secularized in their approach, modeling their work on mainstream secular NGOs. Nonetheless, both have faced some controversies in the past, including suspicion of providing financial and material support to extremist groups. In Bangladesh, Muslim Aid has been accused of financing militants and one of the organization’s U.K.-based trustees was tried in abstenia for war crimes in Bangladesh’s

International Crimes Tribunal. Nonetheless both are among the most secularized and best integrated into the development community in Bangladesh. Islamic Aid is a local Muslim FIO operating in the idiom of the secular NGO, but slightly more traditionalist in their outlook. The organization is inspired by the social obligations established by Islamic ideals; a senior staff member pointed out: “We believe that we have a responsibility as a Muslim to help any Muslim in distress. It is important to do charitable work in the Islamic tradition.”

The oldest Muslim charity in Bangladesh, Anjuman Mufidul Islam, also falls under the mainstream classification. The organization began in the wake of communal rioting during the first partition of Bengal at the turn of the century, in order to provide proper burial for the unclaimed bodies of those killed in the unrest; it has since expanded into other areas, mostly more in line with traditional notions of charity (for example, orphan care and feeding programs) than modern development work. The Allama Fazllulah Foundation could also be included under the mainstream Islam designation. Founded in 1998 by Mr. Abu Reza Nadwi, Allama Fazllulah Foundation was named in honor of his late father Allama Abul Barakat Muhammad Fazlullah, a well-known religious leader in Chittagong. It also defies easy categorization. The founder was for a time associated with Jamaat until a disagreement saw him join the Awami League. The organization also relies heavily on overseas donors from the Gulf States, some of whom have a more orthodox orientation. As such Allama Fazllulah Foundation demonstrates some of the contradictions that can result from the opportunism and infighting that can occur in both religion and politics in Bangladesh. The small grassroots NGO Nobo Jibon is also considered mainstream Islamic in this report.

Table 1. Muslim FIO Groupings

“Jamaati” or Political Islamist Groups	
Jamaat-e-Islami	Jamaat-e-Islami is an Islamist political party with wings in India, Pakistan, and Kashmir, as well as Bangladesh. Jamaat was founded during the British colonial period by Punjabi Islamic scholar and jurist Maulana Abul Al’a Maududi (1903-1979). The largest Islamist political party in Bangladesh, its agenda includes the creation of an “Islamic state” and the implementation of sharia law through democratic means. Jamaat opposed Bangladesh’s independence from Pakistan, and a number of its leaders are alleged to have participated in pro-Pakistan paramilitary activities during the 1971 Liberation War. In 2009, the ruling Awami League party set up the International Crimes Tribunal (ICT) to try individuals for war crimes committed during the 1971 war. The ICT has sentenced several high-ranking members of Jamaat to death.
Islami Bank	Islami Bank Bangladesh Limited (IBBL) is the largest sharia compliant private-sector bank in Bangladesh, with 304 branches throughout the country, 10.7 million depositors, and assets valued at \$9.3 billion. Incorporated in 1983 as a public limited company, Islami Bank was the first Islamic bank in the region. Islami Bank has come under scrutiny by the Bangladeshi government recently for its alleged ties to Jamaat-e-Islami.

Bondon	Founded in 1996, Bondon is a small local NGO that works primarily in Satkhira and adjacent areas providing support for vulnerable women and children. Their programs are targeted at providing non-formal education for children who do not attend government primary schools, stopping child marriage, and generating awareness around the trafficking of women and children. While not formally religious, Bondon states that its work is inspired by Islamic principles. Local leaders suggested that the group's ties with Jamaat were well known.
Sufi or <i>Pirist</i> Groups	
Dhaka Ahsania Mission	Dhaka Ahsania Mission (DAM) is a large and influential Sufi-inspired development organization in Bangladesh. DAM was founded in 1958 by Khan Bahadur Ahsanullah, an important education and social reformer and devout Sufi. A major focus of Ahsanullah's reforms was extending education to rural and marginalized communities. He played an active role in the establishment of Dhaka University. Continuing the mission of its founder, education remains one of DAM's focal priorities. Since its founding, DAM's work has expanded beyond education to encompass a number of wide-ranging development services, including microfinance, WASH, disaster risk reduction, climate change, agriculture, and livelihood support. As of 2013, DAM had 144 field offices and programmatic coverage in 49 districts and 172 <i>upazilas</i> , and employed more than 7,000 staff.
Haqqani Mission	Haqqani Mission Bangladesh is a small Dhaka-based Sufi-inspired organization that runs education and social welfare programs. The organization's work grew out of the teachings of two <i>pirs</i> , Hazrat Abu Ali Akter Uddin and Sufi Khwaja Anwarul Huq, founders of the Haqqani religious movement. Haqqani Mission's leaders believe that the delinking of moral and economic development in modern Bangladesh has led to a range of social ills, including religious extremism and corruption. Haqqani Mission is entirely volunteer-run; each staff member contributes time in addition to maintaining another full time job.
Baitosh Shorof	Baitosh Sharaf is a <i>pirist</i> charity organization, which has heavily incorporated elements of orthodox Islamic practice into its ideological outlook. Baithosh Sharaf was established by the followers of Kutubul Alam Shah Alhaj Hazarat Moulana Mir Mohammed Aktar in Chittagong. After his death in 1998, his disciple Moulana Mohammad Kutubuddin became the organization's <i>pir</i> and remains head of Baitosh Sharaf today. The organization has built more than 150 mosques, 25 madrasas, 21 orphanages, and several hospitals and health clinics around the country. It also supports several job training programs, including several carpentry and sewing training centers, as well as Islamic presses, research institutions, and public libraries.
Orthodox Islamic Groups	
Quomi Madrasas	Quomi madrasas are independent orthodox madrasas in the South Asian Deobandi tradition. The Deobandi movement was founded in the immediate aftermath of the Sepoy Rebellion against the British in the mid-nineteenth century as an anti-colonial Islamic revival movement. While the schools adopted British administrative practices and pedagogical methods, the central aim was the preservation of pure Islamic tradition. Quomi madrasas are not registered with or regulated by the government of Bangladesh, though many do operate under one of five independent education boards that have some influence of curriculum and teaching methods. Darul Uloom Moniul Islam Hathazari, founded in Chittagong in 1901 by a group of Deoband trained scholars, is considered the most prestigious of Bangladesh's Quomi madrasas and has considerable influence.
Hefazat-e-Islam	Hefazat-e-Islam (Protectors of Islam) is an alliance of orthodox madrasa teachers and students centered in Bangladesh's Chittagong region that claims to represent more than 25,000 Quomi madrasas. Shah Ahmad Shafi, director of Hathazari Madrasa and chairman of the largest Quomi madrasa education board in Bangladesh, is Hefazat's leader. While the group claims to have exclusively religious goals, they have engaged in high-profile protests and demonstrations against national legislation related to education and women's empowerment. The group has issued a list of 13 demands that include a ban on the public mixing of sexes, prosecution of atheists, and imposition of the death penalty for blasphemy.

Ahl-e-Hadith	Ahl-e-Hadith is a conservative Sunni Islamic movement. The movement believes in the authority of the Qur'an and hadith (sayings and actions of the Prophet, PBUH), but not the taqlid, or subsequent interpretations of Islamic scripture. While Ahl-e-Hadith bears similarities to other orthodox movements, this rejection of Islamic scholarship distinguishes them. The reform movement was introduced into the Indian sub-continent in the mid-nineteenth century and has developed social programs, including orphanage care, schools, and other social services in pursuit of its goal of "to propagate and inculcate pure <i>tawheed</i> in all spheres of life." Ahl-e-Hadith operates at least eight madrasas in Bangladesh.
Mainstream Islamic Groups	
Islamic Relief Bangladesh	Islamic Relief Bangladesh is part of Islamic Relief Worldwide, a humanitarian and development organization founded in Birmingham, U.K., in 1984. They began working in Bangladesh in 1991 in the wake of the devastating cyclone Bhola, providing emergency humanitarian relief. Since then, their programmatic work has expanded to encompass a much broader range of humanitarian and development programs, including livelihood support, food security, child protection and welfare, education, health and nutrition, disaster risk reduction, climate change adaptation, and water and sanitation, in 37 districts across Bangladesh. In 2013, Islamic Relief Bangladesh implemented 43 projects, which they estimate reached about 468,000 people.
Muslim Aid Bangladesh	Muslim Aid is a U.K.-based international relief and development organization that works in more than 70 countries across Africa, Asia, and Europe. Muslim Aid's Bangladesh field office was established in 1991, in the aftermath of cyclone Bhola. Today, the Bangladesh field office now works in almost 64 districts, with 1,274 total staff members. Muslim Aid's eight major initiatives in Bangladesh include education, microfinance, emergency response and humanitarian assistance, food security and nutrition, agriculture and livelihood, disaster risk reduction and climate change adaptation, community and maternal health, and WASH.
Anjuman Mufidul Islam	Anjuman Mufidul Islam is the oldest Muslim social welfare organization operating in Bangladesh. It was founded in 1905 in Calcutta, India, by Sheth Ibrahim Mohammad Dupley, a prominent businessman and philanthropist. The organization was established in Dhaka in 1947 after Partition, and now has branches in 27 districts in Bangladesh. Anjuman Mufidul Islam focuses on education, support for orphans, and providing proper burial for the indigent.
Islamic Aid	Islamic Aid Bangladesh was established in 1990 with a mission to "eliminate the curse of ignorance (illiteracy), hunger, poverty, ill health, and all other inhuman actions which affect the dignity of [the] human being." Islamic Aid works through a national network of 32 branch offices throughout Bangladesh. The organization runs a variety of development programs in addition to mosque building. Regular programs include work in education, healthcare, orphan support, WASH programs including tube well construction, as well as livelihood and income-generation programs. Islamic Aid also works in emergency relief and rehabilitation.
Allama Fazlullah	The Allama Fazlullah Foundation is a local Muslim organization founded in 1996 by Professor Abu Reza Nadwi, in honor of his late father. It was registered with the Directorate of Social Welfare in 2000 and the Bureau of NGO Affairs in 2002. The foundation focuses on educational and cultural projects, as well as community-based relief and development. Sponsored projects include the building of mosques and related religious facilities, building and operating madrasas and orphanages, building health centers and hospitals, and distributing food and clothing to those affected by natural disasters. They also contribute to research in Islamic studies and publish literature on Islamic practice and jurisprudence.
Nobo Jibon	Nobo Jibon, or "new life," is a local organization rooted in Islamic values and dedicated to improving the socioeconomic condition of the poor through capacity building. The organization was founded by Shahid Khan, who was born in Bangladesh and later migrated to London. Nobo Jibon's projects aim to deliver the "necessary knowledge and skills to engage in economically productive life and to live a healthy and prosperous life." Nobo Jibon's programs include vocational training, microfinance, emergency relief after natural disasters, and providing cataract surgery and eye health screenings.

RELIGIOUS VALUES AND SECULARIZATION

Muslim FIOs interviewed as part of this study, regardless of their ideological orientation or sub-tradition, emphasized the role of religious values in their work. It is precisely this values-based approach that many believed distinguished them from the countless other NGOs that operate in Bangladesh. At a very fundamental level, these values provided the inspiration for charity and development work. The call to support one's community, and in particular the poor and disenfranchised, was regularly cited as being deeply rooted in Islamic teachings. Nobo Jibon staff, for example, noted: "Our faith in Islamic values is the inspiration to do development work. For example, poverty alleviation and empowerment of the poor is strongly supported by the Qur'an and hadith. We follow the example of our Prophet (PBUH); we have inspiration from our Islam." Many organizations highlighted their view that there are strong equivalencies between Islamic teachings and development concepts currently in vogue, including empowerment. Islamic Relief, for example, pointed to the longstanding recognition of the inherent rights of the poor within Islamic teachings. A senior staff member of Islamic Relief Bangladesh explained: "There is this concept in Islam that wealth is not our own possession; it is something from God, as something given to us to make use of for our own benefit, but the poor also have a right to that wealth. From that perspective, I'm not just giving a donation; it is actually their right that I am fulfilling. Having this sense that I am not just making a sacrifice, but I am also fulfilling the right of someone else. This is rights-based giving." This framing can be seen as an attempt to bring Islamic development work, conceptually, in line with mainstream approaches, placating concerns that Muslim groups operate according to a divergent set of values. It also, however, highlights the importance of Islamic moral traditions in the modern era, in asserting that Islam anticipated modern concepts such as human rights. Several study participants commented that Islamic values add a moral substance to their charity and development work that secular NGOs lack.

Sufi groups drew not only on the example of the Prophet Muhammad (PBUH), but also upon that of their own Sufi leaders and *pirs*. Dhaka Ahsania Mission looks to the life of its founder, Khanbahadur Ahsanullah, for guidance and inspiration. A senior staff member observed: "It was he who set the aims and objectives of the mission: Praying for the grace of the creator and serving those created by him. Selfless service was one of the most distinct features of his life." Baitosh Shorof also look to their *pirs* for ultimate inspiration: "The principles, dedication, providence, and wisdom of Kutubul Alam Shah Sufi Alhajj Hazrat Mawlana Mir Mohammad Akhtar, known as Hazrat Kebla (Rh.), led to the foundation of this organization and has been inspiring everyone since the beginning. The wisdom, leadership, dedication, diverse plan, and incredible contributions of Hadiye Zaman Shah Sufi

Alhajj Hazrat Mawlana Mohammad Abdul Jabbar, known as Huzur Kebla (Rh.), have also been important for the growth of this organization and are encouraging us to move forward in the right direction."

Sufi thought has its own distinctive values, which were emphasized by these groups. Haqqani Mission, for example, like Dhaka Ahsania Mission, emphasized a commitment to selfless service (the organization is in fact entirely volunteer-run), but also referenced what they saw as uniquely Sufi values, including love of all humanity and an ultimate goal of peace in society. A senior staff member commented: "Peace and service to humanity are deeply embedded in works of the Haqqani Mission. So, this is our ideological approach and also our slogan: 'Work, Humanity, and Peace.'" A member of the Maizbhandari similarly stressed unique Sufi ideals that emphasize the links between all of us: "The development work took inspiration from some of these teachings; the idea that God is in everything and everyone. There was a time in our history when people understood this, they supported each other, they helped each other. We are working to return to that balanced state. Capitalism has destroyed that balance, but we are working to restore it. For us, doing community work is a type of prayer."

Many of those interviewed viewed Islamic teachings as essential to the moral development of society in Bangladesh, a dimension they saw as sorely lacking in mainstream development efforts. They suggested that, as champions of Islamic values, they played a role different than that of modern NGOs; they could also provide appropriate and necessary moral guidance in their religious community and in society more broadly. Several interviewees stressed the critical role Islamic values play in developing "good Muslims" and thus good citizens. It is only by imparting these Islamic values to the society at large, many suggested, that true development will occur in Bangladesh. As one Islamic Aid staff member pointed out: "In Bangladesh we have had much physical development, but the moral development has not followed. We need to improve education, yes, we need technical education, but we also need moral education. That should be everywhere. Without this, we will not be able to fix many of the problems in society." This was another theme stressed throughout interviews: Without the moral guidance that Islam provides, modernization and development would be directionless and ultimately empty. According to a local Jamaat leader in Satkira, "There are some who think that because we are modern we don't need to study the Prophet's (PBUH) works. If we look at the problems we face, we can see guidance in the Prophet's life. I get guidelines from our Prophet, so lessons from the Prophet's life are the inspiration all of my public works. Now it is becoming an un-Islamic environment; how can I protect my Islamic beliefs and practice? Islam is needed because it ensures honest leadership

in government, so Islam can contribute to establishing good governance in Bangladesh.” Many of those interviewed thought Bangladesh’s present governance woes to be rooted in the moral failings of its leaders, who have strayed from Islamic teachings and the example of the Prophet (PBUH).

The centrality of religion to the development work of FIOs has long contributed to a general apprehension among mainstream secular development actors, who have been wary that the ultimate objectives of religious groups are religious ones. The motive of conversion and the potential for discrimination in beneficiary selection have proven to be two of the largest concerns. Christian FIOs were among the first to attempt to allay these fears and secularize their development work in line with predominant technocratic approaches, with many denominations forming independent development arms (modeled on the modern NGO) as a means of separating their spiritual activities from their social development work. This secularization allowed Christian FIOs to become better integrated into the mainstream international development community. Larger international Muslim FIOs have by and large followed a similar path, though many of the local Muslim FIOs, particularly at the grassroots level, still demonstrate considerable overlap between their spiritual and development work. The Muslim FIOs in this study display varying degrees of secularization. It is perhaps not surprising that the larger Western-based Muslim FIOs have organizational structures and focal priorities that are largely indistinguishable from their secular NGO counterparts, while the development and charity work of local orthodox groups on the opposite end of the spectrum are deeply integrated into their religious practice. Many of these grassroots orthodox actors do not consider themselves to be “development actors” as such.

Given the fact that Muslim FIOs view religious values as at the very core of their development work, it should come as no surprise that these values remain a central emphasis even in the most secularized among them. In an attempt to retain Islamic values in a way that does not exclude non-Muslim employees and beneficiaries or indeed alienate Western donors, many secularized FIOs have sought to nest Islamic concepts within universal values. This is an approach Islamic Relief has taken; as one senior staff member explains: “We do approach things from an Islamic perspective, although Islamic Relief works with all communities, based on need. The interfaith commitment is there. In terms of values, Islamic Relief has Muslim and non-Muslim employees, so we try to establish common values, such as custodianship, which are universally applicable. But by using references to the Qur’an, custodianship is more than just a term.” Appealing to shared concepts in this way, Islamic Relief and others attempt to transcend their own tradition and connect with the discourse of development and the universal values of the international community.

Sufi groups, in contrast, retain an overriding spiritual preoccupation that often carries into their development practice. They nonetheless appeal to a different kind of universality. For Haqaani Mission, inclusiveness and non-discrimination derives from the open and accepting nature of the Sufi tradition itself. According to one staff member, “To be a Sufi, it does not matter what religion you are. Sufi means being holy, being pure, being wise. You can be a Sufi as a Muslim, Christian, Hindu, Buddhist, etc. All are there. Every one of these traditions has Sufism. So in our organization, you’ll see that Hindus, Christians, and Buddhists are there. We always welcome all castes and all religions. From my perspective, Islam is not a religion, Islam is peace.” This is a different approach to universality that does not necessarily require secularization, but may be directed at concerns expressed about beneficiary discrimination.

Despite appeals to universalism, many emphasized that the scriptural basis for these values is what gives them real substance. Islamic Relief for example stated that: “As an organization that relies on funding from (individual) donors, the principle of *amana* or custodianship is very important. Someone has entrusted us with this donation, so there is a kind of sacredness to that transaction from our perspective.” The implication is that without this scriptural grounding such concepts are merely empty rhetoric, able to be transgressed without any real consequences. Many groups in interviews emphasized the trustworthiness that results from the scriptural grounding of their development work. Some tended to cast secular groups as amoral or exploitative.

A major source of apprehension around faith-inspired development is the worry that it is inherently discriminatory, meaning that religious groups may privilege beneficiaries from their own faith tradition. In the Bangladeshi context, this concern often hinges on whether or not services are mosque-based. While many Muslim FIOs operate as discrete entities with their own offices and facilities, many of the smaller grassroots Muslim groups center their work in the mosque, an institution they see as at the heart of community support in Muslim contexts for millennia. Intentionally or not, the integration of social services into local mosques can exclude not only those of minority faiths but often Muslim women as well.

Bangladesh has one of the lowest female mosque attendance rates in the Muslim world. Some 77 percent of women surveyed in a 2012 country-wide Pew survey stated that they never attended mosque.²⁷ Women who do attend are often middle or upper class, attending more liberal-minded mosques that have constructed facilities for women. Several Muslim FIOs interviewed recognized this potential for exclusion. A staff member of Dhaka Ahsania Mission, for example, highlighted their organization’s concerns with mosque-based charity:

“Though we are an Islamic organization, our activities are never mosque-based. If you base your activities in a mosque, you are limited to those who visit the mosque. We don’t want to limit our programs or discriminate by religion.”

For many grassroots Muslim organizations, the thought that social work and charity would be centered anywhere other than the mosque is unfathomable. This is particularly true for orthodox groups such as Ahl-e-Hadeeth: “Our social services closely relate with religious institutions—we construct mosques and *ojukhana* (ablution houses). We also arrange mosque-based free medical services and clean water to support vulnerable Muslim families. To us, the mosque is the center of our Muslim community and our society, so education, health, and other social services should be within mosques.” Likewise, Baitosh Shorof suggested that basing services in the mosque was part of following the path established by the Prophet Muhammad (PBUH). As members of the organization explained, “Prophet Muhammad (PBUH) ran his worldly and spiritual activities from Masjid-e Nabbi in Medina. Islam spread over the world centering on the mosque. Later, leaders of Islam also centered their work in mosques. So the mosque is not only a place for prayer but also a place for all worldly activities.”

This mosque-based approach is partially ideological, but also partly done out of necessity. Notwithstanding widespread fears that money is funneled in from shadowy benefactors in the Gulf States, many grassroots Muslim groups have very limited means financially. Most would simply be unable to afford land and finance the construction of separate facilities. For them, basing services at the mosque is the only feasible approach.

MUSLIM FIOs AND FOCAL PRIORITIES

A common query in the development community is how far the activities and priorities of Muslim FIOs differ from those of the mainstream development community. Does their immersion in the grassroots cultural and religious life of Bangladesh make them more responsive to community needs and less donor driven? Are local community members likely to prefer working with Muslim FIOs as opposed to local secular NGOs? Or are FIOs removed from the evidence base and concerns for common welfare that ideally drives government development strategies? The diversity of Muslim FIOs precludes any simple answers to these questions, but certain trends emerged from this review as to how focal areas are determined and how success is gauged.

Not surprisingly, Muslim Aid and Islamic Relief largely conform to consensus national development priorities and design projects in response to the availability of international donor funds. Muslim Aid, for example, has in recent years had four focal areas: sustainable livelihoods, disaster management, healthcare (particularly child and maternal health), and education and

child protection. Islamic Relief’s priorities are broadly similar, though its emphasis on relief has meant that its development work typically follows an initial disaster response with support for longer-term development goals. These organizations often employ systematic and evidence-based methods in determining activities, in line with mainstream approaches. Senior staff at Islamic Relief suggested that needs assessments are a commonly employed tool: “I think that the organization’s global approach is driven by the needs assessments. Yes, the global mandate is to respond to disasters and address poverty. So those broad areas are the global mandate, but within that mandate, so much depends on country-specific situation analysis. Even within the emergency response, what type of response do we do? Do we provide water or is it hygiene kits? Or something else? It depends on the nature of the disaster and the impact on the communities.” The third highly secularized FIO, Dhaka Ahsania Mission, focuses on education, health, and economic development as its three priorities. Each of these organizations develops detailed multi-year strategic plans in coordination with a variety of stakeholders from government, other development partners, local leaders, and CSOs. Smaller groups, however, tended to privilege flexibility and responsiveness to immediate community needs and generally did not develop multi-year strategic plans. Nobo Jibon, for example, explained that they decide on activities annually through a collaborative process that involves a more informal needs assessment: “We use our local network and collect information on needs [through an ongoing process and] we organize annual general meeting and we decide [on activities] collectively.”

Those interviewed often noted the challenge of balancing religious values, community needs, and securing the funding needed to operate. For Muslim FIOs, much like their secular counterparts, the latter often takes precedence. A Dhaka Ahsania Mission staff member lamented: “Many organizations (in Bangladesh) end up having to promote the values of their donors.” Staff at Allama Fazlullah Foundation, which has been quite successful in courting donors from the Gulf States, indicated in interviews that their activities can be very donor-driven, stating very bluntly: “We decide our project design to be convincing to the donors.” This is, of course, worrying for those suspicious of the motives of some Islamic donors, namely their intention to promote the spread of extremist interpretations of Islam in Bangladesh. There are some indications that smaller Islamic groups could be susceptible to such influence, though very few groups from this study were accessing funds from the Gulf or other wealthy Muslim nations. Some organizations stated that they sought out Islamic donors because they felt they held values similar to their own. For many Muslim FIOs interviewed, compromising on values is tantamount to failure. Staff at Bushara, an Islamic social business, commented: “We also think about success and failure in terms of Islamic values and principles. If we have achieved business in an un-Islamic

way, such as charging interest or hoarding, it will not be a success ultimately.” While many larger Muslim FIOs have adopted mainstream approaches and sourced funds from Western donors, the fear of compromising values has caused many of the local grassroots groups to become far more insular, looking to tradition and scripture for guidance rather than development discourse.

At the grassroots level, many Muslim groups conform to cultural expectations of religious charity, thus working in sectors that have been traditional domains for religious groups including education, orphan care, and material support for the poor.

The work of many local groups can be seen as a facet of traditional paternalistic roles of religious leaders supporting their local communities (harkening back to historical systems of patronage in rural areas). A local union parishad member in Satkira noted that Muslim groups “are more interested in services delivery than empowerment programs.” Islamic leaders and institutions have long been intimately tied to local power structures in Bangladesh as a result of the nation’s unique history. From local ulamas and imams that composed *samaj* (traditional village authorities), to influential *pirs* who command large regional followings, to the newly influential Islamist politicians, religious leaders wield considerable power and influence. It is not surprising, therefore, that these figures have for the most part resisted external empowerment efforts that could disrupt systems of patronage and threaten their prestige and influence. Islamic charity in rural Bangladesh can serve to attract followers and solidify one’s political base. Local Dhaka Ahsania Mission staff in Shatkira observed: “For many Islamic grassroots organizations at the local level, charity has political purposes. It is about extending influence and winning popularity. We are very careful to avoid politics, we choose our board members very carefully.” This view was generally supported in discussions with smaller orthodox and “*pirist*” Sufi groups. A local member of Baitosh Shorof suggested that they judge whether the services they provide are successful “by the size of participation of the people. If day-by-day more devotees come to pray in the mosque, it is successful.” Demonstrating some of the fissures and competition among these groups, they often portrayed others as political actors, though they rarely viewed themselves that way. Again, a Baitosh Shorof member observed, “Ahl-e-Hadith, Tabligh Jamaat, Islami Andolon and Islami Oikya Jote, these are political organizations. But Baitosh Shorof is a mix of spiritual and worldly Islam. Spiritually, a man should be transformed and economic, social, and religious programs make a man remain in path of Islam.”

In sum, these groups, whatever their motive, often provide critical services to some of the most marginalized groups, and these services can be of high quality. Hospitals run by Islami

Bank and other Jamaat-affiliated groups are known to provide some of the best health services in Bangladesh. While run on a for-profit basis, staff suggested in interviews that payment is on a sliding scale and free services are provided for the “ultra poor.” Allama Fazlululah Foundation touts having provided over 7,000 tube wells to local communities, scholarships to underprivileged students, and housing for poor families. Baitosh Shorof operates a number of skills training centers, works to expand irrigation for small-holder farmers, and has launched a number of fisheries.

As noted above, many Muslim FIOs are active in education, health, and orphan care. Other sectors worth noting because they tend to be particularly controversial or divisive among Muslim groups are microfinance and women’s empowerment. Still other services including those strongly tied to religious practice are unique to Muslim development actors. These sectors will be explored in detail below.

Education

The scale of the task of improving education quality and access (there are currently roughly 40 million students in Bangladesh) has brought many diverse actors, including Muslim FIOs, into this sector. Nearly every FIO in this study viewed education as a focal priority. Expanding access to and improving quality of education are strongly tied to economic growth and play a key role in reducing social inequalities. Given education’s role in shaping society’s values, however, it has also become a critical ideological battleground between secular liberals and religious conservatives in Bangladesh. Despite impressive gains in recent years, particularly in expanding access to education in rural areas and achieving gender parity in enrollment at the primary and secondary level, many government-run schools are understaffed, under-resourced, and suffer from persistent concerns over quality of instruction. Just one third of primary school students in Bangladesh demonstrate the expected numeracy and literacy skills for their grade.²⁸ There is also a noteworthy skills gap that limits the expansion of semi-skilled and technical jobs in Bangladesh. Poor children and those in more remote rural areas face significant barriers to school attendance and, when they do attend school, often have considerably worse educational outcomes. While the disparity in enrollment between poor and non-poor children at the primary level has been nearly closed, the secondary gross enrollment ratio for poor children is only 45 percent, as compared to 76 percent for non-poor children.²⁹ Across Bangladesh, approximately five million children are not currently enrolled in school, having either never attended or dropped out prematurely, typically out of economic necessity to support their families.³⁰

Some Muslim FIOs describe educational goals that are similar to mainstream development actors. Others highlight the

retention of Islamic culture against the perceived encroachment of Western values as a major motivation. This is particularly true for orthodox Islamic groups, many of whom provide fully subsidized madrasa education as a core service.

In Bangladesh, orthodox madrasas are primarily run in the Deobandi tradition known locally as Quomi. An estimated 13,902 Quomi institutions in Bangladesh serve roughly 1.4 million students.³¹ Other orthodox groups that do not follow the Deobandi tradition, such as Ahl-e-Hadith, also run madrasas and view education as critical to their mission. An Ahl-e-Hadith member noted: “Our mission is mainly for promotion of Islamic religion through education, we continue to provide free primary and secondary Islamic education. [Islamic education] is helpful to get blessings from Allah.” To Ahl-e-Hadith and others, education is a core part of their strategy to drive social change: “We are not jihadist or political like Jamaat, rather we are educationalist. We want to give education, and through education we want to bring changes.”

A criticism of orthodox Islamic education is that it does not impart the knowledge and skills necessary for employment outside of religious institutions. The Bangladeshi government does not currently recognize Quomi degrees, and graduates often find themselves struggling to find work and increasingly socially marginalized in the polarized nation. The ultimate goal of education in orthodox madrasas is often not imparting necessary skills to ensure economic success, but to mold Muslims who will live in the right way according to the values and teachings of Islam. Many do not view poverty as entirely negative, particularly when contrasted with the hollow materialism of the West. They see a certain spiritual wealth in poverty and modest living; this kind of ascetic life is a strong element of Islamic education. Allama Fazlullah Foundation runs a variety of education facilities, including one Islamic research institution, seven Islamic libraries, 188 Islamic learning centers, 13 madrasas, as well as five general education primary schools. Staff at the foundation emphasized the need for Islamic education in the Bangladeshi context as well as the view that education should not only be related to economic goals: “We are not rich, but all of us are educated. We think spread of Islamic education is necessary among Muslim people. We live in an Islamic culture.”

In contrast to common public perception, many madrasas are open to broadening their curriculum, particularly into technical subjects, which might help to stem the employment crisis among madrasa graduates. Jamaat Arabia Islamia, a Quomi madrasa founded in 2011, is among those looking to expand such offerings to their students: “We are very interested in offering technical education, but we need funding. We want to expand our library, but we need book donations.” The group

was actively seeking benefactors, even setting up a website to highlight their social work, but have found securing funds challenging. Likewise, the Baitosh Shorof staff expressed a desire to preserve the tradition of Islamic education, but also recognized the need for skills training. One member suggested that this was needed to ensure self-sufficiency, stating that they focused on “keeping the tradition of Islamic education systems, building mosques, madrasas, and orphanage homes. Besides these, vocational institute [reflects a] modern need to train people to be self-employed. Technical skills make a person more competent to be employed.” Baitosh Shorof runs 81 madrasas and one Islamic research center in addition to two general education high schools, two general education primary schools, three carpentry schools, six sewing training centers, three hair-cutting schools, four packaging training centers, and one press training school. Despite their embrace of some new additions to their curricula, many madrasas are still reluctant to fully surrender their independence by adopting the national curriculum and submitting to government regulation. Efforts to reform the madrasa sector have been met with fierce resistance in recent years.

Girls’ madrasas are expanding rapidly in Bangladesh, contributing to national efforts to expand education for girls, but also introducing new challenges. In the early 1990s, the government chose to include madrasas in its female school stipend program, provided that they registered with the government and adopted the national curriculum, in addition to religious subjects. This made them a type of quasi-public madrasa known as Alia. Financial incentives prompted many traditionally all-male institutions to open their doors to girls: The proportion of madrasa students that were female increased from 7.7 percent in 1990 to 52 percent in 2008. Madrasas accounted for 35 percent of the expansion of enrollment for girls in that time period³² and, as a result, played a significant role in Bangladesh’s impressive progress in closing the gender gap in primary and secondary school enrollment. Many independent madrasas have also opened their doors to girls in order to compete with Alia institutions. Baitosh Shorof is one that is now looking to expand into girls’ education. A group member explained their motivations: “In Satkania there are many madrasas for boys. So we are trying to set up a girls’ madrasa. The committee of Baitosh Shorof thought a girls’ madrasa would help Muslim girls to be educated with Islamic principles. Girls’ education is not prohibited in Islam, rather it is also *foroj* (compulsory) for them.”

In many conservative and rural communities, issues related to purdah can factor heavily into decisions on whether to send girls to school. Purdah or female seclusion takes two main forms: confinement of women in the home and veiling of women in public. Roughly 85 percent of madrasas maintain a “strict policy

of purdah” in the classroom as compared to only 18 percent of secular schools.³³ Indeed purdah was a major point of emphasis for Baitosh Shorof staff, suggesting too that veiling increases women’s ability to access public spaces: “In our girls’ madrassa, purdah will be maintained. Girls or women are not restricted in public; by maintaining purdah, women may do activities in public.” Purdah is also seen to be a matter of protection. A senior staff at Ummahatul Momeneen Women’s Orphanage, a girls’ madrasa in Comilla, stated that this was part of the founder’s inspiration for the institution: “He thought that it will be good to establish an orphanage to provide them security and teach them about the purdah system. That will give them social protection from all the dangers.” Marriage is a central social institution and an important tool to further social capital in Bangladesh. In conservative rural regions, families will often go to great lengths to protect their daughters’ purity and ensure marriageability. The primary means through which purity is ensured is through purdah. It follows that availability of schools that emphasize purdah may increase the likelihood of school attendance in these areas. One recent study found that where madrasas are available in “conservative” subdistricts, girls are six times more likely to attend secondary school as compared to more progressive sub-districts.³⁴ Despite their undeniable contribution, the rapid expansion of girls’ madrasas continues to generate controversy, not least around the inculcation of what many consider to be regressive gender norms.

Not all education provided by Muslim FIOs is Islamic or madrasa education. Many Muslim FIOs provide mainstream and technical education across Bangladesh. Given the important educational legacy of Dhaka Ahsania Mission founder Khan Bahadur Asanullah, prominent education reformer and the first non-European member of the Indian Education Service, it is not surprising that education remains a core focus of the organization. Dhaka Ahsania Mission operates a number of education programs, ranging from early childhood education to adult literacy to vocational skills training and teaching colleges. Their primary education and pre-primary schools provide education for 297,467 children. The Children’s Learning Centers (CLC) is a flagship program, which targets children who have dropped out or never attended school. There are more than 1,900 CLCs located in 26 districts of Bangladesh. Muslim Aid has also provided formal, non-formal, and vocational training in Bangladesh since 2000. Among their most noteworthy projects is the Muslim Aid Institute of Technology (MAIT), which has six centers in Dhaka, Jessore, Rangpur, Chittagong, and Cox’s Bazar. MAIT offers a range of trade courses for one year, six months, three months, and also 4-year diploma courses, serving over 5,000 students. The small Sufi-inspired Haqqani Mission has programs in formal and vocational education targeting underserved communities and making special scholarships available for laborers and dropouts. Since its schools were established in 1993, 515 students have

passed through them and been awarded their secondary school certificate. Ahsania Mission staff once again emphasized self-dependence in discussing their education programs: “We are very much careful about the post-education system and make efforts to prepare students in such a sustainable way that they do not remain unemployed and dependent on others.” Haqqani Mission is also actively expanding its vocational programs. The HAMIBA Computer Academy is one such initiative to provide technical IT training to youth. They run adult literacy programs held at their spiritual centers. Anjuman Mufidul Islam operates a technical institute on the outskirts of Dhaka as well as a secondary school, which provides free education to economically disadvantaged children up to class eight, many of whom come from the organization’s orphanages.

Orphan Care

Child vulnerability is a major issue in Bangladesh. Over 45 percent of Bangladesh’s population (some 57 million) is under 14 years old; many children are highly vulnerable as a result of poverty, economic and climate change related migration, and natural disasters. Poverty is a significant cause of vulnerability in Bangladesh, with 46 percent of children living below the poverty line of USD\$2 per day.³⁵ As of 2014, an estimated 1.1 million children lived on the streets or in urban slums in Bangladesh.³⁶

Care of orphans is a central theme linked to child vulnerability and many Muslim FIOs studied emphasized orphan care. Care for orphans and vulnerable children (OVC) is and will continue to be a critical concern for Bangladesh, and many faith-inspired actors are heeding the call. Experiences in an Islamic orphanage can vary greatly, both in terms of the physical conditions and the level of emphasis on religion; gender also shapes the experience. Approaches to orphan care are linked to the orthodox madrasa system, as many madrasas brand themselves as “orphanages” and often provide fully subsidized education to children from impoverished backgrounds. It is commonly believed that the vast majority of madrasa students attend these schools out of economic necessity and that madrasas serve as a refuge for some of the poorest and most marginalized in Bangladeshi society, though knowledge about the backgrounds of madrasa students is limited.

Orphan care has a strong scriptural basis in the Islamic tradition. Both the Qur’an and hadiths call upon the faithful to support and care for orphans. Perhaps even more compelling to many Muslims, the Prophet Muhammad (PBUH) was an orphan, his father Abdullah having died before his birth. Care for orphans is thus by extension viewed by many as comparable to care for the Prophet (PBUH) himself. A staff member with Anjuman Mufidul Islam’s girls’ orphanage in Dhaka invoked the Prophet Muhammad in explaining her motivation to undertake this work: “As Prophet Muhammad (PBUH) was an orphan, the

holy texts have emphasized care for the orphans and I feel that it is important to work with orphans.” In the Islamic charitable tradition, care for the orphan remains a powerful trope and a central expectation of what it means to do charity in Muslim communities. In the Bangladeshi context, any child who has lost his/her father is considered to be an orphan, though the term is also regularly used for children from ultra-poor families unable to provide them with adequate care.

Many groups involved in orphan care are not familiar with contemporary debates around OVC care in the wider development community. Many organizations studied took a traditional approach, running residential orphanages, typically with attached educational facilities. Baitosh Shorof runs 21 such facilities across Bangladesh. A local staff member at a Baitosh Shorof orphanage in Satkania explained that the ultimate goal is to reintegrate poor youth and orphans into social life: “At this orphanage house, orphans of the locality are getting a chance to live with food, shelter, and education. Now we have 36 orphans in our shelter. After getting Qur’an hafiz (learning to recite the Qur’an from memory), they will move for higher education. This orphanage allows them to rejoin social life.” Islamic Aid runs 12 orphanages across the country and directly supports some 400 orphans, which staff suggest are “supported with financial assistance to cover their all expenses including meals, clothing, cost of educational materials, cost of medication, Eid gifts, as well as other daily necessities.”

Anjuman Mufidul Islam runs four orphanages, three for girls and one for boys, some of which support children orphaned in the Rana Plaza garment factory collapse of 2013. Again, the staff emphasized reintegration of these children as a focus: “One of our major goals is to turn orphan boys and girls into productive members of society.” This mainly relates to ensuring employability: “We prepare our students in such a way that they can get a job easily in the future. We are teaching the students from class one to eight and we provide vocational education, technical trainings, so it becomes easier for them to get a job after they complete their education.” For Anjuman Mufidul Islam, education and the eventual employment of residents takes highest priority; even after residents complete their secondary school certificate (SSC) and leave the orphan home, the organization provides higher-education support. A senior staff member at the organization’s boys’ orphanage in Dhaka explained: “After the completion of SSC, the guardian takes the boy or girl. Then they might admit them to college for higher secondary education. So then they can apply here for the further funding of that education. So this institution continues to fund those children who want to complete their higher secondary education, except their living and other costs like food. With the funding, they cover the tuition and other costs like books.” The staff at Anjuman Mufidul Islam was quite adamant that girls receive the same educational

opportunities as boys, and indeed many of the female residents were planning to study engineering and medicine. The picture was quite different, however, at Ummahatul Momeneen Women’s Orphanage in a rural and more conservative area of Comilla. A senior staff member there explained that though they make their best effort to encourage self-reliance in the girls that pass through their facility, social pressures, particularly around marriage, often prove to be too much of a challenge to overcome: “We always have a starting goal with the girls. We want to see the girl in a self-dependent situation in terms of education or economic stability. They have opportunities to learn some technical skills. But the problem is when they get admitted, it seems like they don’t have anyone in the world. They don’t have any relatives. But when they are around 15 or 16, they pass their SSC. Then their relatives come to take them from here and get them married. For us, it’s often quite impossible to achieve that goal with that girl.”

Nearly all orphan care programs run by FIOs studied were what is known as residential care, in which children are housed together in facilities separated from their immediate communities. Residential care has historically been the most common approach to orphan care. Religious benevolent groups from all traditions were among the most prolific operators of residential orphanages throughout the world, and Bangladesh is no different in this regard. Recent years, however, have seen a major shift towards family-based or community-based OVC care models, though change has been slow in many parts of the world. Most organizations interviewed for this study were completely unaware of alternatives to residential care. Many stated that, given the circumstances these children often find themselves in, residential care is the ideal situation for them and they viewed these institutions as a kind of family. A senior staff member at Anjuman Mufidul Islam’s girls’ orphanage in Dhaka explained: “I think this is a better model as compared to others. Here all the girls get everything altogether at the same time. This model is being represented in the name. They call it a home, not an orphanage. They feel that this is their home. Maintaining the family environment is possible because of our effort to make them understand that everyone is their sister and superintendents are like mothers of the students.”

Islamic Relief was one of the few organizations that, while highly focused on orphan issues, does not practice residential care. The organization runs a child sponsorship program that keeps children in families and helps to finance their schooling in a way that keeps them better integrated in the community. Islamic Relief senior staff also emphasized that the organization does not discriminate by religion: “Orphan and child welfare is a big focus for us. We support 3,500 orphans all over the country. We do not select them based on religion. We have 300 Hindu and 100 Buddhist children we support. We try to have our support match the religious makeup of the country.”

Changing the OVC care model in Bangladesh has yet to become a major development focus in Bangladesh, but it is clear that Muslim FIOs and madrasas, as the most numerous providers of residential care, will need to be better engaged to encourage such a paradigm shift.

Microfinance

Nobel Peace Prize winner and founder of Grameen Bank, Muhammad Yunus, pioneered the extension of financial services to the poor in Bangladesh in the 1970s. Microfinance has become an influential component of mainstream development practice, viewed as a means of reducing poverty by encouraging entrepreneurship and contributing to financial sustainability. Microfinance is a core programmatic area for many Bangladeshi NGOs and has played a key role in the rapid growth of the country's "big four": BRAC, Proshika, Association for Social Advancement, and Grameen Bank. Microfinance has vocal critics, however, who claim that after decades it has done little to reduce overall poverty. They worry that with easy availability of loans, poor clients take new loans to pay prior ones, trapping them in a cycle of debt.³⁷ Women, who are a key target of microfinance programs aimed at economic empowerment, can suffer especially negative effects. Women typically do not control household finances and, as a result, can be held accountable for the profligate spending of loans taken in their name by their husbands or male relatives.³⁸

Islamic groups have long targeted microfinance as un-Islamic. Microfinance, they contend, violates a core tenet of Islam, the prohibition on collecting interest, or making money from money. Sharia law places other restrictions on financial transactions: Money should not be bought or sold as a commodity, and all financial investments should be made using real assets, what is called material finality. Further, all lenders must act as investors rather than creditors, meaning that they should assume some of the risk themselves when loaning money. The purpose of the loan is also important from the Islamic perspective; activities that are forbidden by sharia are not eligible to be financed.³⁹

This study echoed the many critiques of conventional microfinance approaches in Bangladesh; however, Muslim FIOs argued further that the approach is both unethical and un-Islamic. The example of microfinance was often invoked to establish a critical distinction between Muslim FIOs and secular NGOs, which some viewed as exploiting and profiting from the poor. Allahma Fazlullah staff, for example, stated, "We do not work as other NGOs. They work mainly with small credit. We think credit to the poor cannot change their lives. These NGOs do not do charity work. We help people and we do not take any return from them. We are helping people to be educated and self-dependent. If we give a rickshaw to a poor man, he can employ himself to earn his living." Many organizations preferred

giving real material assets. Self-reliance was a concept stressed time and time again in interviews: conventional microfinance was seen as encouraging dependence, which ran counter to the goals of Islamic charity. Ashania Mission staff stressed that this was a particularly important concern for Muslim FIOs: "Islamic charities should be not creating any dependence. It must be a self-reliant approach." Likewise, Muslim FIOs in this study also drew attention to the fact that any earning from work or entrepreneurship must be halal. Baitosh Shorof staff explained that "halal income or earning in a honest way is gracious thing. To make your prayer granted, it is very necessary. It is of the highest importance that work be done in an honest way." Extensive guidance from religious leaders was seen as important to ensure that livelihoods conform to Islamic principles.

Globally, an alternative Islamic approach to microfinance has been gaining prominence and has grown, albeit slowly, in Bangladesh, with Islami Bank, Muslim Aid, and Islamic Relief among the major providers. Islamic microfinance, however, is still a small fraction of the total microfinance market. The various approaches to Islamic microfinance include joint asset purchase, in which the lender and client jointly purchase an asset such as a piece of farm machinery and share the profit as the client slowly buys the asset in full. This is one of several approaches used by Islami Bank Bangladesh Limited (IBBL), the largest Islamic bank in Bangladesh, established in 1983. The first bank in Bangladesh to provide sharia-compliant banking services, IBBL dominates the Islamic banking sector for reasons that include early entry into the sector, its relationship with prominent international Islamic banking institutions, and the local grassroots support it receives from Jamaat-i-Islami. It has 6 million clients and 266 branches throughout the country.

IBBL's Rural Development Scheme (RDS) was launched in 1995 in an attempt to extend Islamic microfinance services into rural areas, following the successful model established by Grameen Bank. RDS was initially implemented in three branches of IBBL in 1995 with an initial investment of 9.91 million BDT, which benefitted 3,335 individuals. The RDS program has continued to expand, and, as of 2012, the program was operating in 61 out of 64 districts in Bangladesh, disbursing over 45 billion BDT, with programs that support 624,591 rural poor in 13,373 villages.⁴⁰ IBBL has plans to expand RDS to all 64 districts of Bangladesh and make Islamic microfinance services available in all of its 266 branches. IBBL's approach appears to be successful. Bangladesh Microfinance Statistics for 2010 indicate that RDS had the highest recovery rate (99 percent) and highest disbursement growth rate (31.39 percent) of any Bangladeshi microfinance institution. Grameen Bank, for example, experienced a disbursement growth rate at only 19.29 percent between 2009-2010.⁴¹ Islami Bank does not provide loans to borrowers of any other bank or

organization, to lessen the potential for poor clients to become trapped in a debt cycle by taking multiple loans. United Nations Development Program (UNDP) is among institutions that view the Islamic microfinance model as offering significant potential for reducing poverty. Given the limited empirical studies on Islamic microfinance in Bangladesh, however, their effectiveness remains to be clearly demonstrated, and there are concerns that the inflexibility of Islamic financial services may limit their broader appeal.

Many Muslim FIOs prefer the savings group model, which is widely practiced not only by faith-inspired groups, but by many secular NGOs as well. Islamic Relief employs the approach extensively; staff explained their method: “One approach that we are using now is a self-help group approach, more along cooperative lines. We give assets to a women’s group, meaning cash transfers, so 10,000 taka to 20 women. This is their money, but initially with this 10,000 taka, they would buy an asset; it might be a rickshaw, a shop, or a cow. They would agree within the group that they would repay the money to the group.” IR staff suggested that because conventional microfinance is looking to recoup their investment, they are inclined to target mainly those who are considered most likely to repay the loan. By eliminating this perverse incentive, the savings group model allows them to capture those who fall through the cracks of conventional microfinance programs: “Most microfinance organizations put 50 as the cut-off year for when they are not eligible to become members. For us our average age was 50. We are looking for the most extreme poor in the community as opposed to trying to find those who are potentially marketable, which is something organizations sometimes look for in terms of ensuring payments. Many of the women were either beggars or maid servants working in other people’s houses, earning a handful of rice as payment. They have very little income generation experience in the past. So again, we are taking the most vulnerable, the most extreme poor, and those women that are left out by other organizations.” Haqaaani Mission also utilized a similar savings group approach: “We also have a women’s savings program. Women save their money, and every member has the right to take money without interest. For example, if they borrow 5,000 taka, they return 5,000 taka with no interest. A membership system exists; every month each woman gives 100 taka or more.”

Despite the increased availability of Islamic microcredit products and savings groups approaches, some Muslim FIOs still expressed apprehension as to whether such activities were truly being done in the appropriate way. Islamic Aid staff, for example, called for more Islamic scholars to be involved in the development of these programs: “Islamic microfinance should grow in this country, but we need more Islamic scholars and thinkers to make a plan for how this can happen in the right way.” A Maizbhandari member expressed a similar concern: “We

started a microcredit program on an experimental basis. We started this, but we decided to rethink it. Actually, we strongly contest the idea that there can be Islamic microfinance. There is really no way of getting around charging interest. These groups are charging interest, but they are just calling it something different.” Various national conferences and meetings have been held on developing and expanding effective strategies in Islamic microfinance, but these efforts have been very stop-and-start. The study interviews highlighted that many groups felt excluded from these discussions, indicating that this process will have to be inclusive if it is to ensure trust and transparency among all relevant actors.

Health

Healthcare is another core focus of Muslim FIOs in Bangladesh. This fits with the emphasis of many Muslim FIOs on service provision, but also addresses an area of critical need for Bangladesh. Despite the fact that these actors in many cases provide high-quality services, there has been little recognition of the contributions that FIOs make in healthcare. This survey, albeit limited, highlights that they play significant roles in the sector.

The large and complex Bangladeshi health system includes public, private, and not-for-profit health providers. The Government of Bangladesh is responsible for health policy and regulation and for providing comprehensive health services. Given financial constraints and limited capacity, however, the private sector and NGOs are significant healthcare providers. The formal sector, including hospitals and clinics, are highly concentrated in urban areas, while rural areas often rely primarily on informal providers including poorly regulated pharmacies, traditional homeopathic (Unani and Ayurvedia) practitioners, and faith healers.

Significant improvements notwithstanding, Bangladesh faces large and persistent health challenges. It ranks in the bottom fourth of countries worldwide in maternal mortality and poor child nutrition, particularly among the rural poor, with high levels of child mortality and morbidity. It ranks in the top ten countries with the highest tuberculosis disease burden. Non-communicable diseases such as cancer, diabetes, and heart disease are becoming increasingly common as the population urbanizes. Bangladesh’s health system is largely ill-equipped to address these challenges, suffering from a “shortage, inappropriate skill mix, and inequitable distribution” of health workforce.⁴²

Islamic scripture emphasizes the need to care for one’s health, which is said to be among God’s greatest gifts. Organizations likewise placed a great emphasis on healthcare, as a leader of Baitosh Shorof illustrated: “Health is the key to happiness. Bad health creates problems for devotion and good works. You have

to be careful about health.” For many Bangladeshis, cultural and religious beliefs inform understandings of illness, which is seen to derive from a number of causes including jinn possession, spirit illness (*ufri*), and sorcery (*zadutora*). Jinn are supernatural creatures in Islamic mythology, popularly seen to play a role in a range of health conditions. Despite both the expanded influence of orthodox interpretations of Islam (which reject many of the spiritual or syncretic elements of folk religious practice, including faith healing) and the expansion of Western biomedicine, faith healers are widespread in Bangladesh. Sufi *pir* or orthodox mullahs can be common sources of health advice, and it is even common for Muslims to consult Hindu or indigenous healers. Perhaps the most common category of faith healers in Bangladesh are known as *kobiraj*. The various treatments that faith healers may prescribe depend on their backgrounds and the traditions in which they are situated. These may include amulets (*tabiz*), which contain a Qur’anic verse, or rituals such as *foo*, in which a portion of the Qur’an is recited and then blown onto the afflicted person. Many local mosques and shrines will host *kobiraj* or other types of faith healers, and many also host dispensaries and even volunteer doctors trained in Western medicine. Local faith groups (in both orthodox and Sufi traditions) such as Ahl-e-Hadith and Haqanni Mission provide mobile clinics and other basic health services, typically based around their religious centers. Some of the larger groups run networks of full service hospitals and specialist centers. Baitosh Shorof, for example, runs a network of seven medical dispensaries, five general service hospitals, and an eye hospital in Cox’s Bazaar.

Several Muslim FIOs are widely considered to operate some of Bangladesh’s highest quality health facilities. Jamaat-e-Islami-affiliated hospitals are an example; they are run on a for-profit model. Islami Bank’s hospital in Satkhira is seen as the premier medical facility in the area. Staff interviewed stated that while they do focus on making a profit, they were also careful to operate according to Islamic principles: “Islami Bank is growing in the areas of medical service in Satkhira town; we have no competitor in [the] private sector. Our hospital is community-based, so we decide our services on the basis of community health needs and the community’s financial abilities, and also our sustainability. We want to run the hospital profitably, but also follow Islamic rules.” Another Jamaat-affiliated hospital, Aseefa Hospital in Satkania, is also for-profit, but staff explained that they have a sliding scale system and fully subsidized services for the ultra poor: “There are two ways we do charity. We discount the services by 10 to 40 percent to make them affordable. We also distribute special cards to the poorest patients who can get our services almost free of cost.” They explained that they used a zakat fund to subsidize health services for the poor: “There is a zakat fund that is collected by the hospital from the wealthy every year to contribute to poor patients’ costs for medical treatment. Every month,

10 to 12 poor patients get 3,000 to 15,000 BDT from this fund.” The hospital has 36 beds and an operation theatre with specialist doctors visiting from Chittagong Medical College Hospital once a week or as needed. They also run outpatient services. Ahsania Mission runs two highly regarded cancer and general hospitals in Dhaka. They also operate an institute of medical technology to address the acute skills shortage among Bangladeshi medical professionals.

With most of the best medical services available only in and around Dhaka, some Muslim FIOs focus on much needed extension work into underserved rural areas. In addition to running four community hospitals in Kulaura Moulvibazar, Pabna, Pirojpur, and Dhaka, Muslim Aid provides health and nutrition training in local health centers at the community level. These trainings focus on the critical topic of health and nutrition for pregnant and lactating mothers and children. Trainings for medical staff include antenatal care, safe delivery, postnatal care, essential new born care, immunization, and integrated management of childhood illness. They also organize traveling health camps that address diabetes, cleft palate, and dental issues.

Gender

Women’s empowerment is a focal issue for some groups studied, though others view it as representing the antithesis of an Islamic approach to development. The topic thus illustrates well one growing fault line in Bangladeshi society. This fault line not only divides religious from secular, but also the Muslim FIOs studied from one another. Organizations displayed considerable differences in the ways they approached women’s issues. Many groups gave women particular focus in their programs, such as targeting them as beneficiaries in health or livelihood programs, or advocating for expanded legal and social rights for women. Many others, however, took a more paternalistic approach towards the “protection” of women, with purdah being one of their core concerns. No matter their position along this spectrum, women rarely hold leadership positions in these organizations, something common among Bangladeshi NGOs more broadly.

Bangladesh has seen advances in the status of women, with noteworthy progress in reducing the high maternal mortality rate and closing the gender gap in school enrollment at the primary and secondary levels. Bangladesh’s rank in the World Economic Forum’s Global Gender Gap Index rose from 100 in 2007 to 64 in 2015, the highest ranking in South Asia and among the highest for a Muslim majority nation.⁴³ Gender roles are changing nationally. New opportunities to access education and employment have drawn women out of the domestic sphere and challenged deeply ingrained cultural norms. Major barriers to true equality for women, however, remain. Despite encouraging legal framework supporting

women's rights, Bangladesh has one of the world's highest rates of child marriage and adolescent motherhood, dowry has become an increasingly common practice, and violence against women (VAW) is widespread. Bangladesh's young female garment workers, often seen as symbols of women's new economic empowerment, endure unsafe working conditions, harassment, long hours, and uncertain terms of employment, as well as face a double burden of domestic and wage work.

Empowering women economically and socially has been at the center of approaches to eliminate poverty and improve health outcomes in Bangladesh. NGOs often target women for health interventions, microfinance programs, and income-generating activities (IGAs). Women are often caught between participation in these programs and conforming to longstanding cultural norms. Bangladeshi gender norms have a strong religious dimension, and the changing status of women challenges both the moral and political authority of local religious leaders. The issue of purdah was at the center of a religious backlash against the activities of NGOs in the 1990s in rural Bangladesh. Many religious leaders spoke out against NGOs, which they called the enemies of Islam. Schools and NGO facilities were attacked and destroyed, and poor women were targets of fatwas, or religious edicts, filed against them for violation of purdah. Between 1992 and 2002, there were more than 240 documented cases of fatwas against women in rural Bangladesh.⁴⁴ Violation of purdah remains central to concerns about moral degeneration among religious conservatives in Bangladesh. Hefazat-e-Islam, the coalition of Quomi students and teachers, has made the issue a key part of their platform. They see changing gender norms as the result of the foreign influence of NGOs. One of their 13 demands issued prior to a march on Dhaka in 2013, which resulted in extensive unrest including the death of 50 protestors, is "End to all alien cultural practices like immodesty, lewdness, misconduct, culture of free mixing of the sexes, candle lighting in the name of personal freedom, and free speech."⁴⁵ In interviews carried out in the course of this study, many orthodox groups stated that they do not disagree with expanding educational or economic opportunities for women or the expansion of participation of women in public life. Their opposition, they claimed, lay in the violation of purdah, which could be addressed by veiling. Indeed, veiling is becoming increasingly common, particularly among the urban middle class. The increasing prevalence of the burqa and hijab has caused some women's rights advocates, who often view empowerment as very literally casting off the veil, to fear that the social advancement of women is moving backwards.

Various conservative groups argue that purdah as a practice could actually encourage the empowerment of women. Staff at Islamic Aid, for example, saw no incongruity between Islam and women's empowerment and suggested that veiling can act as protection for women who travel in public: "Islam supports women's empowerment. Islam has rules to protect

women. We believe that the hijab is a personal security issue." A union parishad member from Jamaat-e-Islami reiterated this perspective, adding that there are psychological benefits as well: "Veiling helps women gain confidence and a sense of being secured. It also helps women in daily lives through safe mobility." Many women also shared this perspective. In a female focus group in Satkira, some argued that the influence of Jamaat in the area, particularly their emphasis on veiling, helped women to be more mobile: "The Jamaat influence over women is positive. Before, women could not move within union or from one union to another place; now we can while maintaining purdah." Among conservative Muslim groups surveyed, "empowerment" was conceived in a sharply divergent way from mainstream development discourse, framed more often as the protection of women. They did not recognize external conceptions of the inherent rights of women, suggesting that women's rights were those explicitly granted in the Qur'an.

Islamic perspectives on gender seemed to dictate program design in some cases. As part of a focus on "protection" of women, some Islamic groups highlighted marriage as an important institution. Allamah Fazlullah Foundation, Baitosh Shorof, and Islamic Aid all have programs to support poor women by arranging and financially supporting marriages for them. Approaches to gender often played a major role in the distinctions many groups drew between their own work and that of secular NGOs. Islamic Bank Hospital, for example, suggested that maintaining purdah in the hospital environment was an important concern for them, but not so with other hospitals: "Islamic Bank hospital disagrees with commercial hospitals because they have no ideology, they seek only profit; we also disagree other NGO health service providers because they don't prioritize Islamic values and norms in giving care to the people. To us, maintaining purdah of women is part of our Islamic values and norms, but NGOs don't maintain them." Baitosh Shorof explained that one reason why they chose not to collaborate with secular NGOs was that they "involve women in their works." Similarly a Bondon staff member stated: "I do disagree with the largest NGO, BRAC, and others; they work against Islam, their women don't maintain purdah." As in education, an NGO's respect for purdah is viewed as an important issue in conservative contexts. In a focus group discussion in Satkira, one woman noted that the approach to purdah was important when her husband encouraged her to join a Muslim Aid group: "My husband sent me to a Muslim Aid office and I became their member. Muslim Aid is different because other NGOs don't bother about purdah, but Muslim Aid honored purdah and encouraged it."

Many more secularized Muslim FIOs have mainstreamed gender in their programs, not unlike secular NGOs, targeting women as focal beneficiaries for programs from health to livelihoods.

Muslim Aid claims that 70 percent of its beneficiaries are women, and Islamic Relief prioritizes women-headed households in their microfinance and IGA programs. Dhaka Ahsania Mission likewise targets women in health programs and as part of their Vulnerable Group Development Program. Sufism is often described as more socially liberal, with women enjoying fuller participation in religious practices. Indeed most Sufi *mazaars* are open to all genders and women often play important roles in worship in these mixed congregations. Haqqani Mission is one Sufi group for whom the empowerment of women has been a focal issue. They run a small-scale empowerment program for members of their *tariqaa*. A senior staff member explained that this was inspired by a desire to address some of the structural inequalities women face in Bangladesh: “In our country, women are always behind men. This has cultural roots. We believe women have the same right to work as men, whether at home or outside, and be respected for that work. So, our aim is to empower women. This is why we formed the Haqqani Women’s Development Forum in the Haqqani Mission of Bangladesh. We want to discuss all issues around gender in Bangladesh that are going on now. We give lectures to students on a number of women’s issues and discuss how they can protect themselves and make their own decisions.” Despite their more socially liberal leanings, Sufi groups may fear to speak out on social issues given the ongoing religious violence in the nation. If and when such fears subside, Sufi perspectives could contribute to national conversations about religion and gender.

Religious Charity

A unique aspect of Muslim charity work is the way in which charitable practices are explicitly tied to local religious practices. Such charitable support can be very meaningful to local communities and can help the poor to participate more fully in cultural and religious life. One of the most common manifestations of this type of aid is mosque building, undertaken by many of the groups studied. For some orthodox groups like Ahl-e-Hadith or *pirist* groups like Baitosh Shorof, mosque building can be seen as a type of proselytism, to spread their particular interpretation of Islam into new communities. For others such as Allama Fazlullah, the donation does not seem to be linked to the spread of any type of ideology or sub-sect. Provided the community can secure land, Allama Fazlullah Foundation will fully finance mosque construction with little interaction afterwards. The imam of a mosque recently built by Allama Fazlullah Foundation observed: “They just donated the mosque and the *ojukhana*. Once they built the mosque, they were gone. The mosque is now a modern building. It is nice. If the home of Allah (SWT) is beautiful, the minds of devotees are happy and people may pray in peace. This modern building is a safe place to pray. We are happy that AFF has built the mosque building. It is a Muslim organization. They will get blessings of Allah (SWT). If other

NGOs came to build this mosque, we would not accept. AFF’s work makes us happy.” Mosque building is a common activity of Muslim charitable groups, and as Allama Fazlullah Foundation’s work demonstrates, an area where considerable overseas donations are directed. Religiously linked aid is also related to the hajj (the annual pilgrimage to Mecca that is an obligatory duty for all Muslims and one of the religion’s five pillars). Several organizations studied support poor individuals to observe the hajj. Ahsania Mission, for example, set up the Ahsania Hajj Mission in 2006, aimed at facilitating the hajj process for Bangladeshi Muslims. In addition to providing free hajj trainings, the mission established a fund to help support pilgrims who could not afford the trip.

Charitable programs for many of smaller grassroots Muslim FIOs studied were organized around important religious holidays, particularly Eid al-Fitr and Eid al-Adha. During Ramadan, organizations will provide food for iftar, shared evening meals when Muslims break their fast. During Eid al-Adha, also known as Qurbani Eid, which commemorates Ibrahim’s willingness to sacrifice his son, many groups distribute sacrificial animals to families or communities, or distribute the meat to those in need. Traditionally, after the sacrifice and butchering, one third of the meat is to be kept for the family, one third is to be reserved for relatives, and one third is to be distributed among the poor. Many local Muslim groups framed distribution of food during religious festivals as contributing to food security. Islamic Aid in their program description emphasized not only the food security dimension, but also the importance of this program in establishing a better bond between rich and poor in communities: “This program is a livelihood/food security program for the ultra-poor community members. Under this program, Qurbani animals like cows and goats are slaughtered and the meat is distributed among the poor and needy at grassroots level. The project directly benefits the target families. Like-minded local organizations and individuals are involved in purchasing Qurbani animals, selection of beneficiaries, and proper distribution of Qurbani meat among the most deserving poor and needy families. The program seeks to fulfill the nutritional demand of the nutrition deficit families and, at the same time, develop a healthy bonding between the well-off and needy Muslims on the occasion of Holy Eid al-Adha.” Organizations also use the occasions of Eid to distribute clothes and other necessary goods to poor families; gifts during these important occasions take on additional religious significance for the giver.

One of the most unique programs run by a Muslim FIO in Bangladesh is Anjuman Mufidul Islam’s ambulance and burial service. Calcutta-based businessman Sheth Ibrahim Mohammad Dupley founded the organization in the midst of communal rioting during the British partition of Bengal in 1905. Violence between Hindus and Muslims left scores dead. Anjuman

Mufidul Islam senior staff noted: “There were bodies lying in the street, in ditches and thrown in the river. [Dupley] started this organization because he wanted to provide a proper burial for those victims.” In Islam, proper burial has special importance: Sharia law calls for burial as soon as possible after death and requires bathing and shrouding of the body as well as prayer. Anjuman Mufidul Islam remains the major provider of burial services for the indigent, transporting and burying well over 2,000 a year in Dhaka alone. The organization in recent years has built from these unique services by maintaining a fleet of ambulances, and it is a major provider of free ambulance services in Bangladesh today.

FINANCING

The study identified a wide diversity of funding strategies among Muslim NGOs. Some receive funds from Gulf charities, while others rely exclusively on local religious funding sources, including zakat. The larger secularized groups by and large sought funding from a range of Western bi- and multilateral donors and development banks.

Financial flows involving Muslim FIOs can be controversial. Suspicions abound concerning “dark money” from the Gulf and elsewhere, seen as tied to the import of Salafi Islamic interpretations and even radical Islamic militancy. In reality, however, very little is known about such international financial flows. Many Muslim FIOs in Bangladesh, particularly local grassroots organizations, tend not to be open about their funding sources. This can be related to competition for scarce resources with other Muslim groups, but also fear of courting suspicion from the Bangladeshi government, which generally bars local CSOs from receiving foreign funds (unless they are registered as an NGO). The government has fairly tight regulations on international funding and organizations are regularly shut down for violating these rules. While NGOs and CSOs are legally required to supply information regarding sources of foreign funding, many can be evasive or supply false information. This can simply be a strategy to avoid the associated bureaucratic challenges or occasionally something more nefarious. As fears about terrorism heighten, tensions around financing increase.

Allama Fazlululah Foundation was among organizations that received funding from Gulf charities. It was also one of the most open and transparent in disclosing these funding sources. This may be related to the fact that the founder and current head of the organization is a sitting member of Parliament with the Awami League, a position that calls for a degree of transparency. Allama Fazlululah Foundation staff explained how the founder was able to forge these international connections: “When he was studying in India, he came in contact with the scholars of [the] Middle East. Returning in Bangladesh, he reestablished those connections and convinced

them to provide funds to his organization. Resulting from the heartiest individual effort of Mr. Abu Reza, Abdullah Al Nuri charity of Kuwait came forward to reach an agreement that paved the way of establishing this organization.” Unlike the trope of the shadowy Gulf donor, Sheikh Abdullah Al Nouri Charity Society was recently named number eight on the list of most transparent charities in the Middle East and North African region by Forbes: “The society focuses its efforts on aiding those caught in politically turbulent countries such as Jordan, Lebanon and Syria.” In addition to humanitarian aid, mosque and madrasa construction remain major focal points: “Since its inception, the charity’s achievements include the establishment of over 160 mosques, 14 Islamic schools, and 12 Islamic centers.”⁴⁶ Allama Fazlululah Foundation has established further relationships with donors from Kuwait, the United Arab Emirates, and Saudi Arabia.

Other Muslim groups are considerably less transparent about their funding. Ahl-e-Hadith is known to source funding from the Gulf, but members were reluctant to discuss the topic. Of their funding they said: “We don’t seek funds for general charities and social services, but in some cases if a kind-hearted, rich Muslim requests to deliver charities and social services for the localities where we are operating—we don’t deny such responsibilities.” Organizations such as Ahl-e-Hadeeth often utilize a number of associated organizations to receive funds. In the past, the group has used a registered NGO called Tawhid Trust, through which they are alleged in the media to have received funds from illicit sources, including the Revival of Islamic Heritage Society. That NGO is now banned, though groups such as Ahl-e-Hadith often simply move on to a new organization to route funds as one comes under scrutiny. A common perception is that orthodox Quomi madrasas commonly source funds from Salafi charities abroad and in a quid pro quo adopt hardline or even militant interpretations. Most Quomi madrasas approached in the course of this study, however, had very limited funding, most gathered locally. Many expressed keen interest in establishing connections with Gulf-based charities, but few had been able to achieve such connections.

Some organizations rely on overseas funding from devotees and Bangladeshi expatriates abroad. Baitosh Shorof (BS) maintains chapters and has followers in several countries. The staff explained: “The followers of Mohammad Abdul Jabbar abroad help BS financially. It is an organizational network. Baitosh Shorof has branches in the Middle East, Europe, and America. These foreign branches collect money by members’ subscription and they help the Bangladesh chapter financially.” Nobojibon has also relied on contributions from Bangladeshi expatriates living in the United Kingdom, but commented that government restrictions have made this challenging in recent years: “Nobojibon’s main funding source was donations from

Bangladeshis living in the United Kingdom, people who are Islamic-minded and want to contribute to our development program. Now this funding is disrupted, so we are trying to capture local funding sources, but our success is limited.” Bondon suggested that it is challenging for Muslim FIOs to raise funds from abroad, in part due to government restrictions, but also simply identifying potential Islamic donors. “It is very difficult to get donors of Islamic line—so we try first establish connection with any donor, then we submit a concept and proposal and sometimes we are successful.”

Many Muslim FIOs choose to rely solely on local funds including traditional forms of religious charity. For Anjuman Mufidul Islam, it is a source of pride to eschew foreign funding, perhaps related to the ideals of independence and self-sufficiency that were emphasized in interviews with many groups. “We receive no foreign donations, we depend entirely on the charity of the Bangladeshi people.” Of course, the most common forms of charity in Islamic contexts such as Bangladesh are *zakat* and *sadaqah*, mandatory and voluntary giving, respectively. The collection of *zakat* is not highly systematized in Bangladesh, and most charitable institutions will gladly receive such donations. Another form of charitable giving in the Islamic tradition is known as *waqf*, in which land or wealth is given by a donor and managed for charitable purposes in perpetuity. Anjuman Mufidul Islam, for example, has more than 80 such trusts given by donors over the years. Another common fundraising method, particularly for smaller grassroots Muslim FIOs, mosques, and madrasas, is the sales of donated skins after Qurbani Eid sacrifices. Madrasas often send students and teachers to collect funds both in the streets and door to door in the immediate community. Sufi *pirs* have numerous followers who provide donations at mazar in hopes of health or good fortune; these donations can be quite large. The Maizbhandaris, for example, have encountered considerable public criticism for the amount of money the group generates without being taxed. These criticisms have been the impetus for recent expansions of the group’s development efforts.

Larger secularized Muslim FIOs such as Islamic Relief, Muslim Aid, and Ahsania Mission are much better integrated into the development establishment and access funds from major development donors such as bi- and multilateral donors, development banks, UN agencies, and other NGOs. International FIOs such as Islamic Relief and Muslim Aid, have branches in Europe and North America that commonly provide funding support. Among Islamic Relief’s donors are UKAID, DFID, European Commission Humanitarian Aid Office (ECHO), UNDP, and the United Nation’s Children’s Fund (UNICEF). Muslim AID has been supported by United States Agency for International Development (USAID), DFID, AusAID, World Health Organization (WHO), the World Bank, and the Islamic Development Bank (IDB).

NETWORKING AND INTEGRATION

A critical question is the extent to which Muslim FIOs at the grassroots level are, or indeed wish to be, integrated into wider development efforts. Integration can be important for several reasons: It can relate directly to the organizations’ knowledge and use of best practice approaches, promote or hinder information sharing, and facilitate or hamper coordination in disaster response and other areas. Understanding of how these actors interact with others can be helpful in crafting strategies to promote productive engagement.

Given the sheer number of NGOs operating in Bangladesh, coordination and networking are longstanding concerns, the more so given the country’s susceptibility to natural disaster, which requires an especially coordinated and timely response. Several networking platforms were formed soon after independence as the NGO presence was growing and as these organizations took on various service delivery roles for the fledgling state. The Association of Development Agencies in Bangladesh (ADAB) was founded in 1974 and for many years was the focal platform for NGOs working in Bangladesh. In 2001, the Federation of NGOs in Bangladesh split from the group, taking with it the “big four” along with many of the larger, more influential local NGOs that wished to distance themselves from some of the politics and advocacy of NGOs in ADAB. The International Non-Government Organization (INGO) Forum is a platform of international groups working in Bangladesh, many of which are also active in the UN clusters, which coordinate organizations working in sectors such as health, nutrition, or humanitarian response. Beyond these there are countless other nodes through which networking, exchange, coordination, and training occur. Some are faith-based, for example several ecumenical and evangelical associations allow for exchange among Christian FIOs. For Muslim groups, the Association of Muslim Welfare Agencies in Bangladesh (AMWAB), which was formed in 1993, claims 320 local Muslim FIOs as members. AMWAB organizes trainings and helps to facilitate funding, though it is small with limited capacity.

The more secularized Muslim FIOs such as Islamic Relief, Muslim Aid, and Ahsania Mission are among the most integrated into mainstream development funding, as well as networking and coordination efforts. Islamic Relief, for one, participates in some of the larger platforms such as the INGO Forum, but also is active in sector-specific groups, particularly around disaster response and risk reduction. A senior staff member from Islamic Relief pointed out that the sense of shared purpose inspires the group to collaborate with other NGOs working on similar topics: “As an [international] NGO in Bangladesh, we are part of the INGO Forum; all of the major NGOs are welcome to be part of the forum. There are about 70 members at the moment. We are also part of the

INGO Forum emergency subcommittee. Beyond that, there is a consortium of 10 INGOs, which is called the National Alliance for Risk Reduction and Response Initiatives. We come together on policy and advocacy work, and potentially to apply for group funding for a scaled-up response and to ensure better coordination and collaboration. We have a common objective on disaster reduction and response.” While these larger secularized FIOs are well-integrated into the development establishment, it is worth noting that they rarely partner with local religious groups where their projects are implemented.

Political Islamist groups such as Jamaat-e-Islami interact with secular NGOs in the course of their political obligations, particularly in areas where they have significant influence in local politics—Satkira, for example. A Jamaat leader in the Satkira union parishad indicated that though they may have ideological qualms about some of the positions of NGOs, they often work together with the ultimate goal of supporting the community: “I have dealt with all types [of] NGOs who are working in our union. Though they are not ideologically accepted by me, we don’t oppose because they are doing development work. I agree with some results of the works—like reducing poverty and poor access to services, but it could be done better in Islam.” This comment is in line with Jamaat’s generally pragmatic approach, a strategy that has made them many enemies within the more orthodox or hardline groups. Ahl-e-Hadith members, for example, said clearly: “We have no good relation with Jamaat-e-Islam and also imams of different mosques. They are opportunists; they even join American-funded programs!”

Many Bangladeshi FIOs have very limited interaction with the wider development community in practice. This can be the result of opposition to the ideals and visions of progress that secular NGOs have come to represent in Bangladeshi society, or simply because they feel they have little to gain from such engagement. Mainstream Muslim FIO Anjuman Mufidul Islam, for example, despite having a national profile, has not felt it necessary to interact with coordinating bodies or networking platforms due to the nature of their work. A senior staff member explained: “We have very limited interaction with other NGOs because our work is so different. The work we do with burial and our ambulance service, no other NGOs provide this.” The organization does collaborate directly with the International Committee of the Red Cross, which provides staff trainings. Other Muslim FIOs, particularly those at the grassroots level or those from a more orthodox orientation, often have a much more negative outlook on engaging with secular NGOs. For groups like Ahl-e-Hadith, members see the disagreements as very fundamental: “We dislike other secular NGO so we have no relation. We disagree with so-called micro and family

planning, which are against the Qur’an and the Sunnah. We not only disagree with such NGO activities, we want a law to stop them.” Many Qumoi madrasa teachers and students felt that NGOs had a negative view of Islam and that they criticized the Quomi madrasa system in particular. Groups like Baitosh Shorof, while still critical of some of the work secular NGOs undertook, made it clear that they did not wish to be antagonistic towards them. Staff explained that “Baitosh Shorof does not confront other secular NGO’s. If they work with the law, we have nothing to say. We do not bar our followers from participating with any organization. But, we ask everyone to maintain the code of conduct of a Muslim. We only encourage them not to participate in any non-Islamic activities. We think all the small credit works done by other NGOs is un-Islamic.” Groups like Allama Fazlululah Foundation called into question whether NGOs were truly doing development work and viewed their efforts as too neoliberal and individualist in approach. As one Allama Fazlululah Foundation staff member opined: “I do not think NGOs are really doing development work; NGOs help only to run your business. Development work is done by the government. Political parties are the agents of development. Local government representatives also do development work. Helping someone with money is not development work. Development works benefit the whole village or area.” Staff from the organization stated that they do not engage with local NGOs, but instead preferred collaborating with foreign Islamic charities that shared their social outlook and, perhaps just as importantly, funded their work.

In Bangladesh, recent tensions around religion reflect a longstanding divide between conservative religious and secular development actors. These have become two ideological poles with starkly different visions for the future of Bangladesh. Their development approaches often illustrate these quite fundamental differences in perspective. Resolving some of these tensions around this growing divide has great importance for sustaining development progress and for addressing the fear of Islamic militancy that has gripped the nation. Engagement will not be easy, given growing suspicions and mistrust. Further complicating matters is the fact that the Islamic community itself is quite fractured. Already a very egalitarian tradition without religious hierarchies, there is a bewildering array of actors involved. Considerable infighting takes place between Sufis, orthodox groups, and political Islamists. Even within these broad categories various actors, including *pirs* and politicians, jockey for influence and grassroots support. Even within a large coalition, such as Hefazat-e-Islam, rooted in a shared educational tradition, there is considerable dissent, competing interests, and multiple viewpoints. Any strategy will have to be flexible and informed to navigate these complexities.



Photo courtesy of Flickr user Toufique E Joarder.

CONCLUSION: WHERE TO GO FROM HERE

Bangladesh's many world-famous NGOs have long overshadowed other important grassroots civil society actors in development discourse, including faith-inspired groups, despite their great number. There are estimated to be close to 200,000 such groups, the majority of which are Islamic. There remains very little known about these actors and how they support or in some cases contest national development goals. By and large local Muslim FIOs operate as a parallel system within development with motivations and goals that can sometimes differ substantially from secular NGOs. Particularly at the grassroots level, there is very little communication and collaboration with the mainstream development establishment. This is partly related to the suspicions of Bangladeshi government and international development actors regarding associations with Islamist political pariahs, including Jamaat-e-Islami, but also increasingly fears over the growth of Islamic militancy. Whether real or perceived, these suspicions have pushed many Muslim FIOs into the shadows. As social fissures around religion continue to grow in Bangladesh, an understanding of these actors and their development work is more essential than ever. This report is a first step towards shedding some light on this largely unknown world.

The intersection of religion and development in Bangladesh is a complex one. Grassroots Muslim actors do provide critical development services as well as social and material support in their communities; however, some groups also actively contest core national development priorities, particularly around gender and education. Muslim FIOs have remarkably diverse histories and ideological outlooks, making any assessment of their development work a complex endeavor. To aid in analysis, this report has classified the Muslim FIOs included in this study into a set of broad categories: political Islamist groups, Sufi or *pirist* groups, orthodox Islamic groups, and mainstream Islamic groups. While these broad categorizations do give some insight into a group's development approach and focal priorities, many Muslim FIOs defy clear categorization and new categories and hybrid groups are constantly emerging. There are some features, however, that nearly all Muslim FIOs share. Perhaps the most important is a strong emphasis on religious values. Many of the FIOs in this study felt as though these values are what set them apart from secular actors. Many felt strongly that imparting Islamic values was critical to providing a moral keel to development and retaining Bangladeshi Muslim identity in a time of increasing foreign influence. Some of the larger secularized Muslim FIOs, however, attempted to align Islamic

values with the “universal” values that guide mainstream development.

The activities of Muslim FIOs in Bangladesh can likewise vary substantially. While the larger secularized actors such as Islamic Relief and Muslim Aid have focal priorities and approaches largely indistinguishable from secular NGOs, many of the grassroots groups have religious perspectives and goals strongly integrated into their approaches. For example, many local Muslim FIOs use the mosque as a base of operations. For most grassroots groups, there is a strong focus on service delivery and material support. This is in line with longstanding systems of patronage in Bangladeshi society and traditional obligations of religious charity. There was a significant opposition among some Muslim FIOs towards the notion of empowerment in mainstream development strategy. Given the traditional role of religious elite in rural governance, there is a reluctance to embrace empowerment programs for fear they could radically alter local power structures (including patriarchal gender relations). With the exception of the larger secularized groups, grassroots Muslim FIOs often privilege flexibility and do not operate on multi-year strategic plans. Limited and unpredictable funding is one reason for this lack of strategic planning. Many of the smaller groups included in this study were open about the challenge of securing sufficient funding. There is longstanding fear that local Muslim groups are being inundated with funds from shadowy Middle Eastern donors who have the intention of spreading Salafi interpretations of Islam or perhaps even militancy. This study found little to substantiate this fear, though many groups were not open with regard to their funding. Many Bangladeshi Muslim FIOs sourced funds locally through a variety of means, including traditional religious charitable giving, such as *zakat* and *sadaqah* and even through the donation of animal skins during Qurbani Eid. Many smaller groups did express openness to foreign funds particularly from Islamic donors, who they felt shared the same values.

One of the most important takeaways from this study is the general lack of integration of grassroots Muslim FIOs into the broader development community. Large secularized Muslim FIOs are in some cases active in national networking and collaborative platforms; however, these more mainstream Islamic FIOs often have little or no interaction with grassroots Muslim actors. Local Muslim FIOs, particularly those from political Islamist or orthodox Islamic orientations, can operate on divergent development narratives that speak to real divisions in Bangladeshi society. Muslim and mainstream secular development actors can be engaged in development work that is aimed towards very different visions for the nation. Given ongoing religiously inspired violence in Bangladesh, which threatens to slow the country’s strong development progress,

engaging local Muslim development actors for dialogue and collaboration should be a priority for national and international development actors. Engagement has to date been hindered by a dearth of empirical data and a lack of conceptual tools with which to understand religion’s influence on development. This report is part of a number of resources produced by World Faiths Development Dialogue and the Berkley Center for Region Peace and World Affairs at Georgetown University that seek to contribute to greater faith literacy among mainstream development actors and facilitate more productive engagement between the worlds of faith and development.

This report has offered some initial insights into the world of grassroots Muslim development in Bangladesh; however, significant gaps in knowledge remain. Expanding this information base and seeking out productive avenues for engagement based on what is known should be priorities in the near future. The following have emerged as areas for future work:

- Platforms for engagement and dialogue between local Muslim FIOs and mainstream development actors are much needed in the Bangladeshi context. These platforms must be perceived as neutral and must attempt to engage these actors on equal footing. As suspicion and hostility between religious and development communities in Bangladesh are increasing, it is essential to take a long-term view and focus on trust building. As there are real and substantial differences in development goals between these actors, which will not be easily and immediately resolved, an inclusive and sustained dialogue is essential.
- This report has pointed to problem issues such as gender and education, but also to issues where there is some consensus between secular and Muslim development actors, including material support for the poor and bolstering capacity for Islamic microfinance in Bangladesh. It may be fruitful to seek engagement on issues where progress may be more straightforward and productive before moving onto more problematic areas.
- Given the centrality of values to the mission of Muslim FIOs, this could be an area of fruitful discussion. Mainstream development actors are increasingly aware of the values inherent in their work, and there is growing attention to the moral imperative of the development mission. An informed and inclusive discussion of Islamic values in development could help address growing polarization around religion and begin to construct a shared vision for the future of Bangladesh. It may also serve to highlight the unique roles that Muslim FIOs play and how their work both complements and contests mainstream development approach.

- One critical area that has remained largely obscured is the international connections of local Muslim groups in Bangladesh. These connections and the financial ties they sometimes involve are a sensitive topic, and many groups in this study were not very open on this issue. A better understanding of these connections will help improve understandings of ongoing ideological changes within Bangladeshi Muslim groups.

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