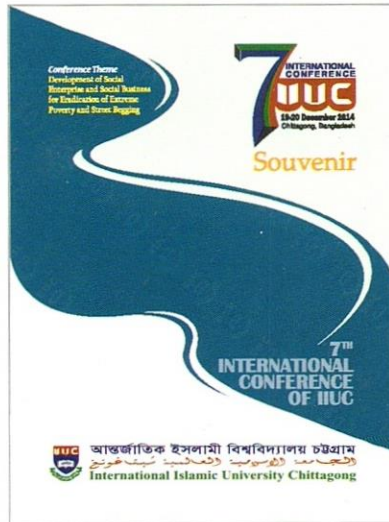


# IUCIC7-2014 Souvenir




**আন্তর্জাতিক ইসলামী বিশ্ববিদ্যালয় চট্টগ্রাম**  
**الجامعة الإسلامية العالمية شيتاغونج**  
**International Islamic University Chittagong**

*In association with*



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# IIUCIC7-2014 Souvenir

19-20 December 2014  
Chittagong, Bangladesh

Organized by

**International Islamic University Chittagong**

Co-organizers

**Kano State Government, Nigeria**

**Universiti Sains Islam Malaysia**

**Universiti Teknologi MARA, Malaysia**

**Muslim Aid-UK**

**Abul Khair Group, Chittagong**

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INTERNATIONAL  
CONFERENCE  
OF IUC

## BACKGROUND OF THE CONFERENCE

In aesthetic sense poverty is deprivation in well-being due to lack of adequacy of resources and capacity for maintaining an acceptable living with dignity in the society and having access to socio-economic participation for progress. It is the situation of hardship and powerlessness, and subsistence living. It is, however, relative to location and society and dependent on social customs and cultures. Absolute or abject poverty is when there is lack of adequacy of resources and capacity even for maintaining a subsistence living with the very basic necessities of life for survival. It is the situation of hunger, helplessness, hopelessness, and social exclusion. Such a miserable situation leads people to the shameful culture of begging for survival. However, unfortunately for whatever reasons, abject poverty and its concomitant culture of street begging has never been officially prioritized as a detestable societal problem requiring plan of direct action for its eradication from the society. It was, therefore, not surprising to find it difficult to convince and motivate International Islamic University Chittagong (IIUC) and other co-organizers to readily accept the issue of street begging as a socially, politically and intellectually demanding theme for an international conference. More interestingly, some of the members of the organizing committee recently expressed surprise when they found that as many as over 100 full papers including 4 major survey reports from around the world were committed for presentation at this conference.

This attitude of less concern about this problem is perhaps largely because the underprivileged people and street begging are seen as a usual feature of the structure and culture of the societies more particularly in the economically less advanced countries. A direct program of solution to this problem is not seen as so important and urgent as because it is not really a project for economic growth, development, and progress. As a result, over the last century talks, writings, and plans in all national and international forums have been in terms of economic development and poverty alleviation. It is not that the seriousness of abject poverty and begging has not been known and understood by them. But it has been the understanding that poverty is the root cause of begging and once poverty is addressed the begging problem will be automatically resolved. But there, it appears, they largely failed to articulate, emphasize, and squarely address the causes of poverty. As a result, the shameful culture of begging with its ugly face has remained with us particularly more visibly in the developing countries.

Nonetheless, poverty is considered as a degrading and undesirable state of condition in any society. The extent of the miserable socio-economic nature of life in poverty can be understood from the following statement of a poor woman: 'when one is poor, she has no say in public, she feels inferior, she has no food, so there is famine in her house; no clothing, and no progress in her family'. This is a statement of fact of life in poverty. In fact, in this modern world a large portion of the human population is suffering from such miserable life in the midst of a general progress and prosperity of human society, but without a really acceptable level of peace and happiness. Adam Smith (1776) observed that, 'no society can surely be flourishing and happy, of which by far the greater part of the numbers are poor and miserable'. Extreme poverty leads to hunger and the humiliating culture of begging for survival. Finally, the severity of the problem of poverty in the modern world was recognized by the world community when in the UN (1995) in the World Summit for Social Development took the challenge to eradicate absolute poverty and hunger. Accordingly, the UN (2000) in its Millennium Development Goals (MDGs) included eradication of poverty as the first goal. It sets the target to eliminate world poverty and hunger by half by the year 2015. However, all the plans and measures taken for solving the problem and meeting the targets are basically along the line of traditional economic growth or industrial engineering approach. Social engineering approach has been neglected. But poverty is more of a problem of social structure and attitudes and commitment to religious and social values and goals. As a result the world is yet far behind meeting the target.

Interestingly though, the world community feels shy and uneasy to use the word begging, because begging is regarded by all as an insulting and degrading term. It is considered in the society as a shameful and humiliating culture, people are very sensitive about talking and referring to begging. In Islamic culture again, it is similarly recognized as a degrading and shameful practice, even though permitted only as a last resort. Thus, begging has never been officially prioritized as a detestable societal problem and addressed any time for direct action for its eradication from the society. As a result this culture has been constantly remaining with us. In all deliberations and documentations at national and international level use of this term has been avoided. This has not helped at all. Because poverty has not yet left us. With its ugly face it is very much present and we are painfully living with it. Therefore, what is needed now to eradicate hunger and begging is a community based direct action approach through formation of rural social enterprises following largely social engineering approaches. It needs a micro-managed local direct action approach largely founded on social engineering in which social institutions like purpose built local cooperatives, clubs, associations, religious institutions, work groups, etc. as social enterprises are required to be formed at local level to directly address and solve the problems of the local poor and eradicate local poverty.

Accordingly, to fill the gap and meet the need, International Islamic University Chittagong, itself a social enterprise, in July this year initiated an action research project by establishing initially 3 Community Services Clubs in 3 local areas (village/union) as social enterprises to take direct actions to eradicate this problem in these areas. It is a campaign for building voluntary institutions by the name Community Services Clubs in villages and localities for eradication of abject poverty to keep the community constantly free from the most humiliating and degrading culture of begging. These Clubs will become self supporting social enterprises driven by the social mission: eradication of abject poverty and street begging. The project relies on the strategy of emphasizing more on social than industrial engineering technology. Its primary objective is to initiate and promote a societal campaign for community-based local action plans for immediate eradication of abject poverty and the culture of begging from the society.

To bring this campaign of direct action to the sharp national and international focus, IIUC has planned to hold this international conference. It is a 2-day conference. The second day of the conference is specially programmed for workshop on action plans for eradication of abject poverty. A working paper based on the experiences of the IIUC Action Research Project on Eradication of Abject Poverty and Begging will be presented in that workshop as the lead paper for discussion. Also the country papers based on survey of street beggars in Nigeria and Bangladesh will be presented at this workshop for discussion.

The Primary theme of this international conference is to initiate an active social campaign for community-based village/local level direct actions for immediate eradication of begging and alleviation of poverty through formation of social enterprises and social businesses. In many ways it is a unique professional and academic effort. Particularly, in terms of the theme this conference perhaps is a first of its kind. To the best of our knowledge this is the first international conference on public action and policy for eradication of street begging focusing more on social engineering approach. The International Islamic University Chittagong, as the organizer, and the Universiti Teknologi MARA, Malaysia, the Universiti Sains Islam Malaysia, the Government of Kano State of Nigeria, the Muslim-Aid UK, Abul Khair Group, Bangladesh, as the co-organizers of this conference, have the reason to be extremely happy and satisfied to receive such a response, commitment, and support with as many as 100 papers and research reports from scholars, professionals, development practitioners, public servants and politicians from a large number of countries like Nigeria, Malaysia, Australia, Tanzania, USA, Sri-Lanka, and Bangladesh to this social campaign. The conference is highly encouraged by such a response and commitment of the scholars and professionals. It, therefore, intends to form, at its concluding session, an International Association of Social Enterprise Economics (IASEE) to keep the campaign active and effective for establishing a just world.

We, the organizer and the co-organizers of this conference, express our heartfelt thanks and gratitude first of all to the Almighty Allah for granting us this great opportunity to hold this unique and first of its kind conference aimed for a just world for the benefit and wellbeing of mankind. Secondly, we are similarly highly thankful to the paper contributors and participants for their most valuable research and contributions which actually made this conference meaningful and successful.

## A Brief Life Sketch of the Chief Guest



### **M. A. Mannan MP**

Hon'ble State Minister

**Ministry of Finance & Ministry of Planning**

Government of the People's Republic of Bangladesh

Mr. M. A. Mannan MP, the Minister of State, Ministry of Finance & Ministry of Planning, Government of Bangladesh, was born in Village- Dungria, Upazila- Dakhin Sunamgonj, District-Sunamgonj, in 1946. He received his early education in his village school and obtained 'O'-Level from Pakistan Air Force school, in Sargodha. After obtaining graduation from Dhaka



University he joined the former CSP Cadre in 1974 and served in the government of Bangladesh in various positions, including Deputy Commissioner of Kishorgonj, Mymensing and Chittagong. He worked as Joint Secretary (Political) in Ministry of Home Affairs, Director General in the Prime Minister's Office and Director General of NGO Affairs Bureau. He also served in the Bangladesh Permanent Minister in Geneva as the Economic Minister. He retired from Government service 2003 as the Chairman of Bangladesh Small & Cottage Industries Corporation (BSCIC).

He joined Bangladesh Awami League in 2005 and was returned as Member of Parliament on Bangladesh Awami League ticket in 2008. In the 9th parliament he served as Member in the Standing Committee of Ministry of Public Administration, Ministry of Finance and Ministry of Defense, in which he represented the honorable Prime Minister. He was elected to the central Executive Committee of Bangladesh Awami League in 2010 and 2013. Having returned 2nd time as Member of Parliament recently he has been included her in the new Cabinet of Prime Minister Sheikh Hasina as State Minister, Ministry of Finance & Ministry of Planning.

Mr. Mannan MP is married, his wife Zolekha is a teacher in a women's college in Dhaka. His daughter Sara is a Doctor and lives in the U.S with her husband and son Sadat is the Managing Director in the Barclay's Capital in the UK and lives in London.

Mr. Mannan is interested in Development Literature and spends his time working for the welfare of the rural people of Bangladesh.

## Short Profile of the Guest of Honor



### **His Excellency Dr. Rabi'u Musa Kwankwaso**

Governor of Kano State  
Federal Republic of Nigeria

Dr. Rabi'u Musa Kwankwaso was born in Kwankwaso town of Kano State of Nigeria in 1956. He received Higher National Diploma (HND) in Civil Engineering from Kaduna Polytechnic in Nigeria. He attended the Loughborough University of Technology, U.K in 1982-1995 and Nottingham University, U.K in 1987-991 for Postgraduate Certificates.

Governor Musa Kwankwaso started his career in 1975 as Crafts man and rose to the level of Principal Engineer at the Water Resources Engineering and Construction Agency (WRECA) of Kano State Government. He retired in 1991. He joined politics in 1982 and got elected as the Member and Deputy Speaker of the Federal House of Representatives. In 1999 he was elected the Executive Governor of Kano State of Nigeria for a 4-year term. In 2003-2006 he was appointed the Minister of Defense of Nigeria. In 2011 he was again reelected for a second term the Executive Governor of Kano State .



Governor Kwankwaso's political prowess, propelled by his steadfast determination and spirit of commitment to selfless service which resulted into unprecedented achievements in governance, earned him the status of heir apparent to the political dynasty of the defender of the common man, late Malam Aminu Kano of blessed memory. He could be said to be the architect of modern Kano with a popularity that has evolved into a general political way of life, the "Kawankwasiyya" an ideological movement based on democratic humanism, which is signified by signature of the red cap and white gown of late Malam Aminu Kano.

## A Brief Life Sketch of the Guest of Honor



**M Azizul Huq**

**Eminent Scholar in Islamic Finance**

Mr. M Azizul Huq, born in 1935, did his post-graduate in Economics at the University of Dhaka in 1958. He started his banking career as Probationary Officer with Habib Bank Ltd., at Karachi, the then capital of Pakistan. Since then he has worked for (i). Habib Bank Ltd. (ii). National Bank of Pakistan, (iii). Sonali Bank, (iv). Islami Bank Bangladesh Ltd., (v). Social Investment Bank Ltd., (Now Social Islamic Bank Ltd.), and (vi). Islamic Finance and Investment Ltd. Mr. Huq had the rare opportunity of working successively as Founder Chief Executive of Islami Bank Bangladesh Ltd., Social Investment Bank Ltd., and Islamic Finance and Investment Ltd.

During 1985-94, Mr. Huq taught Islamic Banking and Finance at the University of Dhaka. He received training in Islamic Banking and Economics under direct supervision of Dr. Ahmed EL-Naggar at the Al-Azhar University, Cairo, Egypt. In 2005 when the Central Shari'ah Board of Islamic Banks of Bangladesh introduced the prestigious annual Islamic Banking Award, Mr. Huq was the first person to be honoured for his outstanding contribution to Islamic Banking in Bangladesh.

Corrently he has been working as Chairman of Shari'ah Supervisory Committee of AB Bank Ltd., City Bank Ltd., Dhaka Bank Ltd., Pubali Bank Ltd., and Islamic Finance and investment Ltd.

## CONFERENCE SCHEDULE

### Inaugural Ceremony

#### Chair

**Prof. Dr. A.K.M Azharul Islam**  
Vice-Chancellor, IIUC

#### Chief Guest

**Mr. M. A. Mannan MP**  
Hon'ble State Minister  
Ministry of Finance  
Ministry of Planning  
Government of the People's  
Republic of Bangladesh

#### Guest of Honor

**H.E. Dr. Rabi'u Musa Kwankwaso**  
Executive Governor  
Kano State of Nigeria

### Plenary Session-1

#### Session Chair

**Prof. Dr. M. Shamsul Haque**  
Ex-Vice-Chancellor  
Northern University Bangladesh

### Plenary Session-2

#### Session Chair

**Prof. Dr. N.R.M. Borhan Uddin**  
Vice-Chancellor  
City University, Dhaka

### Workshop

#### Session Chair

**Prof. Dr. Rafiqul Islam Molla**  
Academic Adviser, IIUC

### Closing Ceremony

#### Chair

**Prof. Dr. Abu Bakr Rafique**  
Pro Vice-Chancellor, IIUC  
&  
Convener, IIUCIC7-2014

#### Guest of Honor

**Mr. M. Azizul Huq**  
Eminent Scholar in Islamic Finance

### Day # 1

**Friday, 19 December 2014**

IIUC Campus, Kumira, Chittagong

08:30 AM - 09:29 AM	Registration and Kits Collection
09:30 AM - 11:20 AM	Inaugural Ceremony
11:21 AM - 12:30 PM	Plenary Session-1 Keynote Speakers <b>Prof. Dr. Roslan Abdul-Hakim</b> Othman Yeop Abdullah Graduate School of Business Universiti Utara Malaysia <b>Prof. Dr. Rafiqul Islam Molla</b> Academic Adviser, IIUC
12:31 PM - 02:30 PM	Salatul Jum'ah & Lunch
02:31 PM - 04:00 PM	Parallel Sessions: 1 to 5
04:01 PM - 04:15 PM	Salatul Asr
04:16 PM - 05:15 PM	Parallel Sessions 1-5 (Continued)

### Day # 2

**Saturday, 20 December 2014**

Hotel Agrabad, Chittagong

09:00 AM - 10:00 AM	Plenary Session-2 Keynote Speakers <b>Prof. Dr. Ghyasuddin Ahmed</b> Department of Sociology and Criminal Justice Virginia State University, USA <b>Prof. Dr Zulkiple Abd Ghani</b> Dean, Faculty of Leadership and Management Universiti Sains Islam Malaysia
10:01 AM - 10:30 AM	Refreshment
10:31 AM - 12:45 PM	Workshop Presentation of Reports on Action Research Projects & Survey on Street Begging Report on Action Research of IIUC Survey Reports from Bangladesh & Nigeria
12:46 PM - 02:00 PM	Salatul Juhor & Lunch
02:01 PM - 05:00 PM	Parallel Sessions: 6 to 8
05:01 PM - 05:59 PM	Salatul Asr, Tea Break & Salatul Magrib (Business Session with representative participants)
06:00 PM - 07:00 PM	Closing Ceremony
07:01 PM - 08:00 PM	Cultural Program
08:01 PM - 09:00 PM	Conference Dinner



Vice-Chancellor  
**International Islamic University Chittagong**

## *Message*

I am really glad that the International Islamic University Chittagong (IIUC) is going to hold its 7th International Conference on “Development of Social Enterprise and Social Business for Eradication of Extreme Poverty and Street Begging” at its Permanent Campus, Kumira during 19-20 December 2014.

Poverty is an enemy of man; it humiliates and dehumanizes the mankind. It has been a challenge to the government in Bangladesh also, though the scholars and administrators alike have argued that Bangladeshis have no reason to be poor because of the abundance of human and natural resources available in the country. The conference should suggest that not only the government but also the social entrepreneurs should intensify the war against poverty and formulate programmes by making ‘pro-poor’ policies as a basis towards poverty alleviation.

In a bid to overcome poverty, governments initiated different policies and programmes so far whose aim were to alleviate the suffering of the people by providing them employment opportunities and access to credit facilities to enable them establish their own businesses.

In the recent past Nobel Laureate Dr. Yunus put forward a new business model named “Social Business” which he defines as a non-loss, non-dividend based business to ameliorate the poverty. According to him social business is not a charity because unlike other non-profit and not-government organizations, it recovers its full costs while achieving its social objectives.

Therefore, it is expected that the conference will address the burning issues with due importance with a view to reduce poverty and ensure overall welfare of the country in order to end street begging automatically.

I must thank the organizer, participants, well-wishers from home and abroad who have so kindly undertaken the trouble of coming over here travelling a long distance, in order to be with us in this conference.

I wish the conference a grand success, which it rightly deserves.



(Prof. Dr. A. K. M. Azharul Islam)



**OFFICE OF THE EXECUTIVE GOVERNOR**  
KANO STATE OF NIGERIA  
P.M.B 3080, Kano-Nigeria

*Message*

It gives me immense pleasure to learn that a Souvenir containing the conference abstracts and important information regarding organization of the conference is going to be published on the eve of International Conference on Development of Social Enterprise and Social Business for Eradication of Extreme Poverty and Street Begging, at Chittagong, in December 2014.

Organized efforts at national and international levels have been made over the decades to solve the problems of poverty in our societies. Most institutions, academics and practitioners engaged in the field of development and poverty alleviation are trying their best to rid the world of extreme poverty. But we are now witnessing something new. Many people are convinced of the moral obligation to respond to the problem of extreme poverty and street begging.

Indeed, poverty is a root cause of begging. It is a social problem locally and globally. It is a reprehensible act that needs to be stopped immediately without further tolerance. Begging has been a crucial problem in Nigeria and accordingly in Kano State of Nigeria. Many efforts including social campaign failed to eradicate street begging from Kano State. Finally, Kano State has enacted a law banning street begging which is being successfully enforced. Alongside the law, provision has been made for rehabilitation and support of deserving persons. The past and present state of extreme poverty and street begging in Kano State will be elucidated in the international conference in my Keynote Address, Inshallah.

I offer my heartfelt thanks to the IIUC authority for taking initiative to organize the conference in Chittagong. I hope it will promote a social campaign for direct action inclusive of legal intervention for immediate eradication of extreme poverty and the embarrassing culture of street begging.

I wish a grand success of the Conference.

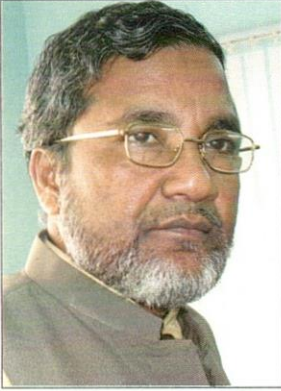


**(Dr. Rabi'u Musa Kwankwaso)**



Chairman (Acting), Board of Trustees  
International Islamic University Chittagong

*Message*



It pleases me to say a few words on the eve of the 7th International Conference of International Islamic University Chittagong on 'Development of Social Enterprise and Social Business for Eradication of Extreme Poverty and Street Begging' to be held on 19 & 20 December 2014 in Chittagong, Bangladesh.

In my view, nothing is more important in the present world than the striving for the common good which finds expression in the honest collaboration among individuals, peoples and nations to solve the problems of poverty in our societies.

In my knowledge, well thought-out efforts at national and international levels have been made over the decades to solve the problems of poverty in our societies. A large number of local and global institutions, academicians and practitioners are toiling their best to save the world from extreme poverty. Despite all efforts, the picture of poverty alleviation is not on the decrease. So as a new effort, many people taking poverty and begging as social problems have come ahead with the moral obligation to respond to the problems concerned. I think the organizers of the conference also have launched their activities with the same motto.

Islamic University Chittagong Trust (IUCT) is a non-political and non-profit voluntary organization, registered with the People's Republic of Bangladesh under the Societies Act XXI of 1860. On behalf of the members of the Board of Trustees and the Founder Members of IIUC, I offer my heartfelt gratitude to the Center for Research and Publication of IIUC for taking the initiative to organize the international conference in association with some globally reputed organizations. We are grateful to the Co-organizers, Corporate Associates and Media Partners of the Conference. I hope this conference will promote a social campaign for immediate eradication of abject poverty and the embarrassing culture of street begging.

I extend the best wishes on this endeavor.

*Ahsan*

(Professor Ahsanullah)



**Pro Vice-Chancellor  
&  
Convener, 7<sup>th</sup> International Conference  
International Islamic University Chittagong**

## *Message*

In the name of Allah, the most Compassionate, the most Beneficent

It gives me immense pleasure to write few words for the Souvenir of the 7th International Conference of IIUC 2014 which is going to be held on 19th & 20th December 2014, on “Development of Social Enterprise & Social Business for Eradication of Extreme Poverty & Street Begging”.

Since the very establishment of this University, IIUC has been giving proper importance on research activities with priority on the areas related to the problems of the nation and the Ummah at large. Since its inception in 1995 IIUC has so far successfully organized six International Conferences. Some of these were sponsored fully by IIUC itself and some other were held under the joint sponsorship.

The theme of this Conference is directly related to a social problem which is being suffered by Bangladesh and many countries of the third world. Though the government tried many times to solve this problem in different ways but could not be solved fully due to failure in prescribing the effective alternative for eradication of extreme poverty.

The main objective of this Conference is to find out solution of this problem through implementing the effective alternative. We are happy to learn that many Educational Institutions, Research Centers and Welfare organizations at home and abroad have come forward to strengthen our hands as co-sponsors, partners or participants and more than one hundred scholars are participating with their valuable papers on different dimensions of the Conference which-Insha Allah-pave the way to come up with effective recommendations for poverty eradication implementing Islamic principles on equitable distribution of wealth and following the instruction of Allah in sharing the downtrodden class of the society in the surplus of the wealthy people.



**(Prof. Dr. Abu Bakr Rafique)**



President

**Bangladesh Institute of Islamic Thought**

## *Message*

It is my pleasure to learn that a Souvenir containing the abstracts and important information regarding organization of the conference is going to be published on the eve of International Conference on 'Development of Social Enterprise and Social Business for Eradication of Extreme Poverty and Street Begging' in Chittagong in December 2014. My best wishes for the organizers and participants of the Conference in Chittagong.

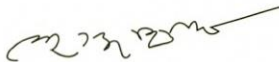
Humanity today is beset by large scale global problems, especially of poverty and hunger. Unfortunately, we cannot get together and collectively address these grave problems which threaten our very survival on the globe for the lack of proper economic systems to lessen the gap between two major classes, i.e. the rich and the poor and worldwide polarization and politicization of the problems.

So I hope, a good conference is always more than just an exchange of papers and ideas. May the intergenerational dialogue at the conference inspire creative leadership truly able to lead us to be engaged in the field of development and poverty alleviation to get the world rid of extreme poverty. I hope the steps taken by the organizers, especially IIUC will go a long way in creating awareness of the problem of extreme poverty and street begging.

Bangladesh Institute of Islamic Thought (BIIT) is a think-tank which is engaged in research and in-depth studies for synthesizing education, culture & ethics. It was established in the year 1989 as a non-government organization. It is my pleasure that BIIT has found a scope to remain with others as a Corporate Associate to this International Conference in Chittagong.

Finally, I offer my heartfelt thanks to the IIUC authority for taking leadership in organizing such a mega event in Chittagong. I hope it will help waking-up the social leaders, develop global network and promote a social campaign for eradication of extreme poverty and the humiliating culture of street begging.

May Allah help us to be organized and work together for social wellbeing.



**(Shah Abdul Hannan)**



Director  
**Accounting Research Institute  
Universiti Teknologi MARA, Malaysia**

*Message*

The Accounting Research Institute of Universiti Teknologi MARA, Malaysia is honoured to be the co-organizing committee of IUC International Conference (IIUCIC2014) alongside with the International Islamic University of Chittagong, Bangladesh. On behalf of the co-organizing committee, I would like to extend our warmest welcome to the conference delegates for the IIUCIC2014 which is held in Bangladesh.

Accounting Research Institute's emphasis is on the effort to enable research and development in the niche area of Islamic financial criminology. One of ARI's missions is to promote a sustainable future economic and better business ambience through Shariah compliance best practices and frameworks.

It is hoped that the conference participants will have a fruitful discussion and gain value-added knowledge from the guest speeches and parallel session discussions. The Accounting Research Institute welcomes the exchange of ideas and information as well as networking among researchers, academicians, practitioners and students in a harmonious and intellectual environment. This event is expected to provide meaningful findings and recent updates on the issues of poverty eradication, microfinance, social entrepreneurship and financial crime prevention from the Islamic perspective.



**(Professor Dr. Normah Haji Omar)**



Chairman  
**Center for Zakat Management**

## *Message*

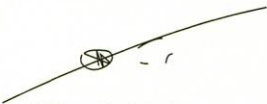
I am delighted to learn that International Islamic University Chittagong (IIUC) is organizing its two day 7th International Conference on Development of Social Enterprise & Social Business for Eradication of Extreme Poverty & Street Begging and that a souvenir is being published on this occasion.

Indeed poverty is one of the major problems in our country and street begging is nothing but the unavoidable consequence of extreme poverty. It must be understood by all that street begging cannot be stopped by force but by taking comprehensive and sustainable development programs that help the beggars get rid of extreme poverty and become self dependent. The Prophet SAW didn't stopped begging forcefully rather he showed the way of converting local resource into money and invest it to procure technology that had been the means of generating income. The same theory, after centuries, is still being applied to the alleviation of poverty using modern terminologies.

Keeping the lessons taught by the Prophet SAW in mind, Center for Zakat Management (CZM) has been engaged in poverty alleviation activities by taking very comprehensive programs with the accumulated Zakat received from the local Zakat payers. CZM has proved that a blend of detailed plan, hard work and honesty can change the fate the disadvantaged and the beggars and uphold the humanity above all.

Organizing such an International conference with one of the major issues of the country as well as the world is the demand of time. I believe the deliberations and the discussions, the publications and the sharing will result in the creation of awareness among the policy makers and inspiration to move forward to remove poverty by taking right steps, not by force.

I wish this Conference fruitful deliberation and discussions, and the IIUC every success in the future!



**(Niaz Rahim)**



**Country Director**  
Muslim Aid - UK Bangladesh Field Office

## *Message*

It gives me immense pleasure to share that International Islamic University Chittagong (IIUC) is going to organize an international conference during 19th to 20th December 2014. The conference will be revolved around 'poverty alleviation' - which is a demand of time. The conference recognizes that eradicating hunger and begging is a community based direct action approach through formation of rural social enterprise and social business following largely social engineering approach.

In itself 'poverty' has a multi-faceted dimension that obstructs the speed and spirit of development. The world has been putting special priority in alleviating poverty for the last one and a half decades through Millennium Development Goal-1 [MDG-1] and again Rio+20 and the post 2015 UN Sustainable Development Goals [SDGs] put similar emphasis on eradicating poverty from across the globe. Since we are almost at the juncture of MDGs and SDGs. Therefore, the conference merits huge significance for the betterment of humankind.

Personally I do hope that the conference will be able to attract a diverse nature of experts and audiences working in alleviation of poverty; to identify the root causes of poverty and formulate necessary propositions and mechanisms to fight against the curse of poverty. As The Holy Qura'n says, ".....Allah has subjected for you whatsoever is in the heavens and whatsoever is in the earth, and has completed and perfected His Graces upon you....[Surah Luqman; 31:-20]". Additionally, it will aid in developing a strong network among the researchers, academics, and bodies of knowledge dedicated to alleviating poverty from around the globe.

Muslim aid is happy to be a co-organizer of such a prestigious conference. May Allah shower His blessings on all of us!



**(Mohammad Obaidur Rahman)**



**Prof. Dr. Farid A. Sobhani**  
Director, Center for Research & Publication  
Dean, Faculty of Business Studies  
International Islamic University Chittagong

## *Message*

I am glad to welcome all the participants & Personalities in the International Conference on 'Development of Social Enterprise and Social Business for Eradication of Extreme Poverty and Street Begging' being held on 19-20 December 2014 in Chittagong. This is the 7th International Conference initiated by the Center for Research and Publication (CRP), International Islamic University Chittagong in association with some globally reputed organizations. The theme of the conference was finalized by the Governing Body for CRP in February 2014.

The conference attracted a total of 100 full-papers so far including 13 papers in Arabic language. The papers have been selected based on their relevance to the conference theme, quality of research results, sound technical content, innovativeness, writing style and language. The conference souvenir has been published containing abstracts of the papers. The conference proceedings is brought out as a CD with soft copies of papers, keynote lectures and workshop materials. In order to get real feedback from the conference, all papers have been sent to the reviewers for necessary assessment and overall suggestions for improvement of the papers. The reviewers are also kept as official discussants and requested to provide a summary report on the presented papers in the parallel sessions. Attempts have been made to publish special issues with the quality papers of the conference. All research contributors are requested to submit their revised papers after incorporating necessary suggestions of the reviewers and inputs of the conference to the Center for Research and Publication to publish at the refereed Journals of IIUC: IIUC Studies and IIUC Business Review. The email for sending papers is: <crp@iiuc.ac.bd>

It is hoped that this conference will bring together professionals, entrepreneurs, social workers, Islamic scholars, researchers, academics and students to share recently generated thoughts and ideas for resolving a globally local social problem, particularly in the developing countries, extreme poverty and street begging.



**(Prof. Dr. Farid A. Sobhani)**



At the very outset, we would like to express our heartfelt gratitude to Almighty Allah (SWT) who has enabled us to publish a souvenir on the eve of 7th International Conference of IUC on “Development of Social Enterprise & Social Business for Eradication of Extreme Poverty & Street Begging” during 19 and 20 December 2014 in Chittagong, Bangladesh. We feel honored to offer heartiest felicitation to the co-organizers, corporate associates and media partners of the conference.

The contents of the souvenir is initiated with the background of the conference followed by the organizers, Organizing Committee, Keynote Speakers, Session Chairs, Official Discussants, List of Participants, Messages, and abstracts. 98 Abstracts have been included in this Souvenir. Abstracts are presented according to their paper serial numbers. It is expected that the potential researchers, academicians, policy makers and social workers will get necessary information and knowledge about the research outcome of the conference through the abstracts. Full papers have been incorporated in the compact disk (CDs).

It is expected that the conference will contribute towards eradication of extreme poverty. There is no denying the fact that poverty eradication is a major goal and issue for many international organizations such as the United Nations and World Bank. Economic growth can't be the sign of social development. It must address the poverty alleviation. It is also essential for the achievement of the Millennium Development Goals (MDGs).

We think that this conference will provide a platform for discussion on the advancement of technical issues and challenges affecting poverty eradication. Necessary interactions among the participants will also stimulate and encourage each other to work for alleviating poverty. The conference may come up with necessary resolutions for future endeavors towards sustainable development.

Last but not the least, we would like to offer special thanks to all concerned who have contributed to this publication especially to members of the Editorial Board.

May Allah accept our efforts and give us the best rewards here and hereafter.



**(A.N.M. Rezaul Karim)**

## ABSTRACTS KEYNOTE SPEECHES



### Keynote Speaker - 1

**Prof. Dr. Roslan Abdul-Hakim**  
Universiti Utara Malaysia

Roslan ABDUL-HAKIM is currently a Professor of Economics and Head of Sustainability and Community Development Centre, Othman Yeop Abdullah Graduate School of Business. Previously, he was at the Faculty of Economics, Universiti Utara Malaysia, and was the Dean of the Faculty of Economics from 2003 to 2004. He holds a Bachelor Degree in Agricultural Business from Iowa State University, USA; Master in Economics from Universiti Kebangsaan Malaysia; and a PhD in Economics from University of Wales, Bangor, United Kingdom. Before joining Universiti Utara Malaysia in 1994, he was a lecturer of Economics at Sunway College, Petaling Jaya (1990-1991) and also at the Faculty of Development Science, Universiti Kebangsaan Malaysia (1991-1994).

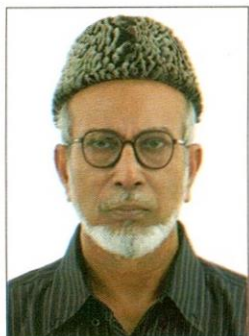
His research interests are focused on development and social issues ranging from economic growth and development, poverty and income distribution, microfinance, social entrepreneurship, and social capital and quality of life. He has presented his papers in various international conferences and his articles have appeared in national and international journals.

Roslan is happily married to Norita Mat Mor, and blessed with three sons - Luqman, Lutfi and Iqbal.

### Keynote Speech - 1

#### **Poverty Eradication: Lessons from the Malaysia's Experience**

Despite various efforts, strategy and programs to eradicate or reduce poverty, it seems that poverty still remains one of the greatest challenges facing the global community today. There are today more than 2.7 billion people living on \$2 a day or less, where the bulk of them are in the developing countries. This raises questions on why poverty is persistent despite the efforts and programs to alleviate it. How can we overcome this issue of poverty and end global poverty? In this regard, it appears that Malaysia has been quite successful in reducing poverty. The record shows that poverty rate in Malaysia has significantly reduced from more than 50% in 1970, to about 1% in 2013. In this regard, this lecture discusses the lessons that could be learned from the Malaysia's experience. Besides, this lecture will also discuss the promise of microfinance and social entrepreneurship in the effort to reduce and perhaps end global poverty. In the development literature, it has been asserted that microfinance and social entrepreneurship could be among the promising solution to overcome the issue of poverty. Besides microfinance and social entrepreneurship, the lecture also will discuss the potentials of the existing institutions such as the institutions of higher education, mosques and the zakah department, in playing a more significant and visible role in poverty alleviation as well as in community development.



### Keynote Speaker - 2

#### **Prof. Dr. Rafiqul Islam Molla**

International Islamic University Chittagong,

Professor Rafiqul Islam Molla is currently the Academic Adviser of International Islamic University Chittagong (IIUC), Bangladesh. He is now 75. He taught in a number of internationally reputed universities in Bangladesh, Kenya, Nigeria, Uganda, and Malaysia for 50 years. Before joining the IIUC in 2012, he was the Specialist in Economics at the Multimedia University in Malaysia. With Erasmus Mundus EU Fellowship award, he was a Visiting Professor to teach at the School on Local Development, University of Trento, Italy, for one month in 2010.

During his career he held various key administrative positions up to the level of Dean of Faculty. In most of these universities he was responsible for building the Departments and academic programmes. He supervised several Ph.D. students. He is the author of several books and a large number of research articles published in reputed international journals. His teaching and research experiences have been primarily in Development and Institutional Economics, Marketing, and Faith-based Intellectualism. His recent works are on Political Economy, Third Sector Economics, and Islamization of Knowledge.

### Keynote Speech - 2

#### **Now is the Time for Community-based Local Social Enterprises for Direct Action to Immediately Eradicate Extreme Poverty and Street Begging**

For whatever reasons, abject poverty and its concomitant culture of street begging has never been officially prioritized as a detestable societal problem requiring plan of direct action for its eradication from the society. The traditional approach primarily relying on economic growth i.e. industrial technology under commercial enterprises system of market economics has failed to solve the problem. As a result, the shameful culture of begging with its ugly face has remained with us particularly more visibly in the developing countries. Therefore, the International Islamic University Chittagong (IIUC) in July 2014 undertook an action research project to establish Community Services Clubs (Sheba Clubs) as social enterprises, initially in 3 villages, to take direct actions to eradicate this problem in these villages. A working paper based on its last 6 months experience will be presented at this conference for analysis and discussions. The project relies on the strategy of emphasizing more on social than industrial engineering technology in which social institutions like purpose built local cooperatives, clubs, associations, religious institutions, work groups, etc. as social enterprises are established. Its primary objective is to initiate and promote a societal campaign for a community-based action plan for immediate eradication of abject poverty and the culture of begging from the society.

It is envisaged that in 4 years the Clubs will be able to establish themselves successfully and gain popularity, and begging in these village communities will be completely eradicated. The Clubs will continue to function to keep the communities constantly free from this social vice. Eventually, when all the villages in the country will have their Sheba Clubs begging culture will become a thing of the past in the country.

### Keynote Speech - 3



#### Keynote Speaker - 3

#### **Prof. Dr. Ghyasuddin Ahmed** Virginia State University, USA

Prof. Ahmed is a native of Munshiganj District and got his school education around his villages. His father was a high school teacher. He got his college and university degrees from the University of Karachi. He pursued work-study program and got his degrees – BA Honors and MA (first Class) in Social Work. As a social worker he was of the members of study team on mental retardation at the Jinnah Hospital. Next he worked as a Lecturer at the FP Training Institute in Chittagong for a year. His next research job was at the East Pakistan Research and Evaluation Center, Dhaka. Under a Ford Foundation scholarship he went to Universities of Chicago and Georgia for his second MA and doctoral degrees in sociology. The scholarship also funded him to take family with him. He completed these degrees in nine months and less than three years respectively. He also taught Sociology at Albany State University for one year.

Ahmed returned home in mid-1976 and worked in the family planning departments, at the Bureau of Statistics in the Labor Force Section for two years. In 1981 he was appointed as the Associate Professor of Population Dynamics NIPSOM and worked for 5 years. His joining enhanced the research capability and he conducted many researches for international agencies helping them to find answers and solutions to their problems. His research 'supervisory

### **Richocracy is the Greatest Hurdle to Eradicate Abject Poverty around the Globe – Examples from World's Richest Country's Prevalence and Practices**

Today the postmodern world is engulfed with numerous problems that made the world restless in almost all aspects of social environments e.g. economic, health, political, religious and societal. Also the global nature is not at our side.

Human bad manners have created 'richocracy' i.e. government of the rich, by the rich and for the rich. The concept of human 'nature' needs to be separated from human 'bad manners'. The period from the time of birth until about the age of 5-6 the human wild natures are modified to a civilized and rational one through the process of socialization and training in the family. This makes us rational animal and we act bad or good justifying our actions. Because we are civilized and our natures are changed all our actions are done justifying our acts. Therefore human bad or wrong acts cannot be civilized people's natures. However, if we take any action under emergent situations without having any input or justifications such acts could be termed - human nature.

The various societal ideals adopted or practiced are made for various purposes. The ideas of democracy, equity, freedom, justice and secularism are adopted to avoid or protect people from religious discriminations, dislike, fanaticism and hatred, even though religious tolerances are the ideals of all faiths. Over the years all these ideals have failed that made democracy richocracy and that made it difficult, if not impossible, to practice the ideals of equity, freedom and justice. Secularism, though helping many people to live in peace in many societies, but the religion of the majority always gets the favor. At times some committed leaders openly practice 'theocracy' behind the back of secularism like the last US government.

Most people in any society cannot run for elections without getting financial support from various agencies, corporations and people of all classes in the USA. But the contributions from the corporations and extremely rich people are so intense and vast that the politicians are in a way sold to these donors. Before the elections all candidates are people's representative and after the

(continued)

roles ... 1982' helped achieve Bangladesh FP success. The study helped develop a 'humane supervisory model' and was funded by USAID. Based on the study the USAID developed and trained FP field supervisors making it the most successful program that lead to the fast decline of fertility. Because of his various researches successes the ICDDR,B made Ahmed as one of the Members of its highest Coordinating Committee - he served this committee until he left the country. Ahmed also conducted two evaluation studies for the ICDDR,B. He was also called to serve some evaluation teams formed by international agencies like DANIDA, UNFPA etc.

In December 1985 he joined the University of Botswana as the Head to establish the Demography Department. He worked there until he migrated to the USA in late 1998. As a community service Ahmed's idea established a school - Al Nur and he was the first Chairman of the School Board. His arguments convinced the local influential to allow non-Muslim students to be educated in this school. This school is now one of the best and cheapest in Gaborone, Botswana. Because of his services to the community he was also elected as one the members of the Trustee Board of the Botswana Muslim Association. Ahmed considers Botswana as the best places that worked - he learned true democracy there and also participated in many activities, including services to the Central Statistics Office, Ministry of Planning and the Vital Registration program. He also conducted many researches there.

Since 2000-01 academic year he is teaching at the Sociology and Criminal Justice Department of the Virginia State University. Ahmed has numerous publications at his credit and most of his earlier publications could be found under the Google search - it appears thousands of time, mostly his publications. He has visited nearly two dozen countries of the world, mostly Southern African and Asian countries - including China, Indonesia, India, Japan, Malaysia, Singapore and Thailand mostly attending conferences. He is blessed with one son, a daughter and grand-daughter.

elections the politicians mostly serve the riches. The riches make sure, through various means to control the elected politicians for making laws, regulations and rules that mostly support or work for the benefits of the large contributors. They also loan some top executives to head key or major government departments and through 'lobbying'.

Over the statistical generalization the society is more or less run by the 'residuals' - a theory proposed by this author (2004) combining the sociological theories of 'conflict and functionalism'. Functionalism does not function the ways theorized while conflict is not always necessary for change. In reality the few 'left over' on the two sides of the normal curve - the too bad or worse and the too good of the normal curve rule the society. It will be explained in the Conference with examples.

Finally the paper will discuss the poverty situations in the world's most powerful and rich country. No doubt the per capita poor population is less in America but the total poor exceeds most world's individual country's total population. It will also discuss, with examples, why the poor is becoming poorer and rich richer in the USA. These examples will help the poorer countries to take actions so that they are not trapped where America failed because of richocracy.



**Keynote Speaker - 4**

**Prof. Dr. Zulkiple Abd Ghani**  
Universiti Sains Islam Malaysia

Dr Zulkiple Abd Ghani is currently a Professor and the Dean at the Faculty of Leadership and Management, Universiti Sains Islam Malaysia (USIM). Previously he was an Associate Professor and Head at the Department of Dakwah and Leadership, Universiti Kebangsaan Malaysia (UKM) and Senior Fellow at the Institute of Islam Hadhari. He received his Ph.D degree from the University of Edinburgh in 1996 in the field of da'wah, communication and Islamic media. He has served USIM in many capacities; as a member of USIM's Board of Directors appointed by the Ministry of Higher Education (October 2012-now), member of senate University, Head for the Jawhar of 'Ulum Islamiyyah and Ummah Development (research cluster), and Chief Editor for the Journal of 'Ulum Islamiyyah. He has published more than 15 books as writer and editor, more than 25 articles in national and international journals, has supervised more than 30 postgraduates and has participated in more than 100 conferences at national and international levels. Dr. Zulkiple has also extensively involved in local television programs as a moderator and invited guest.

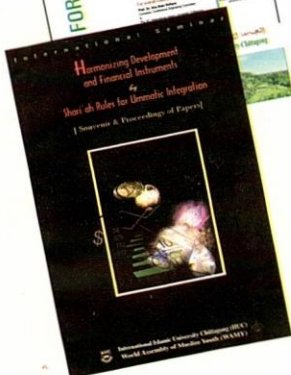
**Keynote Speech - 4**

**Poverty and Street Begging in Muslim Community:  
Correct the Incorrect Practices**

This paper seeks to examine the problems of poverty and street begging in Muslim society in particular. Though the problems have been discussed for decades, poverty and street begging phenomenon are still thriving due to the association of a particular segment of Muslim community to the teaching of religion. The understanding of poverty from the Islamic perspectives, the role of community to fight and alleviate poverty, and the "institutional correction" need to be aggressively articulated and prescribed amongst Muslim community. The paper argues that Muslim communities around the world are responsible to implement a comprehensive Islamic economic system and at the same time are also responsible to correct the incorrect practices of street begging. A cultural element that made street begging as perceived to be from a kind of Islamic teachings need to be confronted comprehensively.

# IIUC INTERNATIONAL CONFERENCES *In memories*

## Printing & Publications



IIUC Delegate led by the Vice Chancellor at the 6th International Conference organized by UniMAP & IIUC during 6-8 December 2013 in Penang, Malaysia.



A view of the Closing Ceremony of 5th International Conference of IIUC on 17 & 18 September 2011 in Dhaka



A view of the 1st International Conference (Seminar) of IIUC held during 28 November to 4 December 1998 in Chittagong



## IIUCICs in Brief

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### **6<sup>th</sup> International Conference**

6-8 December 2013 | Bayview Beach Resort, Penang, Malaysia

**Conference Theme**

Business Innovation, Entrepreneurship and Engineering

**Organized by**

Universiti Malaysia Penang (UniMAP)

**International Partners**

International Islamic University Chittagong, Bangladesh

Walailak University, Thailand

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### **5<sup>th</sup> International Conference**

17-18 September 2011 | Dhaka, Bangladesh

**Conference Theme**

Islam, Education and Development

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### **4<sup>th</sup> International Conference (Seminar)**

19-20 December 2004 | Chittagong, Bangladesh

**Title of the Seminar**

Harmonizing Development and Financial Instruments by Shari'ah Rules for Ummatic Integration

**Organizing Partners**

Center of Cooperative Political Economy (CCPE)

World Assembly of Muslim Youth (WAMY)

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### **3<sup>rd</sup> International Conference (Seminar)**

10-11 April 2003 | Chittagong, Bangladesh

**Title of the Seminar**

Ethics in Medical Profession

**Organizing Partner**

Islamic Medical Committee, WAMY

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### **2<sup>nd</sup> International Conference (Seminar)**

6 July 2001 | Dhaka, Bangladesh

**Title of the Seminar**

Islamic Law

**Organizing Partner**

The World Assembly of Muslim Youth (WAMY), KSA

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### **1<sup>st</sup> International Conference (Seminar)**

28 November to 4 December 1998 | Chittagong, Bangladesh

**Title of the Workshop**

Micro-Enterprise Development Financing Using Islamic Financing Instruments-1 Village Projects.

**Organizing Partner**

International Institute of Islamic Political Economy and Interactive Systems (IIPEIS)

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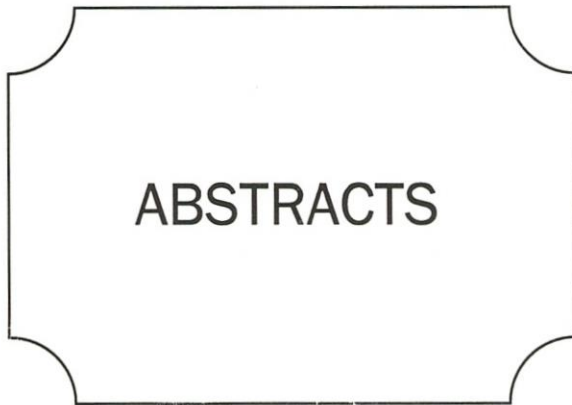
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ABSTRACTS



IC7-001

## **Factors behind Begging and Search for Alternatives: A Study on Female Street Beggars in Chittagong City Corporation**

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The study aims at knowing the feelings of female street beggars concerning begging, identifying the causes of begging and getting ideas from them to get rid of begging. It was an exploratory study in nature based on the opinion survey of the female street beggars. Chittagong City Corporation was purposively selected for this study. A semi-structured questionnaire was designed to interview the beggars. A total of 62 female street beggars were randomly interviewed from July to October 2014. The study revealed that about 87% beggars interviewed feel ashamed for begging and see begging as an immoral conduct. The factors that induced them in begging are: polygamy, dishonest husband, looking after children, family disintegration, illiteracy, illness, lack of jobs, poor salary for works, natural disaster and survival. Some of them (13%) considered begging as a profession like other works. Most of them (92%) desired to get rid of begging having suitable alternatives. They opined for job, training, family integration, Government shelter, social/community support, money and business. With the support fund, they desired to start, ~~scar~~ business, fisheries, poultry farms, cloth business, vegetable business and selling pithapuli (local pizza) in the winter seasons and so on as opined by them. The study generated thought provoking ideas for Government bodies, civil societies, donor agencies and social science researchers to move forward for eradication of extreme poverty and street begging from a developing country like Bangladesh.

*Keywords: Street begging, Female beggar, Chittagong City Corporation, Bangladesh.*

IC7-002

## **Poverty Alleviation of Rural Women of Bangladesh by Poultry Farming and Poultry Refuse Management**

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The study focuses on poultry farming and poultry refuse management as an implementation of poverty alleviation of rural women in Jessore district of Bangladesh. With pilot survey, personal interviews and questionnaire survey, this research measured women's involvement in poverty eradication by poultry farming and poultry refuse management. The findings of the study indicate that rural women in Bangladesh are mostly involved with poultry rearing in household level. The study further reveals that poultry farming and poultry refuse management programs empower rural women through economic independence and decision making level. Moreover, the research shows that a rural woman is able to support her family to overcome most of the economic insufficiencies through poultry farming and poultry refuse management. This paper concluded by saying that poultry farming and poultry refuse management can be milestones in poverty alleviation which will bring a great prospect for economic development of Bangladesh.

*Keywords: Poverty alleviation, rural women, poultry farming, poultry refuse management*

## **Are Microfinance Institutions Productive Enough to Alleviate Poverty In Bangladesh? A Malmquist Index Approach**

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This study investigates the regional productivity performance of micro-finance institutions (MFIs) in Bangladesh to understand the capability of those institutions in poverty alleviation. This study has used Malmquist total factor productivity (TFP) index with longitudinal data ranging from 2007-2012. The empirical findings revealed that, all MFIs have exhibited an average deterioration in TFP change during the study period. More specifically, negative TFP changes were 0.6%, 0.1%, 3.4% and 3.3% for Central, East-Southern, North-Western and Southern region respectively. Decomposition of TFP revealed that, East-Southern and North-Western region productivity were deteriorated by the technical efficiency change (TEC) while Central region's productivity was deteriorated by technological change (TC). However, Southern region negative productivity change was due to both TEC and TC. Overall, there is a lack of best practicing MFIs and the sector needs to pursue technological progress and improve their management practices in order to be capable of alleviating poverty.

**Keywords:** *MFI's, total factor productivity, technological change, technical efficiency change, Bangladesh.*

## **Malaysia's Experience with Poverty Reduction: Lessons for Bangladesh**

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Malaysia is experiencing a prominent and promising economic rise and has set many instances of development of not only social enterprises but also a total development. This paper is penned with a view to approaching some facts and figures concerned to the Development Policy of Malaysia, and then to furnish some policy prescriptions for the development of Bangladesh. This is all through a conceptual paper where the review of relevant literatures has been made. It has been evidenced that, in 37 years, poverty incidence has dropped about 48.4%. Not only that, the incidence has come down at 1.7% in 2012 in peninsular Malaysia when it was 49.3% in 1970. The number of poor households diminished from 1.6 million in 1970 to about 574,000 in 1990 and 228,400 in 2009. The decline in poverty incidence was considerably contributed by high and sustained economic growth during the period, which averaged 6-7% per annum. Some industries, particularly Tourism, have inspired many Malaysians to convert their houses into sales centers. Well framed policy, Political goodwill and stability, Well round trade-offs made many impossible possible in Malaysia.

**Keywords:** *National Development Policy of Malaysia, Poverty Reduction, Sustainable Economic Growth, Developing Social Enterprises.*

IC7-005

## **Islamic Modus Operandi for Depleting Woman's Begging: A Case Study of Chittagong city**

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Women's begging is execrating and sadistic phenomenon in Bangladesh which becomes a lucrative business regulated by some vile and rapacious people. Moreover, some women are dragged to this despicable activity for their acute poverty and some old women, no one has to usher them, are forced to do this for their subsistence. But Islam stood on anti-begging burgeons a system where begging cannot be rhizome. Besides, Microfinance at present is copacetic in the world-wide for a most effective, productive and sustainable way. So, Microfinance can be means and a bridge between Islam and anti-begging; for the cherished goal of Islam and microfinance is to poverty palliation. In Islam, Zakat system is the bliss for Muslim people from Allah (SWT). It is a direct capital transfer system from rich people to destitute people. Sadaqa-based financing or charity-based philanthropic approach can be a pivotal way for financing microfinance institutions to meet up the consumption needs of the disable and non-productive woman. Individual familial responsibility which is mandatory in Islam, collective social responsibility and ethical life can be a boon for anti-begging. This paper aims at how Noble Laureate Dr. Yunus's business concept "providing a social benefit", "non-profit" and "non dividend" applying in microfinance through Islamic approach can be a way for diminishing women begging in Chittagong city. The paper also, supported by qualitative and quantitative research methods with primary, secondary data and interviews of woman beggars in Chittagong City will succour to show how through micro finance this part of our population will encounter no more poverty crisis.

**Keywords:** *Microfinance, Begging, Zakat, Sadaqua, Chittagong, Bangladesh.*

IC7-006

## **Zakat-based Poverty Alleviation Strategies A Case Study of Bangladesh**

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This paper is an attempt to explore an Islamic approach for poverty alleviation with especial focus on Bangladesh. In Islam, poverty in broad sense entails lack of fulfillment of physical, intellectual, psychological spiritual needs to an optimum level. Islamic thinkers opine that justice can be ensured if the well-being (*falah*) of all vicegerents of God (human being) is materialized through the efficient and equitable utilization of resburces that God has provided to mankind as a trust.

Zakat and *sadaqah* as instruments of charity occupy a central position in the Islamic scheme of poverty alleviation. In short, the Islamic approach to poverty alleviation is more inclusive than the conventional one. It provides for the basic conditions of sustainable and successful microfinance, blending wealth creation with empathy for the poorest of the poor.

A very unusual feature in Bangladesh's poverty alleviation strategy over the last four decades is that nowhere neither government, nor NGOs, nor private sector and not even in the academic circle, has there been any systematic consideration given to any Islamic strategy, such as zakat or awqaf. As a result zakat, which is absolutely tailor-made and designed for poverty eradication (not merely alleviation), has been entirely left out as a voluntary private act.

An impact assessment shows that Center for Zakat Management (CZM) through its zakat-based livelihood projects have been successful in participatory process of empowering the poor with assets and capacities and helping development of their own organisations, giving access to financial and technical resources, supporting education, creating access to basic services, re-installing and practising socio-religious values and cultures and introducing social awareness program activities. Where most of the Government and NGO interventions for poverty alleviation are sector specific and time bound, CZM's approach seems to be very integrated and comprehensive one covering basic needs of an ultra-poor household.

**IC7-009**

## **Islamic Microfinance in Bangladesh: A Shariah Based Poverty Alleviation Mechanism**

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Islamic Microfinance (IsMF) is a concept progressively growing in the world as a Shariah compliant alternative of conventional microfinance (MF). It has created a conduit between two rapidly growing industries: microfinance and Islamic finance. Hence, it has the potential to combine the Islamic values and principles with microfinance's power to provide financial access to the poor.

Islamic Microfinance has the potential to expand at an extraordinary pace in Bangladesh. But the industry is facing multilateral challenges. This study focuses on identifying the major challenges of the industry and conducts root-cause analysis to find out the triggering factors. It also proposes probable solution to deal with those challenges. The findings of the study are expected to provide guidelines to all the stakeholders of Islamic Microfinance to face the challenges create new boulevard of opportunities and make it an enormous success in eradicating poverty from Bangladesh in adherence with Shariah.

**Keywords:** *Microfinance, Poverty, Shariah, Islamic Microfinance.*

## **The Comparison between Microcredit Finance and Community Development Finance to alleviate the extreme poverty in Bangladesh: A case study of Shibalaya**

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This paper explains the comparison between Microcredit Finance and Community Development Finance to alleviate the extreme poverty in Bangladesh. According to the theory, Microcredit is a small loan (microloan) to be provided to those who have less collateral; it supports entrepreneurship and alleviates poverty through empowering women and uplifting entire communities by extension. On the other hand, Community Development Finance (CDF) focuses on personal lending and business development efforts in local communities by individual person or institution. The study obtained the opinions of 50 families from Shibalaya Thana under Manikgonj district in Bangladesh through a survey on the impact of Microcredit Finance and Community Development Finance to alleviate their extreme poverty. To conduct this study, qualitative (expert interview, focus group discussion) and quantitative methods were used. The study is based on primary data collection through questionnaires and Statistical Package for Social Science (SPSS) was used to analyze the data. The study found that both of these mechanisms have a significant role to alleviate the poverty who could utilize the loan properly. However, these two mechanisms for alleviating poverty have some demerits as well. Finally, this study came up with some recommendation to get more benefit from these two mechanisms to alleviate poverty in Bangladesh. Nevertheless, the results of the study are constrained by the size of the sample, area and robustness of the analysis.

**Keywords:** *Microcredit Finance, Community Development Finance, Poverty alleviation.*

## **Community Based Tourism Development in Bangladesh: A Tool for Alleviating Poverty**

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The purpose of this paper is to investigate the possible ways to alleviate poverty through developing community based tourism in Bangladesh- a country with a dominant rural population and agro-based economy. Community-based tourism [CBT] has been proposed as the appropriate programs for addressing poverty by providing opportunities for income and employment generation. This paper deliberately attempts to portray the strategies and tactics for developing community based tourism in Bangladesh which properly can control the stressful nature of tourism while empowering the community; expanding tourism enterprises run by local communities; maximizing use of local labor, goods and services through reducing leakage; expanding informal sector linkages; preserving culture; conserving the environment and providing educational opportunities. However, a number of barriers prevent the poor from participating in such programs, including a lack of social capital and skills that need to be

addressed before the benefits of CBT can be realized. In this regard the study tries to find out the potentials of Islamic microfinance programs that extend small loans to poor people and provide them an access to micro-businesses supplying tourism product and services at low cost. Secondary data were used to address the objectives in this study. The write-up also suggests that an integrated approach to tourism planning and development is required for a notable sustainable growth of tourism sector that will very soon emerge as a major contributor to the economy of Bangladesh and able to unlock opportunities as well as create net benefit for the poor people of rural Bangladesh.

**Keywords:** *Community, Community based Tourism, Poverty, Strategy, Bangladesh.*

**IC7-019**

## **Role and Challenges of SAARC in Ensuring Economic Growth and Alleviation of Poverty in South Asia: A Critical Evaluation**

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SAARC is the only regional organization at the governmental level for the eight member countries in South Asia to chalk out their differences and promote welfare of the people, to improve quality of their life and accelerate economic growth. South Asia is a home of about one and half billion people or 23 % of the world population. The region shares the dubious credit of having the second largest concentration of the world's poor after Sub-Saharan Africa, with 47 % of the South Asian population living under the poverty line. Its share in world gross domestic product (GDP) remains at barely 2.3 %. Today the region has emerged as perhaps one of the most troubled and unstable neighborhoods which restrict this region to tap its potential. Adopting Preferential Trade Liberalization promoted much of trade diversion than trade creation making the rich countries richer and poor countries poorer and establishing a Free Trade Area which was much taxing. The objective of this paper is to analyze the role of regional integration in south Asia in the alleviation of region's extreme poverty and enhancing deeper trade and economic integration within the region. Only secondary data has been used for this research work. Content Analysis Method, which is commonly known as the review of the previous literature, has been followed in the preparation of this article. This paper takes a fresh look at the prospects and challenges for regional economic integration in the region. These will not only benefit South Asia but the rest of the world as the region, with its large population and markets, could well become one of the major era for global economic growth in coming years.

**Keynotes:** *SAARC, Economic Integration, Poverty Alleviation*



IC7-020

## **Value Chain Sustainability for Poverty Alleviation of Bangladesh: Focus on Dairy Industry**

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Agriculture is the first industry of civilization and large in size of employment of the world. Agriculture is a chain process among the value generating agents. The dairy value chain is a value-totaling action from production to consumption through processing and commercialization. Sustainability is not an issue, but is a consequence of different performance, such as triple bottom line. 3BL incorporate the three dimensions of performance, i.e. Social, environmental, and financial also referred to as the 3Ps: people, planet, and profit. It has been applied for making sustainability in the business, non-business and government activities as a whole. 3BL have deployed for measuring sustainability in the dairy industry for alleviating the extreme poverty. Poverty is endemic in developing nation due to abridgement of opportunities and equalities among the members. Multifarious dimension of poverty have been prevailed in the society, but MDGs categorized the extreme poor as those living on less than \$1 a day. Seventy-five percent of the world's poor live in rural areas and depend on agriculture as their primary source of income. The study is to concentrate on the eradication of poverty through value chain sustainability, particularly the dairy industry with triple bottom line and the role of sustainable dairy value chain for poverty abolition of Bangladesh. Mostly, 200 samples were surveyed in Chittagong District. Correlation and Multiple Regression Analyses used with the support of SPSS 19. The study found there is a high positive correlation between a dependent variable i.e Poverty Alleviation and independent variable, e.g. Dairy value chain performance, such as Economic, Social and Environmental performance.

**Keywords:** *Poverty alleviation, Agricultural Value Chain, Sustainability, Triple Bottom Line, Dairy Value Chain*

IC7-021

## **Islamic Approach for Solutions of Poverty: An Analysis**

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Today humanity facing the greatest challenge is Poverty reduction. An ideological commitment to reduce or eradicate this phenomenon should be contemplated as part and parcel of social moral responsibility and shared human values across countries and generations. Now more than 1 billion people are facing absolute poverty worldwide. The Millennium Development Goals have been accepted as a basis for action to free men, women and children from the dehumanizing conditions of extreme poverty. But conventional systems completely fail to eradicate the poverty from the society. The basic Islamic sources suggested that Islam dislikes poverty and it provides a conducive framework for alleviation of poverty. In this paper three broad categories of poverty alleviation measures have been analyzed. First, the positive measures which are related to land. Second, the positive measures which are related to money. The is a preventive measure. The goals of Islamic system are: Economic well-being



within the framework of the moral norms of Islam, Universal brotherhood and justice, equitable distribution of income, Freedom of the individual within the context of social well-fare. If these measures are applied on the basis of the goals, the problem of poverty could be solved quite substantially.

**Keywords:** *Islam, poverty solutions.*

### **IC7-022**

## **Islamic Approach for Solutions of Begging: An Analysis**

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Islam is designed to guarantee the establishment of a noble and virtuous society where the rich and the poor, the well-off and the needy, the powerful and powerless can safely coexist. Islam considers begging a hateful and forbidden act except in case of dire necessity. Muslims believe it's better to depend on Allah as the "Provider & Protector" for everything. According to Islamic beliefs, no Muslim should ever be hungry and no Muslim must ever beg. This means that as a Muslim nation, it's believed that it is the community's responsibility to assist those who are in genuine need. Islamic Sha'riah command and encourages working and views it as a high virtue; it forbids and disapproves laziness and begging. Begging as an ugly act impairs human honor and virtue, shatters personality and leads to the exploitation of benevolent people's pure feelings.

A report Issued by the United Nations, International labor Organization in 2000 estimated the number of those with special needs to be more than 610 Million, out of which 400 million live in developing countries. According to the World Bank statistics, this category represents 15 percent of the world population.

**Keywords:** *Islam, Begging Solutions.*

### **IC7-023**

## **Mushroom Cultivation as a Mechanism to Alleviate Poverty, Unemployment and Malnutrition**

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Mushroom is the most popular delicious, nutritious and medicinal vegetable in the world. Now it is considered as the most promising concept for crop diversification. It has been regarded as an effective means for poverty alleviation in less developed countries due to its potential for a quick, high return of profit on a low investment. Bangladesh is one of the most suitable countries in the world for Mushroom cultivation due to its favorable climate, low raw materials and labor cost and high market price. It is such an income generating concept that can alleviate poverty and eradicate malnutrition. It can also create employment opportunities for landless beggar, educated and uneducated youth, person with disabilities and adolescent men and women respectively. The main objective of the study is to alleviate poverty, unemployment and malnutrition through cultivating and selling mushroom. The study is analytical and theoretical in nature and based on the secondary data. The secondary data has been collected from various newspapers, magazines,

internet, different working papers and journals. The study finds that Mushroom cultivation can open a new opportunity for landless and unemployed people as it does not require any cultivable land and can be grown in a room by racking vertically. One can earn easily TK 4-5 thousands a month by investing only TK 10-15 thousands. So, it is possible to make a handsome profit by investing a small amount of capital and labor in Mushroom cultivation.

**Keywords:** *Poverty Alleviation, Unemployment, Malnutrition.*

#### IC7-025

### **Street Begging and Measures for its Eradication: A Study in Chittagong Metropolitan Area, Bangladesh**

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This study intends to examine the socio-economic implication of street begging with a view to suggesting measures to eradicate the incidence of street begging in Bangladesh. A cross sectional research design was employed in this study. Guides were administered to 210 street beggars in Chittagong metropolitan area. The cross-tabulation and logistic regression analyses have been used to identify the influential factors for eradication of street begging in Bangladesh. The research findings revealed that the street beggars aged 60 and above are 21.9%, Beggars with physical disability, homelessness and no formal education are 35.7%, 41.4%, and 72.4% respectively. The socio economic characteristics of street beggars also reflect that begging is more pronounced among male, married, illiterates and the age group of 40-59 years. The variables "factors of begging", "age distribution", "education" and "help from government" have been found significant by both cross-tabulation and Logistic regression analyses. Finally, a conceptual framework has been used to identify the influential factors for eradication of street begging in Bangladesh.

**Keywords:** *Eradication, Street Beggar, Logistic Regression, Chittagong, Bangladesh.*

#### IC7-028

### **Salam Financing: An Islamic Tool for Alleviation of Poverty of Bangladesh**

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Bangladesh is an agricultural country with a fertile land. Islamic finance can play an important role for promoting socio-economic development of the poor and small (micro) entrepreneurs without charging interest. The main aim of the paper is to assess the potentials of Salam financing for the farmers. Here, we will analyze the Salam financing from Shariah perspective

and its application in the agro based business. This study will reveal how Salam contract can provide more liberty of work to the producers and how it will give a way to escape from interest based micro-credit that has adverse effects on farmers. When the farmers are provided with necessary idea on Salam contract and its effectiveness, it is more likely for them to get involved in riba-free financing which eventually lead them to more profit. This paper finds some limitations of this financing mode such as rivalry against the micro creditors, lack of knowledge on Islamic finance mode among the farmers and lack of administrative help. A number of suggestions are made at the end of the study to minimize the limitations.

**Keywords:** *Poverty eradication, Islamic finance, Salam, Rural development, Farmer empowerment.*

#### IC7-029

### **Development Policies for Eradication of Street Begging in Bangladesh**

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The purpose of this paper is to examine the situation of social exclusion of street beggar; this paper also examines the development policies for beggar in Bangladesh and to understand how the existing policies can protect street beggars' right and how they could enjoy country's currently available facilities. It explored the linkage between beggars' right in Bangladesh and inclusion of street beggar in development policies to improve their situation, besides it is pointed the weakness of policies for not showing expected outcomes. The data had been collected from analytical review of available literature on street begging in Bangladesh along with government and international organizations reports regarding this matter. The findings of this work demonstrated less concentration about street begging in development policies for beggar, together with not covering all street begging in running projects. This study also revealed that due to societal neglect, physically handicapped street beggars, in contrast to other categories of street beggars, have no option except to depend on other people for their daily bread. The analysis advocated micro credit or collateral free loan or *qard e hasana* and *Zakat* as the prior policy for them to ensure the fundamental rights as a human being in Bangladesh.

**Keywords:** *fundamental rights, street beggar, human development*

#### IC7-031

### **Alternative Approach to Poverty Alleviation (AAPA) Model: A Proposal for Bangladesh**

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Most of the microfinance programs in Bangladesh disburse cash loans to the poor aiming to alleviate poverty. In many cases these are successful, while in most cases they have failed to achieve their objectives due to meeting the urgent priorities with paying out loans taken from different organizations, and improper utilization of the money by the target groups. In return, it creates chaos and a negative impact of the poverty alleviation programs. Besides, most of



these microfinance programs ask for a very high interest rate, which instead of helping the poor made them highly indebted and bankrupt; hence they fall prey to the 'death-trap' in the name of the 'debt-trap'! This proposal seeks to utilize the inherent potentials of the impoverished citizens in unique ways, i.e. by providing them with jobs, provisions of interest free loans and enhancing their skills with training towards developing 'human capital' rather than merely focusing on simple poverty eradication projects.

**Keywords:** *microfinance, human capital building, alternative poverty alleviation, employment.*

#### IC7-032

### **Effective Management of Street Beggars through E-banking in Bangladesh**

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This study aims to find out the people with disabilities who work as beggars on the streets of Bangladesh. Street beggars are part of daily life in the major cities of Bangladesh. They are on every street and only people with special characteristics (disabled), often with missing limbs, blind people, physically deformed, and mother hanging babies from their arm etc. are the common type who can gain the attention of the people and earn some money. This study examined the categories of street beggars and factors influencing begging activities in Bangladesh. A survey was conducted in Chittagong Municipal areas and it was found that the poverty is not the only criteria for street beggars; rather almost all the street beggars are disabled people. A model was proposed and discussed how to collect money and distribute among the beggars to eradicate street begging. An E-banking concept was applied to make the procedure effective and transparent. Islamic perspective of begging also has been discussed based on the Qur'an and Hadith of the Prophet (SAW).

**Keywords:** *Street Beggar, E-banking, Disable, Poverty, Islamic Perspective.*

#### IC7-033

### **A Proposed Social Business Model for Poverty Alleviation through Collecting & Merchandising of Dry Fish in Maheshkhali Island, Cox's Bazar**

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About 21.2% of the populations of Maheshkhali are living under lower poverty line and many of the population are directly or indirectly employed in collecting, merchandising and exporting of salt, shrimp, sea-fish and dry fish. Various development programs had been scheduled to eliminate the poverty of Maheshkhali, but failed to reach to the poorest of the poor effectively due to many reasons and money lenders and NGOs is one of them. Dry fish processing is one of the major industries of Maheshkhali and there exist a growing demand of dry fish in local

market as well as global market. Basically the study is analytical in nature and based on data collected from published sources. The study focuses on developing a social business model that will enable the root level fish manufacturer to get benefit of their production of dry fish through eliminating intermediaries by using latest information technology for reducing severity of poverty of the people of Maheshkhali Island.

**Keywords:** *Poverty alleviation, Dry fish, Social Business, Information technology.*

**IC7-034**

## **Psychosocial Empowerment through Social Business: A Roadmap to Achieve Sustainable Poverty Reduction**

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Empowerment is a process by which persons lacking access to material and social resources gain greater access and control over those resources and improve their life circumstances (WHO, 2010). Empowerment is essential for progress and stability in national development. In Bangladesh, 31.5 percent of the total population of 14.23 crore (BBS, 2010) is still living below the poverty line (NSPS, 2013). The aim of this study is to find out a way to achieve sustainable poverty reduction emphasizing on psychosocial empowerment of these poor people. However, a cause and a consequence of poverty is poor mental health, still it is most neglected contributor to achieve the Millennium Development Goals. The recent WHO Quality Rights campaign (July-2012) has also elaborated on the desperate need for quality mental health care in all countries, especially in developing countries. Many rural areas in Bangladesh, there are few or no trained psychologists, social workers, or other mental health care workers to help the poor meet these challenges. To explore the seriousness of the problem, this research conducted a pilot study on 150 extreme poor people aged between 20-60 years in two most affected villages in Shirajgong. Findings showed that most of the surveyed people are more vulnerable and less resilient in the face of negative life pressures; their will power to change their life is too low. Most of them are even unknown about the plan and programs have taken by government and NGO's to develop their conditions. Based on the findings of the pilot study, this paper proposed to develop a social business to provide service to the poor people on concerning the importance of psychosocial empowerment, mental health, and psychosocial well-being to the achievement of sustainable poverty reduction.

**Keywords:** *Poverty, Poverty reduction, mental health, psychosocial empowerment, Social business.*

## **Social Business: An Islamic Approach for the Solution of Begging**

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In a least developed country like Bangladesh poverty is the main reason for begging. Though many attempts from private and public sectors have been taken to solve this problem no permanent solution has worked out. Nobel laureate Dr. Muhammad Yunus developed social business to eradicate poverty; this can also be a method to eliminate begging. In this research our attempt is to give a solution for begging through an Islamic approach as begging is highly discouraged in Islam. We have collected primary data from different organizations who are engaged in social business within an Islamic framework for poverty reduction. We have also used secondary data through literature review regarding begging in an Islamic perspective, social business and different instruments in Islam such as waqf, zakat, qard hasana and sadaqa which can solve poverty and begging. In our Muslim society there are organizations which are using *zakat*, *qard hasana* and *sadaqa* to bring people out of begging but in our study we have added waqf as another means to fight begging. This paper will add a few mechanisms using the built in instruments in Islam to create structures that will reduce begging. We realize that turning the beggars away from begging permanently towards work requires financial and psychological motivation and incentives which will be given based on their existing skill. These mechanisms will not only target the beggars individually but also their family members. The welfare of the families will act as a motivation for them to quit begging and involve themselves in work.

**Keywords:** *Begging, Social Business, Waqf, Poverty Reduction*

## **Our National Poet Kazi Nazrul Islam and His Struggles against Poverty: Understanding the Role of Writers, Intellectuals and Philosophers in Alleviating Poverty in a Greater Socio-Economic -Political Panorama**

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The national poet of Bangladesh Kazi Nazrul Islam, who is also affectionately called by people as *Dhukku Meah* (Prince of Sorrow or son of Sorrow), was not only a true lover of humanity but also the victim of poverty. He struggled against his own poverty-stricken life and fought, at the same time, against all sorts of socio-political and economic evil forces of the society through his rebellious writing, agitating the mass people against those evil forces responsible for miseries of the millions of people in Indian subcontinent during the British occupation on the land of India and present Bangladesh. There are examples of writers, intellectuals and philosophers in human history, who were not necessarily economist or policy makers for their countries, but sometimes behind the curtain or openly worked to bring about revolutionary changes through their inspirational speech and writing, to defeat all evils forces-whether widespread corruption, communal or vested interests of a particular group, false principles supporting oppressive social and political structures or elements- that are virtually responsible for creating hells on society by poverty and starvation. Whether or not Nazrul was successful in influencing the political and economic policies to be made in alleviating poverty in his own country, certainly he was successful to raise a mass awareness among the people in his own

time against poverty and starvation by protesting against all oppressive social and political structures, including the British imperialism, thus unmasking the exploiters who really eternalize poverty in different forms in society. By the studies on Nazrul we understand his role as a writer in fighting poverty in a particular socio-political and historical context, and get at the same time, the necessary insight on the importance of the involvement of writers and intellectuals in alleviating or eradicating poverty from society as a whole.

**Keywords:** *Poverty alleviation and eradication, role of writers, Kazi Nazrul Islam, corruption, oppressive socio-political and economic structures, mass awareness*

**IC7-042**

### **Eradicating Poverty Crisis and Street Begging in Bangladesh: The Islamic Instrument-Based Model (IIBM) as an Alternative Policy Option**

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The purpose of this paper is to explore poverty crisis in Bangladesh with a view to developing an Islamic Instrument-Based Model (IIBM) as an alternative policy response to its devastating socio-economic and political consequences. The proposed IIBM would be a desirable paradigm because its theoretical and theological justifications in the Qur'an and Sunnah, as opposed to most conventional poverty reduction strategy programmes (PRSPs) that are viewed in Bangladesh with suspicion and cynicism. The proposed IIBM is a synergy of three socio-economic constructs of *Zakat*, *Waqf* and Islamic Corporate Social Responsibility (ICSR). The research method is qualitative, while the technique for data sourcing is archival strategy. The sourced data were critically analyzed using content analysis on the basis of which rational proofs were provided to support a case for IIBM. The study reveals that limitation of taking sustainable poverty alleviation program is the main cause of poverty crisis and street begging. Consequently, economic discrimination is enhancing day by day which tends to raise poverty crisis and street begging. This study also states that implementation of *zakat*, *waqf* and CSR as an obligatory transfer payment like tax by the government of the state will help the poor and street beggar to be self reliance that will lead to eradicate poverty and street begging to a great extent. The paper concludes calling on the policymakers in Bangladesh and development scholars' to adopt IIBM.

**Keywords:** *Islamic instrument based model, poverty alleviation, Waqf, Zakat.*

**IC7-043**

## **A Scientific approach for Poverty Alleviation**

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Science, technology and innovation can be the centre of policies for the development and poverty eradication. Technological development needs to go hand to hand with social development. The strengthening of the natural sciences needs to go hand in hand with strengthening of the social and human sciences. Science is against poverty. Science and innovation should play a more active role in the promotion of social cohesion and in the fight against poverty. Science is an essential contributor to solving the global problems of hunger, poverty and environmental degradation. Without scientific input of different kinds, the challenges will not be addressed. Science including the biological sciences and physical sciences must be applied to agriculture, fisheries and forestry and to those rural, coastal and urban ecosystems and human systems within which poverty persists. This paper presents the measures of the direct impacts of new technologies on various issues in order to attain higher productivity and sustainability and by their help to alleviate hunger and poverty.

*Keywords: Poverty Alleviation, fight against poverty, promotion of social cohesion.*

**IC7-046**

## **Rule of Law-key to alleviation of crucial poverty: An analysis**

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Society without Rule of Law is similar to a bowl having holes in it, so it leaks. Without plugging the leaks, putting more money in it makes no sense. In fact, almost this baloney is going in the name of poverty alleviation programs. In response to the above fact, this paper reflects that vast poverty must be understood as created by society itself and argues that billion people around the world are robbed of the chance to better their lives and climb out of poverty because they are excluded from the rule of law. They may be citizen of the country in which they live but their resources and works are insecure, unprotected and far less productive than they might be. In too many countries, the laws, institutions and policies of governing economic, social and political affairs deny a large part of society to participate on equal terms. To address this unfairness the paper provides a concise overview on the impact of rule of law as the foundation for communities of opportunity and equity following the study of analytical approach with normative aspect. Particular emphasis is placed on human rights dimension of governance approach and legal empowerment for alleviation of poverty.

*Keywords: Rule of Law, alleviation of poverty, human rights, legal empowerment.*

## **Situational Analysis of Child Begging in Chittagong City**

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At this advanced stage of urbanization and industrialization process in the developing world, the presence of children on the street and in the marketplace is so familiar a feature of the urban landscape. However, as their number is increasing and as in some cities their presence begins to feel not only ubiquitous but threatening also. These children are the victims of poverty-stricken urban sprawl as 'street children' and a significant of them are involved in begging. Most efforts to respond to this child in distress are still limited to religious and charitable social welfare. This article is intended to uncover the cause and effect of the child begging and the status and issues related to child beggars for proper understanding of the situation and to explore some ways out through a study conducting the situation analysis on the children engaged in begging in the prominent areas in Chittagong city and also recommended to facilitate the policies and laws concerned.

## **Poverty Alleviation of 80 Able Bodied Male and Female Beggars by Creating Social Small Businesses under Islamic Shariah Principles: An Empirical Study of Amanat Shah Mazar and Badna Shah Mazar Areas at Chittagong**

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A good number of able bodied male and female beggars are observed to be available both at Amanat Shah Mazar and Badna Shah Mazar areas at Chittagong Municipal Area. These able bodied beggars pretend to Mazar visitors that they need financial support from them on this plea and that plea remaining without works although they are physically fit to earn their livelihood by doing some works like small business, trading or small craftsmanship etc. Prophet Muhammad (Peace be upon him) refused an able bodied beggar, instead gave him a sharp weapon to cut wood, sell them in the market and thereby make a happy livelihood hating begging absolutely. As a matter of fact, many or all of them can engage themselves in some form of small businesses which can fetch them money to meet their livelihood and in few cases they can make the rich if luck favors.

**Keywords:** *Social Business, Poverty Alleviation, Islamic Shariah, Zakat Collection, Control and Feedback.*

**IC7-052**

## **Selected Socioeconomic Characteristics of Waste Collector Children in Dhaka City**

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Generally in the city areas of developing countries, children from the poor and low income families are involved in a range of risky, unhealthy, and environmentally hazardous economic activities and trades. One of these common activities concerns collecting recyclable waste from the street or landfill areas. To understand the socioeconomic characteristics of these waste collector children, this study collected data from fifty children who engaged in waste collection in the landfill of Matuail in Dhaka City, Bangladesh. The data were collected by questionnaire guide, and the samples were selected based on convenient random sampling. This study analyses the socioeconomic conditions of these waste collector children by focussing on such characteristics as their demographic profile, economic affiliation, and nature of the waste collection task. This empirical study may inform and illuminate the relevant policy makers and field activists in widening their understanding of the life and living of this vulnerable group.

**Keywords:** *Waste, Landfill, Street Children, Poverty, Bangladesh.*

**IC7-054**

## **Islamic Microfinance as a tool for Poverty Alleviation: With Reference to its Role and Scope in Bangladesh**

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Islamic Microfinance (IM) is an emerging tool for alleviating poverty especially in Muslim majority developing countries. However, a number of financial institutions already working with the concept, it is still in the inception stage in Bangladesh. The purpose of the paper is to assess the potential expanding IM as poverty alleviation technique in Bangladesh. To analyze and draw the inferences, this study used the descriptive statistics, to conceptualize the importance of IM to alleviate poverty based on present status in Bangladesh and experience from the other countries. The study found that concept of IM can easily be used to harness the religious beliefs of poor people by eradicating interest (riba) from the financing mechanism. It has been implemented as an effective socio-economic development tool by tapping many untapped potentials of the system.

**Keywords:** *Islamic Microfinance (IM), Riba, Poverty Alleviation, Bangladesh.*

## **Understanding the Views of People from Various Social Classes to Make the Social Business Model More Realistic Through a Replication**

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According to Dr. Muhammad Yunus, the founder of Social Business, any replication of the social business can be termed as social business. With the passage of time, all different activities around the world on Social Business, as a business model will take different shapes, forms and versions. One of the versions, proposed in this paper is an extended version of Social Business. According to which, one of the principles of social business can be extended in such a way that the investor will receive remuneration, a market wage for his/her service in continuing social business instead of sacrificing all the profits for business expansion. The paper argues with results from a survey conducted through a semi-structured questionnaire that this version will give more incentive to launch such business to serve the society and to devote the entire life in social service through social business. Moreover, this extended version of social business proposed in this paper will motivate more people to invest money to serve the society especially in poverty alleviation and to solve the social problems instead of running a business only for maximizing self-interest and profit. Because, such business will ensure the investor's self-sustenance so that he/she can devote his/her life to serve the humanity. The paper further argues to promote selfless values of Islam among the youth to promote social business.

***Keywords:** Social Business, Selfless Values, Serving the Society, Sacrificing, Market Wage.*

## **Nazrul's Uniqueness in the Presentation of Poverty and Begging: A Study from Islamic Perspective**

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In the present western civilization, poverty and begging have always been neglected or irresolvable at both micro and macro levels. So the picture of poverty and at its extremity begging is the worst worldwide. However, in Islamic tenets begging as a profession is discouraging, as men are created by Allah as the best of all creations. Though many literary figures have developed many literary works dealing with the pathetic pictures of poverty and begging, Kazi Nazrul Islam (1899-1976), a great figure in Bangla as well as in world literature, is unique in his dealing with the issues. Because his inclusion of poverty and begging into literature perfectly indicates Islamic viewpoints with deep incites. Such true reflection of Islamic viewpoints is preceded by his close first-hand interaction with the issues and his knowledge of Islam. Here, we think, Nazrul should not be discovered as the speaker of some familiar Western concepts. This paper aims at exploring how Nazrul going implicitly against the stream of western concepts like Secularism, Socialism and Marxism deals in his literature with poverty and begging reflecting Islamic paradigms.

***Keywords:** Poverty and Begging, Nazrul's literature, Islamic perspective.*

**IC7-059**

## **Social Business Potentialities in Bangladesh: An Exploratory Approach**

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Social business is a process that bridges an important gap between business and benevolence. The present paper highlights the information collected through a survey of 30 potential social businessmen who are involved in different types of business activities of five villages of Cox'sbazar district selected on the basis of purposive sampling. The present study focuses socio-economic characteristics of sample businessmen in study areas. The survey data reveal that the potentiality of social business development in the study areas of sample respondent is of very high degree. Further, the study pin-points a number of challenges such as lack of social and business skills of social businessmen, risks of social business management, inadequacy of social data, problems in learning and adopting, lack of designing successful social business model and marketing programs of social business in study areas. The paper concludes with a number of strategies viz. promote events/marketing campaign, social business training program, village based social business, building institutions, support services and the likes in order to promote social business in Bangladesh in general and in study areas in particular.

**Keywords:** *Social business, Social problems, Exploration of business.*

**IC7-060**

## **The Role of Socio-economic Intervention in Poverty Alleviation: The Case of the Rural-poor in Bangladesh**

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Poverty alleviation through socio-economic programmes is the national priority in Bangladesh and NGOs are the active players in this development pursuit. Considering the significant role of NGOs in the national development agenda, the study examined the relationship between NGOs' socio-economic intervention and income ability of the rural-poor in abject poverty. This study conducted a comprehensive cross-sectional quantitative technique based on multi-staged stratified sampling using multiple regression analysis. Probability non-proportional to size sampling was carried out to sample 300 NGO clients in three leading NGOs in three districts of Bangladesh between the years 2012 and 2013. The results indicate that the income level of the NGO-clients was negatively related to the fact of their benefit in NGOs' development programmes, the opposite of what human capital theory would lead us to expect. Hence, these findings have implications for strategic roles of NGOs and Government in the progression of poverty alleviation of NGO-clients.

**JEL Codes:** I15; I25; L31; P46

**Keywords:** *NGOs, Socio-economic development, Poverty alleviation, Bangladesh.*

## **Developing Social Business Enterprise: A Corporate Social Responsibility (CSR) Approach**

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The study is based on the argument that profit maximizing business enterprises can come forward in doing social business as part of their CSR initiative. This is due to fact that profit maximizing business enterprises have both financial capabilities as well as managerial skills in doing social business. Finally, the paper has proposed a model for developing social business enterprises by the profit maximizing business enterprises as part of their social responsibility initiative (SRI). The model considers awareness development, motivation & support for developing social business enterprises by profit maximizing enterprises in order to ensure social wellbeing. It is expected that with the help of this research the development of social business enterprises would be accelerated, consequently many social problems like inequalities, poverty and street begging would be removed significantly from the society of developing countries like Bangladesh.

**Keywords:** *CSR, Social Business, Social Business Enterprise, Profit Maximizing Enterprise, Bangladesh.*

## **Women Entrepreneurship Development – Its Problems and Prospects for Business Expansion of Bangladesh**

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Despite recent progress in Bangladesh in the areas of eradicating poverty and human development indicators women entrepreneurship development has remained a crucial challenge for many developing and transitional economies like Bangladesh. In Bangladesh, women entrepreneurs do not enjoy the same opportunities as men due to a number of deep-rooted discriminatory socio-cultural values and traditions. The economic potential of female entrepreneurs is not being realized as they suffer from a lack of access to capital, land, business premise, information technology, training and agency assistance. Although women-owned businesses (WOBs) constitute less than 10% of the total business ownership in Bangladesh, this study finds that the entrepreneurial zeal and enthusiasm among the women entrepreneurs are quite remarkable. The transformation of social fabric of the society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style and business is no exception for this. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance. Yet, the present study based on interpretive research methodology, capitalizing top-level depth interviews with some of the women entrepreneurs reveals that despite having huge prospects for business expansion,



there exists significant number of problems- grouped and named 'pentagon of negativity'- keep the prospects locked. To unlock the expansion prospects of WOBs to alleviate the poverty, this 'pentagon of negativity' must be dismantled and multi-agency cooperation is required.

**Keywords:** *Eradicating Poverty, Entrepreneurship, Women-Owned Business (WOB), Information Technology, Pentagon of Negativity, Multi-Agency Cooperation.*

**IC7-068**

## **Causes and Solutions of Street Begging in Bangladesh: An Empirical Study Based on Chittagong City Corporation Area**

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**Md. Humayun Kabir Mehedi**, BBA Student, IIUC, Bangladesh.

This paper emphasises on the causes of street begging as well as to bring forward the probable solutions of street begging in Bangladesh. The study also introduces a model for eradicating the street begging in Bangladesh. Now-a-days street begging in Bangladesh has become an acute social problem that needs to be addressed as early as possible. But yet no effective or realistic initiatives are taken by the government and NGOs for the purpose of rehabilitation of the street beggars by involving them into several types of productive activities. This study reveals that almost all of the street beggars in Bangladesh are bound to take begging at street as a profession when they have no other ways left for survival. This study also identifies some of the key reasons that forced a person to become a beggar. These reasons are extreme poverty, having no cultivable land of their own, big family size with little income etc. So this study tries to pave the way towards the eradication of street begging from Bangladesh.

**Keywords:** *cause, beggar, extreme-poverty, solutions, rehabilitation.*

**IC7-069**

## **From Street Beggar to Entrepreneur: A Microfinance Experience of Muslim Aid**

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Bangladesh is a deltaic country situated in the Bay of Bengal having over 160 million people. 45% out of at least 80% population living in the village areas are engaged in agriculture sector. 31.5% are living below poverty line where 17.5% are striving against extreme poor which is approximately 26 million of \$ 2 dollar per day income. However, Bangladesh still remains a poor and overpopulated country where poverty is noticed as the main challenge in Bangladesh. Development processes are being taken basically to ensure livelihood improvement of the poor. For the lack of access to resources one of the major reasons behind their poverty, the poor have to accept unfamiliar jobs to maintain their Livelihood. NGOs are providing various supports as side by the Govt. Grameen Bank has started the microcredit programme past in 1977 as a pilot programme, though the current structure of the microcredit system in Bangladesh is the outcome of a chain of policies and programs taken in the past since the colonial period. The first institutional credit, which is known as Taccavi loan started operating as early as 1885, authorized by the Agricultural Loan Act of 1885. These loans were basically distress loan and

were looked upon by the borrowers as relief payments not to be repaid. Thus the Micro Credit programme was officially initiated to improve and to eradicate the poverty of the poor citizen and give them access to the financial market. The success of Micro Credit programme saw widespread flourish of NGOs working in this sector since inception. In reality, Micro Credit programme proved to have been a very successful intervention of NGOs in poverty reduction strategy. MFIs of Bangladesh are providing financial services with high Interest rates to the poor people. This Model proves little in helping the poor to achieve self-sufficiency due to high interest rate. Considering the fact, Muslim Aid Bangladesh recognized the need to provide a dignified social life to the extreme poor by discarding the unfamiliar occupation of them and introduced Quard (interest free loan) in 1993 ever in Bangladesh. From the inception Muslim Aid Bangladesh has disbursed total BDT 6194.89 million to 50,826 borrowers with a recovery rate of 98%. Muslim Aid Bangladesh also provides trade wise entrepreneur development training to the graduated associates and awareness building for a disciplined social life.

**Keywords:** *Poverty alleviation, Islamic Shariah, Bangladesh.*

#### IC7- 070

### **Women Participation in Small & Medium Enterprises and Their Role in Poverty Alleviation: A case of Muslim Aid in Bangladesh**

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This paper aims at exploring into the women participation in micro & small credits and savings programme and their role in poverty alleviation as well as to investigate in to the issues affect their role. A mixture of methods has been used to collect data for the study and both primary and secondary data were used. Study shows that small women entrepreneur plays a vital role in family education, health and wellbeing and help their neighbors in informal education, raise awareness on health & hygiene issues, give advices on the income generating activities and increase awareness on other social issues. However, study reveals that there are number of factors those affect the role of women entrepreneurs in their family and the community in particular and poverty alleviation in general. The paper has suggested some recommendations as well for those areas needs to be developed to foster the role of women in poverty alleviation and socio-economic development.

**Keywords:** *Quran, Women, SMEs, Credits, Poverty*

#### IC7-071

### **Correlation between Poverty and Disaster: Muslim Aid's Integrated Approach to Build Disaster Resilient Communities**

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Muslim Aid<sup>1</sup> established through humanitarian responses achieved huge experiences over the period to share with the bigger audiences. This study has been made through very structured analyses of M&E reports on disaster responses in the country. It has a wider presence mainly in coastal region to deal with disasters and livelihoods. Other initiatives of health, nutrition,



food security, skills training, WASH, etc. integrated gradually. Its disaster responses are shared in various sessions with stakeholders from government, academic institutions, LGIs, male and female of the communities. The analysis reveals that there is a positive correlation between poverty and disaster.

**Keywords:** *Muslim Aid, Poverty, Disaster, Integrated Approach, Disaster Resilient*

1. Muslim Aid is a British Charity and Development organization, established in London in 1985, working over 70 countries all over the world, opened its Bangladesh office in 1991 followed by relief operation after a devastating cyclone in the year.
- <sup>2</sup> Monitoring and Evaluation (M&E)
- <sup>3</sup> Water, Sanitation and Hygiene (WASH)
- <sup>4</sup> Local Government Bodies (LGIs)

### **IC7-072**

## **Nature of Poverty, Social Vulnerability of Refugees & Displaced People: A Case Study on Humanitarian Operations of Rohingya Refugees**

**Dr. Zahid Jamal Khattak**, Dr. Zahid Jamal Khattak is a Medical Doctor and did his Post-graduation in Public Health, Pathology and Disaster Management

**Zannatul Ferdous**, Zannatul Ferdous, Protection Officer, ECHO Health Care Project, Muslim Aid- UK, Bangladesh Field Office and Advocate of Supreme Court of Bangladesh.

Life is never easy going in a refugee camp. It is a life of poverty, deprivation and limited or restricted access to food, education, sporting or recreational facilities, that may be complete or partial, and a few opportunities as well. Hopelessness and despair abound. This is a reality that hundreds of thousands of Leda refugees from Myanmar had to face each day. Though Bangladesh is among the world's least developed countries, with a population density of more than 900 people per sq. km., Government policies have brought some improvements to the lives of registered refugees over the past few years. The quality of life for most refugees, however, remains very poor. Moreover, high levels of poverty, hunger and illiteracy in Cox's Bazar district contribute to negative attitudes towards the refugees who are seen as competitors for limited resources and opportunities that are available for locals.

**Keywords:** *Human Rights, Begging, Vulnerability, Poverty, Leda refugee site, National law, International instruments.*

### **IC7-074**

## **Accountability of Internal Audit Function through Management Support System in Islamic Organizations**

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The continuing scandals of unethical behaviour and corporate failure highlighted the importance of effective internal audit in both profit and non-profit organizations. The urgency to have an effective internal audit in enhancing the internal control is on the increasing trend. The subject is worthy an attention as an NGO such as the religious organization measures and evaluates its transparency, integrity, quality and service delivery through the internal audit activities.

However, it is claimed that the major factor for internal audit ineffectiveness is a lack of support from the top management. The fact that this level of management is the backbone of an organizational structure, under-grading it due to ineffectiveness will impact the audit quality of the whole organization. This study aimed at examining the influence of management's support and commitment on internal audit quality in Islamic organizations in Malaysia. Using questionnaires survey distributed to the internal auditors and the management of the States Islamic Religious Councils, the research found that the organizational structure and the implementation of audit findings through management support system have a significant influence on the internal audit quality. Hence the need for the Islamic organizations to focus more on influencing the support from the management through their commitment in the process of increasing audit effectiveness and eventually the internal audit quality.

**Keywords:** *internal audit quality, management, internal audit*

**IC7-081**

## **Adoption of Islamic Human Resource Management and Human Capital Development in Bringing Efficiency: The case of Microfinance Institutions.**

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**Nawal Kasim**

In the rapid growth of knowledge driven economy and globalization of business, the human resource management (HRM) function in the nations is pressurized to give a more serious thoughts to the efficient management of their human resources towards enhancing firm's performance. Literatures have shown that organizations which function on Islamic principles successfully and outperform others not only in normal economic situation but during the economic crisis (Budhwar and Fadzil, 2000). Simultaneously, there is a growing consensus that human capital (HC) is critical to organization success. In Islamic context, the meaning of human capital is the ability and experience of human being to fulfill his objective and responsibility on this earth to be the successor of Allah on the earth and carry out the orders of Allah in the world (Abdullah, 2012). In addition, the aim of human capital development in Islam is to achieve the quality and competence to fulfill the responsibilities and duties of human being which is intended by Allah (s.w.t.). The objective of the study is to demonstrate how the measurement of HRM and HC from Islamic perspective may help to contribute towards the efficiency of the managers in the microfinance institutions. This would in turn assist in the effectiveness and success of the organization. The data for the study were captured via survey instrument and distributed to the managers of microfinance organizations in Malaysia and Indonesia. The HRM and HC indicators were developed through established intellectual capital research and interviews with scholars in the area of Islamic accounting and the syariah committees of the Islamic Finance Institutions.

**Keywords:** *Efficiency, Human resource management, Human capital development, Shariah committees*

## **The Accountability to Create Responsible Partnership to Empower the Poor**

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Poverty in rural Malaysia remains unresolved and contribute 7.8% to the whole poverty figure in Malaysia. Among the rural folks, 50% is women. Thus, women as the significant human capital to fight the long lost battle of poverty, is indispensable. This will also serve as an equal opportunity for women to play active and positive roles to develop the society that has been the tasks for men all this while. More importantly rural women folks have the potential to offer better quality of life for their family by providing extra income and monetary support whenever their husbands are not able to work. The reality in this, however, cannot be solved easily as there are many factors that stand in the way and prevent the resolutions to be observed. In this regard, this paper describes a model that has been used to resolve such issues in rural Malaysia. The model utilizes a synergetic effort between an academic institution, an NGO that govern the rural women folks and a private trading company that sell the finished product. The project was conducted in rural area of Selangor and has been in operations since the end of 2013. It shows positive outcome and could be used in other rural areas of Malaysia. The project captures the influence of the NGO programs upon rural women entrepreneurship and how a private trading company can facilitate to help develop a community. As a result the project reveals that self-income generating activities by entrepreneurship are the important contributing factor to empowering rural women folks in Malaysia.

***Keywords:** poverty, empowerment, rural, entrepreneurship, community.*

## **Practice of Internal Control of Islamic Microfinance (IMF) Product in Malaysia**

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The practice of internal control is fundamental to the successful operation and day-to-day running of business and it assists the company in achieving its business objectives. Having a viable internal control system would enable a provider of fund to achieve efficiency in its operation thereby maintaining its sustainability. The system is even more crucial in the case of

Islamic microfinance provider. Microfinance is a way to help alleviate poverty problem as the poor could be able to take advantage of economic opportunities, build assets and improved their life as a whole, thereby pulling them out of vicious circle of poverty. Hence, maintaining the microfinance institution's sustainability by way of good internal control system is significant in materializing the objective of poverty alleviation. This paper discusses the internal control system of Islamic microfinance product. A case study sample was selected to examine the actual internal control practice of one particular IMF product provided by the respective institution in the country. Finding of this study indicated the many challenges that the MF provider need to undertake in handling the product.

**Keywords:** *Financial risk, Islamic Microfinance Product, risk management*

**IC7-089**

## **Eradication of Abject Poverty through Affordable and Nutritional Foods Alternative: An Overview of the Prophetic Foods**

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Abject poverty and street begging are a common and persistent problem that always presents moral and political challenges to all societies. Despite strenuous efforts and attempts to prevent and eradicate it, abject poverty and street begging still exists in even the most advanced and wealthy nations and associated with a wide spectrum of the most important social problems in a community. To name a few, these include mental and physical health problems, substance abuse, family violence and breakdown, suicide, crime and delinquency, unemployment, etc. It is unlikely that debates and contentions around abject poverty and street begging will end in the near future. However, not all countries have devised some measures to prevent and alleviate abject poverty and street begging, be they reactive or proactive, short-term or long term, targeted or general, public or private or a mixture of both. Indeed gains in the eradication of abject poverty or hunger since the early 1990s—when the proportion of poverty and hungry people decreased from 20 per cent in 1990-92 to 16 per cent in 2004-06—were reversed in 2008, largely due to higher food prices. A decrease in international food prices in the second half of 2008 has since failed to translate into more “affordable food” for most people around the world. Hunger and food insecurity - the most serious forms of abject poverty - have now become international priorities. The World Food Summit 1996 made a solemn commitment to halve hunger in the world by 2015. Looking at this issue, there are a number of advices on foods and nutritional habits of the Prophet (p.b.u.h.) that can be emulated to tackle the issue of abject poverty and street begging. These foods are not only affordable but are also substantially supported by scientific studies in terms of its benefits. Therefore, this paper aims to discuss certain aspects of the prophetic foods such as dates, barley, figs, water melon, cucumber and goat's milk and its potential role in alleviating the problem of abject poverty and street begging. The Prophetic foods model is believed to be a strong motivating factor in making dramatic changes to the life of the underprivileged poor.

**IC7-093**

## **Social Entrepreneurship (SE) Development in Bangladesh**

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The paper presents the results of a survey during the period of 2012-2013 that has been carried out by us in order to examine the potentiality of the social entrepreneurship development. The samples covered in this study were social entrepreneurs. The total numbers of social entrepreneurs are 50 by taking 10 from each village. Empirical survey portrays the prevalence of potentialities for social entrepreneurship development in the study areas. Many problems in implementation of the social entrepreneurship development programme have been identified such as lack of support for social entrepreneurs, inadequate motivational training, absence of capacity building programme of social entrepreneurship, ineffective campaign programmes, absence of network among government, Philanthropist other stakeholders, absence of effective management information system and lack of research on social entrepreneurship in study areas. The study, in conclusion, has attempted to find out implications and offering strategies towards the goal of successful implication of the social entrepreneurship development programme in Bangladesh in general in study areas in particular.

**IC7-095**

## **Accounting for Social Enterprises: An Islamic Perspective**

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Islam as a complete code of life, emphasizes on the social justice and welfare. Since the traditional capitalist society failed to ensure an equitable society, the urgency of social enterprises cannot be overlooked. Again the proper record keeping of transactions of any organization is a must. There is priority of recording in Islam and its importance can be understood by several verses of the holy Quran as well from different Hadiths. Again, the traditional accounting has some features contradictory to the Islamic principles of justice, equality and truthfulness. Thus, the study is an effort to propose an accounting framework for social enterprises. To develop an accounting structure for social enterprises, the existing accounting pattern of social enterprises has been critically evaluated in the light of Islamic Sharia'h and the conflicting ones have been replaced with the right ones from Islamic perspective.

**Keywords:** *Social Justice, Social Enterprise, Islamic Accounting, Traditional Accounting*

## **Evaluation of Rural Development Scheme of Islami Bank Bangladesh Limited as an Alternative Source of Micro Finance for Poverty Alleviation**

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Rural Development Scheme has been established by Islami Bank Bangladesh Limited in mid Nineties. Within 19 years from inception it has become a popular name in the rural areas of Bangladesh. It is now serving near about 17,370 villagers of 64 districts of the country through 240 branches and 28,151 centers. Since it got wide acceptance in a short period, the study has been undertaken to evaluate the role of Rural Development Scheme (RDS) of Islami Bank Bangladesh Limited (IBBL) in alleviating poverty from the rural areas. Secondary data sources have been used to evaluate the financial activities of RDS in reducing and eliminating poverty from rural areas and to compare its performance with other leading micro finance institutions in the country. The study revealed a success story of RDS of IBBL showing a healthy trend of investment growth. Most interestingly, about 82% of the clients of RDS are women many of whom have turned around their fate with the assistance of RDS. Where many of the traditional micro credit organizations have been burdened with default loans, it has a tremendous achievement of recovery which is 99.20%.

***Keywords:** Rural Development Scheme of IBBL, Poverty Alleviation, Micro Finance.*

## **Management of *Sadaqah* through Social Enterprises: A Case Study of Anjuman Mufidul Islam, Bangladesh**

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*Sadaqah* (voluntary charity) is a glorious activity in Islam. It is considered to be a symbol of one's eeman (faith). The importance of *Sadaqah* has been narrated both in the holy Qur'an and in the Hadith. Thus, the Muslims always try to give aids to the needy people. In fact, they seek to establish a society where social justice and distributional equity would prevail so that a section of the society does not discriminate and prosper at the expense of the rest of the society. As Islam promotes social equality and harmony, any business would be considered closer to Islamic principles if its operations and practices are socially, commercially, and environmentally sustainable. In a modern context, these businesses are known as "social enterprises". Thus, establishment of social enterprises may ensure the social justice which is the prime concern of Islamic Financial System. Instead of scatter contribution of *Sadaqah*, its efficient use through the establishment of social enterprises may help ensuring social justice and uphold the prime purpose of Islamic Financial Systems in a better way. One of the best

examples of such enterprises is Anjuman Mufidul Islam, Bangladesh. Thus, the study is an endeavor to evaluate the management of *Sadaqah* by Anjuman Mufidul Islam, Bangladesh. The research also attempts to propose a model for efficient management of *Sadaqah* through social enterprises. The secondary sources of data collected from the annual reports of Anjuman Mufidul Islam, Bangladesh have been used to evaluate how well it is managing *Sadaqah* to ensure social justice. Existing models of social enterprises have also been examined. A great achievement of Anjuman Mufidul Islam Bangladesh has been revealed from the study and on the basis of it a model has been developed for efficient use of *Sadaqah*.

**Keywords:** *Sadaqah, Efficient Management of Sadaqah, Social Enterprises, Anjuman Mufidul Islam, Bangladesh*

#### **IC7-099**

### **Poverty Eradication through the Corporate Social Responsibility (CSR) Initiatives: A Case Study on Two Selected Banks in Bangladesh**

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This paper aims at studying the contribution of the Corporate Social Responsibility (CSR) department of two selected banks; Islami Bank Bangladesh Ltd. (IBBL) and Dutch Bangla Bank Ltd. (DBBL) towards poverty eradication in Bangladesh. This paper also highlights the challenges of the CSR department in eradicating poverty in Bangladesh. Finally the study recommends some suggestions, strategic plans and programs to overcome those challenges in promoting economic development of the country. The methodologies used in this study are analytical and descriptive. The study finds that the CSR policy can be a significant tool to exterminate the poverty level in modern Bangladesh. The study recommends, however, their policies should be improved systematically and effectively since they are facing some challenges in this arena. This paper would be very useful for academicians, researchers, policy makers and others who have interest to study in and learn more about this noteworthy field of knowledge.

**Keywords:** *Poverty, CSR, IBBL, DBBL, Bangladesh.*

#### **IC7-101**

### **The Role of Information and Commutation Technology (ICT) to Alleviate Poverty in Bangladesh**

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**Md Mostafa Munir Chowdhury**, Assistant Professor, DBA, IIUC, Bangladesh.

Poverty is one of the problems in the third world countries like Bangladesh. There has been an ongoing battle against challenging living conditions - overcrowding, floods, deforestation, erosion, soil depletion and natural calamities. Quite a lot of programs have been tried since the independence of Bangladesh in 1971, and to tell the truth, most have failed. Obviously, each time an anti-poverty program fails it gives more fuel to the richer class to argue that there's no point trying to help the poor. This is an age of information technology. Almost all of the spheres

of human life are contributed by Information technology. Information Technology can change the fate of the poor by helping them to be with the current time and happenings by ensuring their capabilities to access to information. The Government of Bangladesh realizes the importance of the issue and recently they concentrated on transforming the government services to digitize. As one of the initiatives to empower the poor with information GOB has launched Union Information and Service Centre (UISC) in all of the Union council of the country. Private sector started digitization of operations earlier than the government. Now as Government has also initiated the process; the journey will get a smooth and parallel speed to develop the socioeconomic condition of the poor of the country. This paper attempts to explore the capabilities of ICT to reduce poverty in Bangladesh. The study will also try how ICT can be better used in the way of eradication of poverty.

**Keywords:** *ICT, Poverty, Alleviation, UISC*

#### IC7-107

### ***Zakah* Management in Rural Areas of Bangladesh: The *Maqasid* (Objectives) Perspective**

**Muhammad Obaidullah, PhD**, The author has recently obtained his PhD degree from the Department of *Usuluddin* and Comparative Religion, *Kulliyah* of Islamic Revealed Knowledge and Human Sciences (IRKHS), International Islamic University Malaysia (IIUM), Kuala Lumpur, Malaysia.

The present study aims at asserting the present condition of *zakah* management in the rural areas of Bangladesh from the *maqasid* (objectives) perspective. One of the significant *maqasid* of *zakah* is to establish a balanced economic society wherein none lives in the extreme level of poverty. In Bangladesh a 90% Muslim major country, *zakah* management is very poor. Only few people pay their *zakah* and most of the people are careless about it. Those who pay *zakah*, they do not pay it in the proper ways. Therefore, it does not work to achieve the goals of the Islamic *shari'ah*. The reasons behind it include (1) lack of knowledge about *zakah*, (2) lack of public awareness, (3) lack of *zakah* management (4) defected *zakah* distribution system and (5) anti-religious sentiment. In the rural areas of Bangladesh, however, most of the people are not in the situation of paying *zakah* but there is good number of people on whom *zakah* is compulsory. If they pay their *zakah* appropriately, it would certainly play a significant role towards alleviating the poverty in the present-day Bangladesh. The study, therefore, examines either the *maqasid al-zakah* is attained in the rural areas of Bangladesh or not. The study also highlights the challenges of *zakah* management in rural Bangladesh to find out effective recommendations for overcoming those challenges. The methodologies applied in this study are analytic and descriptive. An interview session was also conducted by the researcher to get information from the people who are living in rural areas of Bangladesh.

**Keywords:** *Zakat, Maqasid, Shari'ah, Islam, Poverty, Rural Area, Bangladesh.*

### IC7-118

## **Vagrancy Eradication in Malaysia– From the Government’s Eye**

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Living on the streets or being a vagabond is a serious social problem faced worldwide. It can have a detrimental impact towards a country's socio-economy as well as safety. This study aims to gain a better understanding of the current vagrancy issue in Malaysia from the government's perspective. Purposive sampling method was used. A qualitative approach with in-depth face to face interviews of experts from government officials of various sectors was conducted. A number of programs and actions have been implemented by the government to address this issue. Programs such as Anjung Singgah and Desa Bina Diri are aimed to provide enough support to ensure that the rescued vagabonds will be able to live independently. A number of recommendations are made in order to improve the current government policies and the urgent need to educate the public about the impact of vagrants to the society and country.

**Keywords:** *vagrancy, vagabonds, homeless, beggars.*

### IC7-119

## **Soup Kitchen for Helping the Homeless and Urban Poor: The Role of Non-Government Organizations in Malaysia**

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Poverty eradication remains a big challenge for the developing world. In Malaysia, it is reported that the overall poverty rate has dropped from year to year. However, the homeless and urban poor can still be seen in the big cities such as Kuala Lumpur. The government, together with non-government organisations (NGOs) are working together to ensure that those in need are getting help. One of the activities organized by the NGOs is Soup Kitchen, which aims to provide basic meals for these individuals. This study embarks to understand the role and function of Soup Kitchen by different NGOs in providing food to the individuals in Kuala Lumpur. Purposive sampling method with in depth interviews was carried out with the project managers of these Soup Kitchens. Soup Kitchen activities have been very well received by the homeless and the urban poor judging from the huge turnout during their food distributions. Besides food distributions, these NGOs also provide basic on-street medical care, counseling and referral to

accommodation and shelter. The role of NGOs in alleviating hunger has made a positive impact on changing the lives of the homeless and urban poor in the city. As a conclusion, these Soup Kitchens by the NGOs provide an inspiring support in helping the homeless and urban poor in Kuala Lumpur.

**Keywords:** Soup Kitchen, NGOs, poverty, homeless, urban poor.

#### IC7-121

### **Eradication of Abject Poverty and Street Begging: Malaysian Experience**

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Cost of living continues to rise all over the world. These phenomena caused among others street beggars who desperately striving for survival.

All governments worldwide are going through a very critical phase in the process of alleviating extreme poverty among citizens as well as solving one of the social problems which is street beggars.

In Malaysia, the task was given to The Women, Family and Community Development Ministry to implement the initiatives that can help raising the living standards of low-income households (LIH) under the Government Transformation Program (GTP).

Statistics in January showed that there were 7,668 people in the extreme poor category, and 92,593 poor households registered in the e-Kasih, a portal which specially developed to register the names of those fall under the poor category. One of the National Key Results Area (NKRA) of the Ministry is to raise the living standard of low-income household.

As far as street beggars are concerned, the problems become more serious when it involves syndicates that use children in their activities. They are considered as "Professional Beggars" as they train certain individuals to become beggars and they pay for their services.

These phenomena give a very bad impression to visitors and tourists with the increasing numbers of street and child beggars in Malaysia. The safety and security of these children are at stake if the enforcement of the law does not take immediate action.

#### IC7-123

### **Prevention of Thalassaemia in Countries with limited Resources**

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Thalassaemia is among the commonest inherited disorders in developing and low-income countries. The cure is very costly and requires long-term management. The only way to solve this problem is by preventing more birth of thalassaemia major cases by a screening program. Accurate diagnosis of alpha-thalassaemia requires DNA analysis, which cannot be applied

effectively in underprivileged countries. Therefore, a simpler test should be used as a screening tool and the definitive cut-off level is critical for the success of the screening program. A retrospective observational study was carried out on peripheral blood parameters of alpha-thalassaemia carriers in Malaysia. Results obtained were compared to the DNA study. The aim of this study was to suggest the most suitable screening tool for alpha-thalassaemia using blood counter, which can reduce the cost for the screening program hence more suitable for countries with limited resources. Results showed that blood parameters (MCH) is a sensitive and stable measurement for alpha-thalassaemia screening program.

**Keywords:** *Alpha-thalassaemia, screening, peripheral blood parameters, blood counters, underprivileged countries.*

#### **IC7-127**

### **Attitude toward Poverty among Academicians, Social Care Institution Workers and General Population in Kuala-Lumpur, Malaysia**

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There are various explanations among public about the phenomena of poverty. The aim of the present study is to investigate the differences in attitude among three groups such as academicians, social institution workers and general population that explain about poverty. One hundred and five samples that consist of 35 respondents from each group were recruited in Kuala-Lumpur. The participants were requested to complete the Attitude toward Poverty Short Form Scale. There are 3 constructs in this scale such as personal deficiency, stigma and structural perspectives. One-way ANOVA test revealed that academicians and general population ascribed personal deficiency more than stigma and structural perspectives to explain poverty. Social care institution workers perceived personal deficiency as least important determinant to poverty. Demographic profiles such as gender, higher education status and high income individuals emphasized more on individualistic perspective too.

**Keywords:** *Attitude toward poverty, Differences in attitude, Kuala-Lumpur.*

## **The Role of Microfinancing for Poverty Alleviation: Malaysia's Experience**

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Poverty alleviation is the main concern of Malaysian government where Malaysia aims to become high income nation by 2020 with an average Gross Domestic Product (GDP) of 6 percent per annum and income per capita at about RM48000 (USD15000). In 2010, the Prime Minister was launched Government Transformation Program (GTP) and raising living standards of low-income households that includes extreme poor and poor people has become one of the National Key Result Areas (NKRA). This NKRA aims to create opportunities for low-income households to earn income independently and the mission to become high income nation as per Vision 2020 will be achieved. Therefore, Small and Medium Enterprise (SME) development including micro enterprises has become national priority to achieve Vision 2020. To funding the micro enterprises, the government through its agencies and assisted by Non-Governmental Organisations (NGOs) has provided micro financing from RM100 up to RM50, 000. There are two types of institutions namely banking institutions and non-bank institutions that offer microfinance. In terms of total financing, the total loan disbursement for Amanah Ikhtiar Malaysia is RM8.7 billion and total loan repayment is RM1.4 billion with a repayment rates is 98.65 percent as at end 2013.

**Keywords:** *Microfinancing, Poverty Alleviation, Malaysia*

## **Language and Homeless: A Preliminary Study**

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Socioeconomic status has been identified as one of the factors that affect learning. This is axiomatic because parents with money can create an environment that is conducive for learning. Analysis on current literature on socioeconomic status and language has provided empirical data of the connection between socioeconomic status and language development and ability. Mapping this onto the Malaysian scenario today where homeless is the newly-highlighted issue, there are too many questions of which angle to tackle, who to study—parents, mothers, or children, and other questions. Thus, this warranted for a preliminary study that was conducted through observation and interviews. The findings have paved ways for possible research directions like language perception, language use, school for street children, language preference, and language between homeless and the volunteers.

**Keywords:** *homeless, language, Malaysia, preliminary study.*

## **Medical Support and Poverty: Restoring Sight after Cataract Surgery**

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**Mohd Dzulkhairi Mohd Rani**, Fakulti Perubatan dan Sains Kesihatan, Universiti Sains Islam Malaysia

Cataract is a major cause of blindness worldwide. Cataract surgery is an effective intervention to restore the sight. Accessibility of service, fund and awareness for surgery are barriers among people living in poverty. This study was performed to highlight the accessibility of fund from medical support group in the hospital in line with restoring the sight. A cross sectional study using cataract surgery database from Hospital Ampang Malaysia was analysed. From a total of 2388 patients who underwent cataract surgery from January 2012 to June 2014, a total of 102 patients received fund for intraocular lens from the medical support group after being counseled. Almost all funded patients had a low vision to near blindness before surgery and they successfully achieved an excellent visual acuity post operatively. Awareness among the underprivileged patients regarding the accessibility of fund should be highlighted and it is critical to devise a simple and reasonable method to assess the eligibility among patient. Restoring sight from cataract is a necessity because it affects individual's quality of life not only on psychological impacts but also on families' earnings as well.

**Keywords:** *cataract, poverty, intraocular lens, visual acuity, accessibility*

## **Good Governance and Poverty Reduction: Evidence from Bangladesh**

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Good Governance is an important issue in developing countries. The good governance is inter-related with poverty reduction in developing countries. The main purpose of the study is to provide the evidence of Good Governance in poverty reduction of Bangladesh. Good Governance needs a framework of efficient management of public resources towards poverty reduction. The study has used primary and secondary data. In order to collect primary data a structural questionnaire is developed, which is prepared in the light of the objectives of the study. The secondary data are collected only relevant to the good governance and poverty reduction in developing countries for the theoretical development of the study. The data have been analyzed using statistical measures to validate the findings. This study revealed that the good governance has made substantial effect for the poverty reduction in Bangladesh. The study seems to carry an enormous academic value since a few studies have been undertaken in this area. It may be helpful to the national institutions, NGOs, Donors, international agency, World Bank, IMF, Academic researchers and national policy makers who have been making endeavour to poverty reduction in developing countries as well as Bangladesh as a whole.

**Keywords:** *Good Governance, corruption, Efficient Management of public resources, Poverty Reduction, and Bangladesh*

## **Role of Mosque to Eradicate Extreme Poverty**

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No one likes to be poor. Poverty is not willingly accepted by any one. However poor people and poverty are existed everywhere. What are the things that act as factors to make people poor and where is the remedy for it? Again what are the causes that affect people to become poor and remain with it? Keeping this question in the consideration, this article aims at analyzing the factors and causes of poverty in rural area of Bangladesh. Taking formal and informal interview of some poor people to see how they have fallen into poverty and how are they trying to overcome it? Also this is to analyze how social relationship can help people in various ways to eliminate poverty from society. After all mosques being important social institutions can play a vital role to eradicate poverty also. This is to define problems and find out the solution just from its besides and to make people conscious to solve their problem indigenously.

**Keywords:** *Factors, Causes, Social relationship, Mosque, indigenously.*

## **Demand for Islamic Micro Financing Among the Urban Micro Entrepreneurs in Malaysia**

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**Prof. Dr. Rashidah Abdul Rahman**, Professor, Faculty of Economics & Administration, King Abdul Aziz University, Kingdom of Saudi Arabia.

Microfinance has captured global attention as a working model of economic development that reduces poverty by providing small financial services to the poor families. The growth of Islamic finance industry must be in line with the needs of Shariah compliant products for the micro entrepreneurs. Loans from commercial banks are not designed to help those without collaterals, thus providing micro loans are considered as very risky and not cost effective. As a result, many microfinance programmes are operated by non-profit organisations that rely so much on donations and subsidies from other sources of funds to stay in existence. They are more concerned with the breadth of their outreach, by reaching more clients, the more impressive their performances would be. Hence, the main objective of this study is to assess the demand for microcredit among the urban micro entrepreneurs in Malaysia; thus determine the potential market size. 550 questionnaires were collected from the urban micro entrepreneurs in Selangor. In summary, it is found that the current demand for Islamic microcredit for the chosen sample is at 14% as the micro entrepreneurs are avoiding of getting indebted and fear that repayments of the loan will be burdensome. However, further analysis of the data shows that the micro entrepreneurs actually need the financings to expand their businesses. Therefore, we conclude that there is a strong demand for microcredit to boost the business of the micro entrepreneurs and that there is a potential market for the microfinance services. Unfortunately the huge potential market size has not been well served. At the current rates, only between 19% to 50% of them are being served by various types of microfinance institutions (MFIs). In summary, MFIs need to reach out to the potential micro entrepreneurs so that they are able to take the microcredit and bear the risk that go along with it for the sake of their businesses. Among the marketing strategies include convincing potential customers to use the services provided which will benefit them in their future business undertakings.

**Keywords:** *microfinance, micro entrepreneurs, outreach , urban poverty, Islamic)*



#### IC7-142

### **How Corruption Contributes to Poverty**

**Prof. Olu Aina, OFR, ICPC, Abuja**, Prof Olu Aina, OFR former Head of Department of Vocational and Technical Education, Ahmadu Bello University, Nigeria, Pioneer CEO, National Business and Technical Examinations Board, Nigeria, is currently Executive Member, Independent Corrupt Practices and Other Related Offenses Commission (ICPC), Nigeria.

There is widespread perception, even among street people, and development agencies (World Bank and USAID), that corruption is generally the cause of poverty. The topic of this paper, which was suggested by the organizers of this Conference, also says that much. Though literature abounds on this subject, there is, as yet, no empirical evidence or unanimity among scholars to support the hypothesis that corruption is responsible for poverty even though, it is generally agreed that corruption fuels poverty!

The views therein have, however, raised relevant issues in the discourse, analyses, and classifications of the phenomena relating to corruption and poverty. These views range from the definitions, classifications, and characterization of the twin topics depending on the perspective, economic or governance, from which they are viewed.

This paper accordingly attempts to review existing literature on the subject of corruption and poverty. The issues generated by the review are related to what is on ground in Nigeria – the largest economy with seemingly the largest number of poor people in Africa. It concludes with the anti-corruption programmes which the Independent Corrupt Practices and Other Related Offenses Commission (ICPC) has crafted (especially since 2011) to address issues of economic growth, accountability in governance and governance services, education, and public trust in government which are believed to not only reduce corruption but reduce poverty as well.

#### IC7-144

### **Microfinance institutional Performance and Strategic Capabilities and Competencies: A Pilot Study of a Malaysian Microfinance Industry**

**Syed Mohamad Sadeq Bolourchian, Jamaliah Said**, Accounting Research Institute and Faculty of Accountancy, Universiti Teknologi MARA, Malaysia

Strategic capabilities and competencies in each organization can lead that organization to utilize resources in sufficient way. If those strategic factors along with other factor such as management control system are chosen carefully where high performance is targeted, microfinance institutes can have better reaction to market and society expectation. This study presents a research in progress concerning the management control system by focusing on strategic factors practices in Malaysian microfinance industry, the effect of strategic factors and how the MCS could affect the overall organizational performance. The main objective is to investigate the best fits between diagnostic and respondents' use of categories, confirm reliability and validity, and determine the amendments, eliminations and ambiguity in the questionnaire developed while literatures suggested plenty of relevant items. The pilot data collected on the sample case through the mail and online questionnaire have been analyzed by quantitative method. The analysis results have given the reliability and validity value, and then the optimal categorizations are being used in the final phase of the questionnaire construct. The study provides further knowledge on testing and developing new construct's reliability and validity in microfinance industry of Malaysia.

**Keywords:** *Microfinance institutional performance; Strategic capabilities and competencies; Pilot Study.*

## **The Role of Transaction Cost Reduction in Enhancing Corporate Governance of Microfinance Institution: A Conceptual Study of Malaysian Microfinance Institutions**

**Syed Mohamad Sadeq Bolourchian, Jamaliah Said** Accounting Research Institute and Faculty of Accountancy, Universiti Teknologi MARA, Malaysia

Microfinance institutions have main role in poverty reduction and empowerment of entrepreneurs. To provide more sufficient services, Transaction Cost Economy (TCE) has been widely offered to reduce product and service cost whilst not sacrificing the critical elements; functionality, quality and lead time. Institutional factors may influence the institutional performance while TCE mediates it. Despite many emphasizes regarding transaction cost in microfinance institution but a few research down to establish the main role of TCE and the way it is affected by institutional factors. This study tries to open new attempt toward transaction cost theories within microfinance institutions to find out how institutional factors works with transaction cost and institutional performance. The study provides further knowledge to open the new concept in Malaysia toward reducing cost of service and product in microfinance institutions.

**Keywords:** *Microfinance institutions; Transaction cost economy (TCE); Institutional Performance; Corporate Governance.*

## **Eradicating Poverty through Micro, Small, & Medium Enterprises: An Empirical Review**

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**Associate Prof. Dr. Jamaliah Said**, Accounting Research Institutes (ARI), University Technology Mara (UiTM), Sha-Alam, Malaysia.

Over and done with empirical reviews, this paper tried to ascertain the contribution of micro, small, & medium enterprises (MSMEs) in their capacities to eradicate poverty. To accumulate empirical literatures on micro, small, and medium enterprises development and poverty alleviation, a thorough search was done using online database sources such as Google Scholars, Springer Link, Wiley, Science Direct, JSTOR, Emerald full text, Scopus, and EBSCO HOST etc. We found that the development of micro, small, & medium enterprises depends on individuals or a group of people that have certain factors such as innovativeness, family background, government support programs, and training & education. Others also include, individuals' entrepreneurial characteristics, an increase in women participation in entrepreneurship and youth empowerment. A strong collaboration of government-university-industry also plays a major role for developing entrepreneurship, not only can stimulate employment and create job opportunities but also to eventually alleviate poverty.

**Keywords:** *Entrepreneurship Development, Poverty Alleviation, Micro, Small & Medium Enterprises Development.*

**IC7-149**

## **A Model for Alleviation of Extreme Poverty through Integrating Zakah, Sadaqah, Awqaaf and Poverty Alleviating Tax (PAT)**

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**Basharat Hossain**, Lecturer in Economics, Department of Business Administration, IIUC, Bangladesh

This paper presents a model for poverty alleviation that consists of two parts: funding and implementation. Funding is accumulated by integrating Islamic charity instrument and conventional fiscal instrument. An integration of Islamic charity instrument including Zakah, Sadaqah and Awqaaf may create a sufficient fund for poverty alleviation. Besides, this paper introduces and proposes a new tax called as Poverty Alleviating Tax (PAT) that may be imposed on rich people including Muslims and non-Muslims. The funds from PAT may further enrich the total fund for reducing poverty. The implementation or execution part reveals that poverty may be alleviated by three stages which are Rehabilitation, Education and Training incorporating into job or business and relieve from extreme poverty. In addition, this model emphasizes on the execution of poverty model by the joint venture of government and private institution or authority. This model is with further discussion may be a road map for eradication of extreme poverty.

**KeyWords:** *Zakah, Sadaqah, Awqaaf, Poverty Alleviating Tax (PAT), Poverty Alleviation.*

**IC7-151**

## **Towards a Quality of Shariah Review Process in Islamic Financial Institutions (IFIs) Using Inspired Confidence Theory**

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The emergence of Shariah-based financial sector that transitioned into a dynamic, fast growing and competitive form of financial intermediation, there is a need to assure the products and services offered to be Shariah-compliant. In the absence of Shariah compliance, it would make Islamic financial institutions (IFIs) not different from Conventional system and this would lead to a decrease in public confidence and at the same time, exposure to risks is also higher. It is essential that check and balance mechanisms to be in place to guard the faith and confidence of stakeholders via the need of implementation of Shariah review and audit to certify the entire policies, procedures and practices of IFIs actually conform to the Shariah requirements. Therefore, accountability can be realised from reasonable assurance and reliability of information provided by the IFIs that may derive its added value and confidence. This paper is linking at Theodore Limperg's theory of Inspired Confidence that addresses the social responsibility of the independent auditor acts as a confidential agent for society and/or possible mechanisms for ensuring that audits meet society's needs. It connects the stakeholder's needs for reliability of information to the ability of Shariah review process and techniques that offer to meet these needs.

**Keywords:** *Accountability, Assurance, Public confidence, Shariah review.*

IC7-159

## ***Qard hasana* Based Micro-financing Model for Poverty Alleviation: an Experiment in a Village of Bangladesh**

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Introduction of productive capital is a critical means for uplifting individuals from the poverty. Islamic distributive tools encourage charity in order to ensure basic needs of the poor people. This paper suggests that *qard hasana* based financing provides an additional distributive tool that is highly emphasized in Islam, but is highly disregarded in the contemporary literature as a stand alone model for increasing capital flows to the poor. This paper argues that through the application of viable mechanism, individuals can be inspired to engage in *qard hasana* based funding beyond the obligatory charities which will orient social engineering in two ways: interclass networking and entitlement of poor. This paper will conclude by introducing the social enterprise model implemented in a rural area in Bangladesh.

**Keywords:** *Qard hasana, Microfinancing, Social enterprise, Social engineering, Working model.*

IC7-160

## **The Waqf Governance Framework in Malaysia**

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Islam demands its followers to practice altruism in the name of justice and brotherhood. One way of implementing this is through waqf practice among Muslims. The management of charity foundation in Islam specifically waqf plays significant role in the development of Ummah by narrowing the social distance and reducing the income inequality in the economy. According to the Minister at the Prime Minister's Department, Datuk Jamil Khir Baharom, there are 9,937 hectares of waqf land worth RM1.9 billion has yet to be developed (Isa, Ali & Harun, 2009) This situation highlighted the main problems in the administration of waqf in Malaysia which are the inefficient management of waqf assets besides unsystematic waqf management system within the Malaysian states to cater the various categories of waqf. Administration of waqf should be strengthened in order to encourage people to practice waqf in a broader concept. In addition, the growing concern of mismanagement in these institutions such as fraud and inefficiency may discourage the potential waqf donors to support such practice. Align with the revival of waqf practice; a call for good governance and best practices of waqf institutions in Malaysia emerges. Hence, this conceptual paper purports to shed light on the governance of Islamic waqf institutions by proposing a governance framework in Islamic philanthropy institutions in Malaysia.

**Keywords:** *waqf, governance, accountability, mutawwali.*



IC7-161

## **A Socio-Economic Survey on the Culture of Street Begging in Kano, Katsina, Kebbi, Sokoto and Zamfara states of Nigeria**

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This survey is conducted on Nigeria covering five states in North western part of the country namely: Kano, Katsina, Kebbi, Sokoto and Zamfara states which have similar characteristics and socio-economic profiles. Nigeria is a middle income and mixed economy with an emerging market flourishing in financial services, communications and entertainment sectors in addition to oil which is the dominant source of foreign exchange. Unfortunately, despite all these fortunes, there is unequal distribution of income with high incidence of poverty. There are also several poverty-induced erroneous misconceptions, such as for example, legalizing begging as a virtue. Consequently, various types and dimensions of begging are visible in the country particularly the sampled states. The paper therefore aims at, through a field survey, providing insight into the nature and dimensions of the culture of street begging with a view to provide solutions through action plans from government and individuals. To achieve this objective, the research adopted a survey methodology, using questionnaires to obtain information from a total of 750 respondents across the five states, each state having 150 respondents. Random sampling was used to select the respondents in all the five states concentrating on metropolitan cities and their suburbs. The information obtained were presented in tables and percentages. The findings of the survey indicate that 60 – 70 percent of the beggars are *almajiri*; 55 – 60 % is from the category of disabled while 20 – 35 % constitutes “others”. Similarly, males beggars are higher than other categories in all the states, ranging from 80 – 90 %. As for the age categories of respondents, majority of the beggars are within the age range of 10 – 20 years indicating that children of school age (primary and secondary) are trapped in begging. Greater percentage of the beggars are unmarried (50 %) followed by widow/widower (20 %) and divorced (13.3 %). Majority of the beggars are physically fit across the state (40 – 60 %) followed by disabled (18 – 25 %). Majority of the beggars expressed that on the first day of begging they needed company and were accompanied either by close relations or members of their home districts. Majority (40 – 43 %) expressed that they beg simply because they have no alternative, 20 – 30 % beg because they want financial freedom. About 48 – 57 % reported that they felt shy of begging on the first day. On the issue of who gives more alms, it was found that government officials, traditional rulers and wealthy people give more, followed by women and then children. On the amount earned daily from begging, only 10 – 17 % get ₦600 - ₦1,000 while 10 – 14 get ₦1,000 above and the remaining get ₦500 and below which is too meager. Similarly, 17 to 27 % of the beggars spend about 12 hours and above on begging while majority spend between 3 and 12 hrs which indicates that a lot of valuable time wasted which is not commensurate to earnings from begging. Across the five states roughly 40 % of beggars spend ₦8,000 - ₦9,000 on food; 5 % spend ₦1,000 on clothes; 5 – 10 % spend ₦1,000 - ₦2,000 on recreation, 10 – 14 % spend ₦2,000 - ₦3,000 on education; 10 – 12 % spend on ₦2,000 - ₦2,500 on rent; 5 % spend ₦1,000 on utilities; 5 – 7 % spend ₦1,000 - ₦1,500 on medical expenses. On the achievements from begging, a lot of beggars dwell on slam, wooden and thatched houses (between 20 – 40 or 14 – 27 % in each state). Similarly, 20 – 40 or 14 – 27 % dwell in mud houses and 25 – 30 or 17 – 20 % dwell in brick houses. On whether begging brought changes to lives, a little above 50 % answered “no” while about 50 % responded “yes” which seems to be confusing. Similarly, 37 – 50 % opined that they would like to continue with begging while 40 – 60 % expressed that they would like to

quit and engage in other business. The outcome of the survey revealed that there are many beggars in Northern part of Nigeria. Therefore the research recommended the following:

- Public private partnership should be encouraged to develop small – social enterprises for the poor.
- Provision of interest - free credits for the poor.
- Strengthening of the *Zakah*, *Waqf*, *Hisbah* and *Sadaqah* Boards in the sampled states to help poor people.
- Government should domesticate local *malams* in order to avoid child begging.
- Media campaigns and reorientation should be embarked upon to discourage begging.
- Provision of formal education to *almajirai* to avoid begging.

#### IC7-163

### **Productive Efficiency Measurement of Selected Islamic Banks in Bangladesh: An Application of DEA**

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**Md. Abdus Sabur**, Assistant Professor, Dept. of Accounting & Information Systems, Islamic University, Kushtia, Bangladesh

In this paper, Data Envelopment Analysis (DEA) technique is used for assessing efficiencies of selected banks. Only input-oriented DEA with constant return to scale (CRS) model is considered for the measurement of inputs under the study. Total assets, number of employees, number of branches, deposits and equity are found to be highly underutilized in almost all inefficient banks. On average, selected Islamic banks in Bangladesh under study are found to be 76 percent technically efficient. Factor analysis shows that the mean of this measure was found to be the highest for EXIM Bank and lowest for SIBL. According to Coefficient of Variation, the lowest amount was found in IBBL, which represents the most stability position among the banks under study. According to Exponential Growth Rate (EGR), IBBL and EXIM Bank show better productivity with EGR and Mean. Though the EGR% of SIBL was found highest but the mean was very poor.

**Keywords:** *Productive Efficiency, Technical Efficiency, DEA.*

#### IC7-164

### **Street Begging in Bangladesh: Way out to Eradication**

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Bangladesh is a country where a large percentage (40%) of population lives below poverty line. Street begging is a very common scenario having reflection of the countries instable, poor and slow growing economy. Time and again the 'Bottomless Basket 'was termed 'Emerging Tiger of Asia 'which vanished like bubbles in the ocean. Besides Bangladesh have the most skilled 320 million hands of 160 million enthusiast people. Some of our very popular NGOs won international awards for their poverty Alleviation programs though poverty still strikes our economy every now and then. May be none of our big organizations ever looked in to the shameful street begging issue which is indeed a thousand million ' mafia trade 'ruining the

national pride keeping the odd profession going on with the help of corrupt law and order enforcing agencies. This study aims at unfolding the hidden secrets of street begging in Bangladesh and suggest remedies for emancipating Bangladesh economy in right form. The vicious cycle of poverty, shameless culture of begging, ruthless trend of begging trading needs to be strongly stopped creating awareness among all concerned and implementing Model developed and suggested in this humble work.

**Keywords:** *Street Begging, Begging Culture, Beggar Factory, Mafia Trade, Sadaqa Project Model, Poverty Eradication.*

#### **IC7-165**

### **Social Security of Workers in Bangladesh: Realities, Challenges and Ways Forward**

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This paper, an empirical study, deals with an important global issue affecting the social security of workers in Bangladesh. Social security refers to the institutional measures, services and safeguards to protect the marginalized people who are most vulnerable to livelihood risks. Social security systems ensure minimum financial safety to a person or his/her family in cases of unemployment and underemployment, illness and injury, old age and retirement, invalidity, family responsibilities such as pregnancy and childcare, and loss of the family breadwinner. The article aims to examine the extent to which the workers in Bangladesh get access to social security benefits enshrined in various legislative and policy instruments. It is found that the rights of the workers to social protection are mentioned in law only, but in reality, they cannot meaningfully ripe the fruits to eradicate their poverty and ill-fate. The article recommends that the government and employers should respect the rights of the workers by facilitating the opportunities to them through various measures.

**Keywords:** *Social Security, Labour Act, Social Protection, Informal workers, financial safety*

#### **IC7-166**

### **Role of Islamic Microcredit In Terms of *Maqasid Al-Shariah*. A Case Study of Amanah Ikhtiar Malaysia**

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Many studies have evaluated the role of microcredit programs using the conventional assessment approach. However, the conventional system of socioeconomic role assessment cannot evaluate the performance of Islamic microcredit in terms of achieving the objectives of *Shariah* for the Islamic microcredit model. Therefore, this study examines the role of Islamic microcredit based on the achievement of *Maqasid Al-Shariah*. It uses primary data that were

collected through a questionnaire survey distributed among 393 microcredit borrowers from Amanah Ikhtiar Malaysia (AIM). The survey was conducted from July 2013 to December 2013 in the State of Sabah and in Peninsular Malaysia. This research also analyzes the socioeconomic roles and the achievement of microcredit and microenterprise from the perspective of the five principles of *Al-daruriyyat* from *Maqasid Al-Shariah*. Results indicate that the microcredit program of AIM has a positive and enhancing effect on the livelihood of clients. This effect is reflected in the assessment of their well-being, especially in the context of *Maqasid Al-Shariah*.

**Keywords:** *Amanah Ikhtiar Malaysia, Islamic microcredit, microenterprise, Maqasid Al-Shariah, Al-daruriyyat.*

IC7-167

## The Potential of *Zakah* in Redistributing Economic Justice and Poverty Alleviation: A Case Study of Bangladesh

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Zakah (الزكاة) which is the third of the five basic pillars of Islam is considered as an integral part of an Islamic social welfare system since it ensures the rights of poor and needy in the wealth of the rich and as such acts as a tool for distribution of wealth in eradicating poverty in society. This study examines the potential of Zakah in redistributing economic justice and alleviation of poverty, using Bangladesh as a case study. Keeping this objective in view, the study attempts to discuss: a) the concept of redistributive justice from conventional as well as Islamic economics point of view, b) the well-known schools of thought in political philosophy of redistributing income, c) the salient features of the Islamic strategy for the realisation of the desired pattern of distribution and d) the tentative results from an empirical study on how much would be the yield of Zakah in modern economy towards the alleviation of poverty. The study finds that Zakah tends to eliminate poverty - both short-term and long-term. Besides, being a collection of redistributive measures it plays an important role in redistributing economic justice in an Islamic economy. The study concludes with providing an answer to a significant question as to how Zakah being a collection of redistributive measures can play an important role in eradication of poverty.

**Keywords:** *Zakah, redistributive justice, social welfare, poverty alleviation, Bangladesh.*

## **Micro Finance for Poverty Eradication through Institutional Supervision-A Means for Economic Development in Chittagong Region**

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The study describes how and to what extent Islamic banking finance contributes in developing moral responsibility of rural based micro entrepreneurs in Chittagong. Since individual savings are organized and managed through group savings, an individual develops a close ties with other members in the group which ultimately contributes in promoting inter-organizational network relationships (Aldrich, 1979, p.281) with members in the group. Furthermore, since the entire saving activity and accumulation of required customers' deposits are supervised by the financing organizations within IFS, their external network relationships are extended to different organizational units in the grass-root level ME System. Thus, the micro-entrepreneurs not only extend their network relationships with the lending organizations within IFS but also with different entrepreneurs within the grass-root level ME System. This in return develops and intensifies *intra – organizational and inter-organizational* network relationships. A direct interview method is used while collecting data from the clients of IBBL. The study reveals that financing activities oriented with moral teachings and training not only generate good profit of any investment but also enhance the economic development by eliminating unemployment problems and poverty. The end result demonstrates the unique contribution of 'Musharaka' mode of Islamic banking finance and the extent to which this specific financing technique enhances the moral responsibility of rural based micro-entrepreneurs through unique supervision. A number of suggestions have been recommended to alleviate poverty in Chittagong in Bangladesh.

**Keyword:** *Musharaka, Micro credit, RDS, Chittagong Region.*

## **The Financial Self-Sustainability and Operational Efficiency of Microfinance Institutions in Southeast Asian Countries**

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One way of promoting the governance of microfinance institutions (MFIs) is via financial self-sustainability and operational self-efficiency. This study aims to measure the performance of financial self-sustainability and operational self-efficiency of MFIs, as well as to compare their

positions in Southeast Asian countries. Toward the achievement of its objectives, this study used descriptive statistical and financial ratio analysis techniques, as well as econometric techniques on several performance indicators to measure the performance of MFIs. The multiple regression technique was used to measure financial self-sustainability and operational self-efficiency to explain the yield on a gross loan portfolio (nominal), size of MFIs, personnel-productivity ratio, debt-to-equity ratio, cost per borrower, average loan balance per borrower, and age of MFIs in Southeast Asian countries. The multiple regression output indicated that the majority of MFIs in this region are capable of maintaining financial self-sustainability and operational self-efficiency in their operations. However, enhancing governance entails that MFIs in Southeast Asian countries need to consider simplifying the distribution of loans to increase the number of borrowers, reach the poorest of the poor, reduce operating cost, utilize resources to generate financial revenue, and focus on social activities.

**Keywords:** *Microfinance, Microfinance institutions (MFIs), Financial self-sustainability, Operational self-sustainability, and Southeast Asian countries.*

#### IC7-171

### **Poverty Alleviation: A Comparative Study of Traditional and Islamic Microfinance with Special Reference to *Zakat* And *Waqf***

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Microfinance has been recognized by the United Nations (UN) and International Monetary Fund (IMF) as one of the important instruments of poverty eradication. It has been perceived, however, that the traditional microfinance cannot play apposite role to alleviate such poverty for its scopes and limitations. Islamic Microfinance, on the other hand, is an effective alternative to traditional system of microfinance for reaching the poor, raising their living standards, creating jobs, boosting demand for other goods and services, contribute to economic growth and alleviating poverty. The basic aim of this paper is to study the traditional and Islamic microfinance and to compare between them. The paper also examines the efficiency of Islamic microfinance with special reference to *zakat* and *waqf* to alleviate poverty.

**Keywords:** *Poverty, Microfinance, Traditional, Islam, Zakat, Waqf.*

#### IC7-173

### **Building Social Business with Islamic Fund**

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This paper finds the types of fund demanded for building social business. It also identified a gap between demand and supply of the fund. To ease the supply side, eight sources of Islamic fund have been found suitable for. It has been, therefore, concluded that Islamic fund may be tapped in social business. So it suggests that unlike *Zakat* Board, government should establish non-profit special institution to mobilize Islamic funds and channalise the same to social business. Thus the study paves the way for building social business with Islamic fund.



**IC7-175**

## **Awqaf in Bangladesh and its Potential for Poverty Alleviation and Social Wellbeing: A Socio-legal Perspective on the Prospects of Cash Waqf based Microenterprise.**

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The inherent aim of the institution of waqf is social wellbeing and human welfare; irrespective of their color or creed, race or religion. This paper investigates what role the institution of waqf can play in general, and cash waqf in particular as an important tool for microenterprise in the context of Bangladesh. It attempts to underline this Islamic alternative to the conventional micro financing that has gained much popularity and attention in Bangladesh in recent years and recommends ways, including amendments to the existing law to make the role of waqf more effective and beneficial.

**Keywords:** *Cash Waqf, Microenterprise, Bangladesh, Legislation*

## ملخص البحث

## ظاهرة التسول وعلاجها من المنظور الإسلامي في ضوء واقع بنغلاديش

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الحمد لله رب العالمين. والصلاة والسلام على سيد المرسلين، نبينا محمد وعلى آله وصحبه، فإن الله سبحانه وتعالى قد خلق الإنسان وسخر له ما في السموات والأرض وزوده بكل ما يمكنه من القيام بمهمته التي من أجلها خلق، ألا وهي مهمة الخلافة؛ ليستطيع الإنسان أن يعيش حياة طيبة، يسودها العدل والأخوة والأمن والأمان، والرخاء الاقتصادي، والاستقرار التام على كافة مستويات المعيشية. وقد ضمن الله تعالى بهذا عندما يقول: " وَلَوْ أَنَّ أَهْلَ الْقُرَىٰ آمَنُوا وَاتَّقَوْا لَفَتَحْنَا عَلَيْهِم بَرَكَاتٍ مِّنَ السَّمَاءِ وَالْأَرْضِ " (سورة الأعراف، الآية: ٩٦). غير أن الواقع الذي نعيشه يخالف تماما لما كان يجب أن يكون عليه أمر الإنسانية. فقد انتشر الفقر بشكل فظيع، واتسعت الفجوة بين طبقة الأغنياء والفقراء، فقد ثبت في بعض الإحصائيات: أن نسبة كبيرة لاتقل عن ٢ بليون من مجموع سكان العالم البالغ عددهم ٧ بليون، يبيتون في جوع، بينما يتمتع ٢٠٪ من سكان الكوكب الأرضي بـ ٨٠٪ من خيراتها، ويتمتع ٨٠٪ منهم بـ ٢٠٪ من خيراتها. إنها فعلا إحصائيات خطيرة. وكلما زادت الأيام تزيد هذه النسبة الفقيرة، على الرغم من أن هناك شعارات وأوراق العمل المنمقة التي تملن عنها من حين لآخر المنظمات الدولية المالية والاقتصادية، بهدف القضاء على الفقر، على حد زعمهم. وما أسوأ أوضاع الفقر في تلك الدول التي يطلق عليها العالم الثالث، وفي مقدمتها بلندا الحبيبيب بنغلاديش. مع أنها دولة تمتلك إمكانيات هائلة المتمثلة في مواردها الطبيعية. وأن معظم سكانها من المسلمين، الذين يمثلون ٩٠٪ من النسمة. وهنا يجب أن نتوقف ونفكر مليئا لماذا وقف بنا البلد أمام هذه الظواهر غير الحضارية. من الفقر والتخلف؟ إنها ظواهر لها أسبابها ولها آثارها المدمرة. ولايجوز لنا أن نتركها على ما هي عليه الآن. بل يجب أن نجد لها حولا إسلامية، نستطيع من خلالها أن نترقى بالأمة نحو التطور والازدهار المطلوب. ومن ثم فقد أردت أن أعد مقالة علمية موضوعية، حول قضية التسول التي تعد من أكبر القضايا التي تشوه مكانة الأمة الإسلامية عامة، ومكانتها كشعب بنغلاديش خاصة، وذلك من خلال الحديث حول النقاط الآتية: التعريف بالتسول، واقع ظاهرة التسول في العالم وفي بنغلاديش، أسباب التسول وعواملها العامة والخاصة، الآثار التي تترتب على التسول، وطرق علاج هذه المشكلة من المنظور الإسلامي علاجا واقعيا يمكن العمل به في العصر الراهن، لننتهي - إن شاء الله - بالتوصيات والاقتراحات العملية.

## دور الوقف في تنمية المجتمع

الدكتور أبوالقاسم محمد عبدالقادر، الأستاذ بالقسم العربي، جامعة شيتاغونغ، بنغلاديش وعميد كلية الشريعة والدراسات الإسلامية سابقا.

الجامعة الإسلامية العالمية شيتاغونغ بنغلاديش

لقد اتسمت الحضارة الإسلامية بخصائص تتفق مع طبيعة روح الإنسان وفطرته السليمة باعتباره مخلوقا متميزا في هذا الكون. فالطابع الخيري لها يمثل ركنا أساسيا في المجتمع الإنساني فردا وجماعيا، حيث أن الإسلام قد فتح أمام الإنسان منابع عديدة لنفع أفراد المجتمع. فمنها ما هو إجباري، مثل الزكاة والعشر والكفارات والنذور. ومنها ما هو تطوعي، مثل الصدقات النافلة والوقف. وهذا الجانب الأخير يلعب دوره البارز في تنمية المجتمع ماديا ومعنويا. إن المجتمع الإنساني يحتاج إلى التعاون والتكافل، وإلى العدالة الاجتماعية لصالح الأفراد وفلاح المجتمع. فالوقف أوضح صورة لهذا الصلاح والفلاح بكفالة المجتمع بالتراحم والتواد والتعاطف. وهذا النظام مصدر مهم لحيوية المجتمع وفاعليته بمنافع مستمرة ومتجددة بإيقاظ الشعور الأخوية بإزالة الهموم والغوم من المجتمع. يعدّ الوقف من الأسس المهمة للنهضة الإسلامية الشاملة بأبعادها المختلفة - الاقتصادية والاجتماعية والثقافية. وله مجالات واسعة في رعاية

الأيام وكفالة الغريب والعاجزين والفقراء والمعدومين كما أن له دورا حيويا في التمريض وتشبيد الاستقرار الاجتماعي وتجسيد التراحم والتواد وتطوير التعليم والتربية وإزالة الأمية من المجتمع. وفي هذا المقال نحن نحاول إبراز حقيقة الوقف وتوضيح سماته على مرّ العصور مع تجلية أثره الذي تفرد به المجتمع الإسلامي عن غيره من المجتمعات.

## IC7- 026

### الإستراتيجية الإسلامية وإستراتيجية الأمم المتحدة لمكافحة الفقر :

#### دراسة مقارنة على ضوء المجتمع البنغلاديشي

الدكتور أ.ص.م طريق الإسلام، البروفيسور، قسم الدعوة والدراسات الإسلامية، الجامعة الإسلامية، كوشتيا، بنغلاديش

تهدف هذه الدراسة إلى توضيح الإستراتيجية الإسلامية وإستراتيجية الأمم المتحدة لمكافحة الفقر ومعالجة وتخفيف وإزالة ظاهرة الفقر لاعتباره أنه مشكلة خطيرة ما تعكس الحالة العامة للاقتصاد العالمي. وتوضح وتبين هذه المقالة موقف الإسلام عن الفقر و إستراتيجيته الهامة لمكافحته ومعالجته وتخفيفه وإزالته كما توضح أيضا إستراتيجية الأمم المتحدة كأبرز هيئات عالمية ما يلعب دورا هاما بتنفيذ المشاريع المتخذة في حل مثل هذه المشاكل الضخمة في العالم كله فتُقارن فيها بين هتتين الإستراتيجيتين مقارنة دقيقة لاكتشاف أيهما أصلح وأجدر وأنسب لمكافحته في العصر الراهن على ضوء المجتمع البنغلاديشي. ثم تدرس فيها أيضا حالة الفقر في العالم المعاصر.

الكلمات الرئيسية: الفقر، مكافحة، الإستراتيجية، الإسلام، الأمم المتحدة.

## IC7- 035

### الدور العملي للدعاة والخطباء في القضاء على الفقر والتسول

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إن معدلات الفقر والتسول في تزايد مستمر، والجميع يحاول البحث عن طريق للخروج من الأزمة ولكن الواضح أنه يزداد يوما بعد يوم. ويهدف هذا البحث إلى تقديم استراتيجية عملية للعاملين في هذا المجال من خلال مناقشة هاتين القضيتين في ظل المنظور الإسلامي لهما ومنهجيته في معالجتها، وذلك عن طريق تفعيل دور الدعاة والخطباء لما لهم من تأثير فعّال في مختلف الشرائح البشرية، مع طرح بعض العمليات التطبيقية التي يمكن تطبيقها عن طريق الدعاة في الوقت الحاضر. وهذا البحث يتناول هذا الموضوع من خلال محورين أساسيين، المحور الأول منه عبارة عن دراسة نظرية تحتوي على تعريف الفقر والتسول والأسباب التي أدت إلى ظهورهما ونظرة الإسلام لهما وعن أسباب غياب دور الدعاة في القضاء على هذه الظاهرة. والمحور الثاني عبارة عن دراسة تطبيقية تتضمن الحديث عن مدى القوة التأثيرية للدعاة والخطباء في مجتمعاتهم، وعن دورهم في معالجة الفقر والتسول في ضوء القرآن والسنة، ومن ثم طريقة تفعيل هذا الدور في طرح القضايا الاقتصادية، واستلامهم زمام الأمور ومشاركتهم بشكل مباشر في التطبيقات العملية المعاصرة للقضاء على الفقر والتسول.

محاربة الفقر في ماليزيا ودور المؤسسات الحكومية والأهلية في تقليل آثاره: دراسة من العام ١٩٩٥م إلى ٢٠١٣م

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لم يعد قياس التنمية في أي دولة يعتمد على التطور المادي والتكنولوجيا، بل أضحى التقدم في النواحي الاجتماعية والإنسانية من الأدلة الواضحة على جودة ونوعية الحياة، ودرجة التنمية والتطور التي تصل إليها الدولة. ويعتبر قياس حالة ومعدلات الفقر من المؤشرات التي تكشف عن مدى التقدم والنجاح الذي حققتته الدولة في المجالين الاقتصادي والاجتماعي. تشير مؤشرات ومعدلات الفقر في ماليزيا إلى نجاح كبثر في مكافحة الفقر وتقليل آثاره. وذلك عبر جهود حكومية وأهلية متصلة وخطوات متناسقة وإجراءات فعالة. وتهدف هذه الورقة البحثية إلى دراسة مشكلة الفقر في ماليزيا، وتقويم الدور الذي قامت به المؤسسات الحكومية والأهلية في مكافحة الفقر والتقليل من نتائجه وآثاره، ولتحقيق هذا الغرض تقدم الورقة دراسة تحليلية حول برامج بعض المؤسسات الحكومية والأهلية في ماليزيا، والتي قامت بتصميم وتنفيذ برامج موجهة للفقراء مثل: مؤسسة بيت المال، مؤسسة التنمية الاقتصادية الإسلامية الماليزية. ويقدم البحث تقويماً لتلك البرامج وما ساهمت به في مجال مساعدة الفقراء وزيادة مواردهم ودخولهم، وتقديم نسيهيات مالية خاصة للمتأثرين بالأزمات المالية والاقتصادية من محدودي الدخل والفقراء. وتقدم الدراسة استعراضاً وافياً للنتائج والمشروعات الموجهة للفقراء، وذلك من خلال تحليل البيانات الإحصائية المنشورة من قبل تلك المؤسسات، إضافة إلى البيانات المتوفرة حول المؤشرات الفقر في المدن والأرياف من قبل الإحصاء المركزي الماليزي، ووحدة التخطيط الاقتصادي التابعة لرئيس الوزراء.

*الكلمات الرئيسية: محاربة الفقر، دور حكومة ماليزيا، دور مؤسسات ماليزيا، تقليل آثار الفقر.*

### ظاهرة التسول مشكلة اجتماعية ومكافحتها من منظور إسلامي

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تعتبر ظاهرة التسول آفة من أكثر الآفات الاجتماعية المؤرقة في العالم بأجمعه عامة، وللعالم الثالث خاصة، التي تثير الفوضى والفساد، وتهدد الأمن والاستقرار، وتشكل خطورة على المجتمع ومواطنيه، كما ينشأ عنها مشاكل أخرى ربما تكون أخطر منها. فلا يختلف إثنان بأن التسول من العادات السيئة في أي مجتمع من المجتمعات. ولما كان التسول طريقاً من طرق الكسب غير المشروع، وسبباً للانحرافات الخلقية، ووجود السلوكيات غير السوية، اهتم الإسلام بمعالجة هذه المشكلة معالجة شاملة، وكان له منهج واضح في هذا الموضوع، يشمل التربية، والتوجيه، وإيجاد وسائل العمل، بجانب ربط الموضوع ربطاً إيمانياً، وجعله من القضايا التي ينبني عليها محاسبة أخروية، حيث يكون السائل-من غير حاجة- على أقبح صورة يوم القيامة. والغرض من هذا البحث؛ محاولة الكشف عن أسباب التسول وأساليبه وآثاره السلبية على المجتمع ومكافحته عن طريق المنهج الإسلامي المتكامل.

## منهجية الإسلام في معالجة الفقر والبطالة من الفرد والدولة

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لقد اهتم الإسلام بمشكّلي الفقر والبطالة، وحرص على علاجهما - قبل نشوئهما - بوسائل متعدّدة حفاظاً على المجتمع المسلم من الأخطار التي قد تصيبه أخلاقياً وسلوكياً وعقائدياً؛ حيث تؤكد الإحصائيات العلميّة أنّ للفقر والبطالة آثاراً سيّئة على الصّحة النفسيّة، وخاصّة عند الأشخاص الذين يفتقدون الوازع الديني، حيث يُقدّم بعضهم على شُرْب الخمر، كما تزداد نسبة الجريمة - كالقتل والاعتداء - بين هؤلاء العاطلين؛ لذلك كان رسول الله ﷺ يستعيز كثيراً من الفقر، بل ويجمعه في دعاء واحد مع الكفر، فيقول رسول الله: **اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْكُفْرِ وَالْفَقْرِ** - ففي محاور هذه المقالة أركز أثر مشكلة الفقر علي عقيدة المسلم وخلقته وحرّيته، ثم بيان المنهج الإسلامي وآلياته في التصدي لهذه المشكلة، وبيان مسؤوليّة الدولة ومؤسسات المجتمع المدني تجاه هذه المشكلة، ويختص الجزء الأخير من هذه الدراسة بعرض الإطار العام للبرنامج الإسلامي لمعالجة مشكلة الفقر.

## الوقف ودوره في مكافحة الفقر و تحقيق الأمن المجتمعي

أ.د. أبو بكر رفيق

الأستاذ بقسم علوم القرآن والدراسات الإسلامية ونائب المدير بالجامعة الإسلامية العالمية شيتاغونغ والعضو الأمين لهيئة الرقابة الشرعية للبنك الإسلامي بنغلاديش.

أن الوقف يعتبر كهيئة مستقلة من الهيئات الخيرية و النظم الاجتماعية في الإسلام وقد لعب الوقف و لا يزال يلعب دورا بارزا في تنمية المجتمع الإسلامي و تحقيق الأمن المجتمعي عن طريق معالجة كثير من مشكلات الفقر و البطالة. ولنشر التعليم وتربية الأيتام في العصور الإسلامية المختلفة. هذا المقال يهدف إلى إبراز دور الوقف البارز في التاريخ الإسلامي عن طريق تحقيق أنواع مختلفة من نظام الوقف في المجتمع الإسلامي في مختلف العصور و الأماكن كما حاول تشخيص بعض المشاكل التي واجهها الوقف في بعض الحالات و كيف معالجتها.

كلمات المفتاح: الوقف، الإستثمار، الأمن الاجتماعي، انحسار.

## IC7- 124

### أثر الفساد الإداري في زيادة الفقر والتسول، ومكافحته في ضوء السنة النبوية

كلية دراسات القرآن والسنة، جامعة العلوم الإسلامية الماليزية، **Dr. Kabiru Goje & Walid Mohd Said**

الفساد الإداري له أثر قوي في انتشار الفقر والتسول بين الناس في كثير من البلدان العالم الإسلامي خاصةً وغير العالم الإسلامي عامةً، ولذا تناول هذا البحث الأحاديث النبوية الصحيحة الواردة في مكافحة الفساد الإداري، وهذه الأحاديث تشمل الأحاديث المتعلقة بالفساد الإداري الحسي كالرشوة وهدايا العمال، والغلول المتمثل بنهب المال العام، وتشمل كذلك الأحاديث المرتبطة بالفساد الإداري المعنوي، كالوساطة وتوظيف الأقارب في الدوائر الحكومية بدافع المحاباة والظلم، وكان تركيز الرسول صلى الله عليه وسلم لعوامل الوقاية المانعة من الفساد الإداري. وابتدع توزيع هذه العوامل بين الحاكم والمحكوم بالسوية، وأناط لكل طاقم من طواقم المجتمع المسؤولية التي تليق به، وأرسى الموصفات التي يجب توفرها قبل اختيار أو تعيين المسؤول، من ضمنها الأمانة، والرقابة الذاتية، وكذلك الخبرة العلمية وتطبيق العدالة بالسوية وكل من القوة الحسية والمعنوية. وأما الشعب من جانبه فيجب عليه الاصغاء والمطاعة لكل الأنظمة وقوانين الدولة إذا لم تخالف شرع الله تعالى، وكذلك الجدية في العمل وتحسين الانتاج مما يقوي اقتصاد الدولة. وتهدف الدراسة إلى تتبع العوامل التي تساهم في تفشي ظاهرة الفساد الإداري في العالم الإسلامي، سواء ما يتعلق بالعوامل السياسية أو الإدارية أو الاجتماعية أو الاقتصادية أو ما يتعلق بالعقوبات وكذلك العوامل الدينية. لأن العلاج لأي مشكلة لا بد له من عملية التشريح للواقع و من ثم تبين الأسباب التي تقف وراءه إذا ما أريد منها النجاح، كما تهدف الدراسة أيضاً إلى إيجاد الحلول المناسبة والمعالجات اللائقة من وجهة النظر الإسلامية وبالتحديد من ناحية السنة النبوية، للحد أو التقليل من انتشار ظاهرة الفساد الإداري، والذي له أثر في انتشار الفقر والتسول بين الناس في العالم الإسلامي. وفي نهاية الدراسة توصل الباحث إلى أن الفساد الإداري لا تخلو منه أي دولة على وجه البسيطة، إلا أن درجة تفاقمه وتحكمه وقوة تشبكه وتعمق امتداده يختلف من دولة لأخرى، وأن دول العالم النامية الذي يعزى إليها معظم الدول الإسلامية تعاني من الفساد الإداري أكثر من غيرها على وجه العموم، وأن السنة النبوية هي أحسن الوسائل لمعالجة مشكلة ظاهرة الفساد الإداري في العالم الإسلامي.

## IC7- 131

### دور الإعلام الإسلامي في محاربة الفقر في المجتمع الإسلامي

أحمد عبد المالك، المحاضر بكلية القيادة والإدارة. جامعة العلوم الإسلامية الماليزية.

ظهرت في إطار مكافحة الفقر نماذج وتجارب مختلفة في العالم المعاصر الذي تميّز بتكنولوجيا المعلومات والاتصالات التي لها الدور الكبير في زيادة فرص العمل وزيادة الانتاج لدى الدول الصناعية، ورغم ارتفاع المستوى العلمي للإنسان المعاصر إلا أن المجتمع الإنساني مازال يتعرّض لويلات الفقر والتسول، وتلك الويلات والأزمات ليست فقط في الدول النامية أو المجتمعات الإسلامية، ولكنها تشمل الدول المتقدمة في العلوم والفنون، وهذا ما يدفعنا إلى السؤال عما يمكن أن يقدمه الإعلام الإسلامي في محفل الحديث والبحث عن الحلول لأزمة الفقر والتسول وخصوصاً في المجتمع الإسلامي الذي له نصيب الأسد في تلك الأزمة. وستقدّم هذه المقالة الوجيزة مفهوم الفقر وأشكالها ووجه الصلة بين الموضوع والإعلام الإسلامي كما تبحث عن الأيديولوجيات والتجارب المعاصرة لمحاربة الفقر وتقييم النظام الاقتصادي المعاصر، أحد عناصر العولمة المعاصرة التي فرضت على العالم منذ تسعينيات القرن العشرين التي لها إسهام كبير في إيجاد صورة جديدة للفقر. وتعرض المقالة

المنهج الإسلامي في معالجة الفقر، ذلك الكنز الدفين الذي أثبت التاريخ أنه استطاع أن يقضي على الفقر في عصر عمر بن عبد العزيز فعسى أن يعيد التاريخ نفسه. وليقضي الله أمرا كان مفعولا يقدم الباحث الحلول الإعلامية والتجربة المايليزية في محاربة الفقر. ويقدم الباحث في النهاية اقتراحات وتوصيات يرجو بها إيقاظ الوعي وتحريك الهمم نحو إصلاح الحالة الاقتصادية للمجتمع الإسلامي. وأسأل الله التوفيق والسداد إلى ما فيه خير الإسلام والمسلمين.

### IC7-137

## ”الفقر في بنغلاديش“ طبيعته ومناهج علاجه: دراسة تحليلية

الأستاذ الدكتور محمد غياث الدين حافظ، البروفيسور، قسم علوم القرآن والدراسات الإسلامية، الجامعة الإسلامية العالمية شيتاغونغ.  
الدكتور محمد لطف الرحمن الأزهرى، الأستاذ المساعد، قسم علوم القرآن والدراسات الإسلامية، الجامعة الإسلامية العالمية شيتاغونغ.

من القضايا المسلمة لدى العلماء والباحثين في مجال التنمية البشرية أن الفقر من أهم المشكلات التي تؤثر على عقيدة الفرد ومثله وأخلاقه وسلوكياته وفكره وثقافته وأسرته ومجتمعه ودولته، ولقد أهتم الإسلام به اهتماما بالغا ووضع الضوابط التي تحجمه وتكبح طغيانه والحلول التي تعالج أسبابه، وذلك بهدف المحافظة على الأمة الإسلامية عزيزة قوية في جميع مجالات حياتها.

ولقد أشار القرآن الكريم إلى أن الله سبحانه وتعالى من على سيدنا محمد صلى الله عليه وسلم بنعمة الغني بعد الفقر، فقال له: ”وَوَجَدَكَ ضَالًّا فَهَدَىٰ . وَوَجَدَكَ عَائِلًا فَأَغْنَىٰ“ (الضحى: 6- 8)، كما من على قريش بنعمة الطعام والأمن بعد الجوع والخوف، فقال لهم: ” فَلْيُعْبُدُوا رَبَّ هَذَا النَّبِيِّ، الَّذِي أَطْعَمَهُمْ مِنْ جُوعٍ وَأَمَّنَّهُمْ مِنْ خَوْفٍ“ (قريش: 3- 4)، وكان رسول الله صلى الله عليه يعلمنا أن ندعو الله فنقول: ” اللهم إني أعوذ بك من الفقر والقلة والذلة وأعوذ بك من أن أظلم أو أظلم...“ (رواه أبو داود والنسائي).

من هذا المنطلق إذا نظرنا إلى وطننا الحبيب (جمهورية بنغلاديش الشعبية - ثالث أكبر دولة في العالم من حيث عدد المسلمين- نجد أن الفقر قد تغلغل في ربوعها وأثر على عقيدة الكثير من مواطنيها وخلقتهم وحريرتهم وثقافتهم وفكرهم وسلوكهم وما إلى ذلك من مجالات حياتهم ...

من هنا أردنا أن نتبع المنهج الإسلامي الفريد لمعالجة مشكلة الفقر في بنغلاديش مستنيرا بخطة البحث على النحو التالي:

- أ- حقيقة الفقر في ضوء القرآن والسنة .
- ب- أثر مشكلة الفقر على عقيدة الفرد وخلقه في بنغلاديش.
- ج- أثر الفقر على حرية الفرد في إبداء رأيه في الساحة العالمية
- د- المنهج الإسلامي الخالد لمعالجة مشكلة الفقر: منها - على سبيل المثال لا الحصر-
  - ١- العمل الجاد ابتغاء الرزق الطيب الحلال .
  - ٢- الهجرة والضرب في الأرض ابتغاء الرزق الحلال الطيب.
  - ٣- التعاون المتبادل والتنسيق والتكامل بين الأقطار الإسلامية.
  - ٤- زكاة المال والصدقات التطوعية ونظام التكافل الاجتماعي الإسلامي .
  - د- مسؤولية دولة بنغلاديش في معالجة مشكلة الفقر بين الواقع والمأمول.
  - هـ- البرنامج الإسلامي التطبيقي لمعالجة مشكلة الفقر في بنغلاديش (نصائح ومقترحات).

حول هذه المعاني تدور محاور هذه الدراسة حيث نركز علي أثر مشكلة الفقر علي عقيدة المسلم وخلقته وحريرته ، ثم بيان المنهج الإسلامي وآلياته في التصدي لهذه المشكلة ، وبيان مسؤولية الدولة ومؤسسات المجتمع المدني تجاه هذه المشكلة ، ويختص الجزء الأخير من هذه الدراسة بعرض الإطار العام للبرنامج الإسلامي لمعالجة مشكلة الفقر.

ندعو الله سبحانه وتعالى أن يجعل دراستنا هذه خالصة لوجهه الكريم وان يجعلها في ميزان حسناتنا جميعا يوم يقوم الحساب . آمين

## IC7-141

### المشروعات الصغيرة في ضوء السنة ودورها في مكافحة الفقر

سامر ناجح عبد الله سمارة . كلية دراسات القرآن والسنة . جامعة العلوم الإسلامية الماليزية

يمتاز الإسلام عن غيره من الأديان والمعتقدات بأنه واقعي يواكب المتغيرات والتطورات الحاصلة في كل الأزمنة، وبأنه منهج مرن يحرص على مواجهة المشكلات المستعصية داخل المجتمعات، وذلك من خلال طرح وسائل فعالة تضمن تقليل آثارها والتخفيف من مضاعفاتها مروراً بإنهاؤها واجتثاثها من جذورها، ومن أبرز المشاكل التي واجهها الإسلام وشرع لها كثيراً من التطبيقات؛ بل وجعل أحد الحلول ركناً من أركان الإسلام (الزكاة) هي الفقر. والفقر مصيبة عظيمة تعود النبيعمنها؛ بل وجعله قريناً للكفر لما له من آثار مريرة على حياة الفرد وحركة المجتمع ففي حديث أبي بكرسقال: سمعت رسول اللهيدعو بهذه الكلمات«اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْكُفْرِ، وَالْفَقْرِ، اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ عَذَابِ الْقَبْرِ، لَا إِلَهَ إِلَّا أَنْتَ». وستتناول في هذه الورقة البحثية إحدى التطبيقات الفعالة التي شرعها الإسلام لمكافحة الفقر والارتقاء بمستوى الفرد وهي المشروعات الصغيرة، والتي تقوم فكرتها على مساهمات من قبل الموسرين من الأفراد أو المؤسسات المجتمعية أو الوزارات في الدولة لدعم الفقير في إنشاء مشروع صغير مدروس النتائج ليسد به حاجته ويكف الطلب عما في أيدي الناس، على أن يطور في المستقبل ليكبر ويشمل آخرين، وبذلك تتقلص بقعة الفقر في المجتمع، وتعمق قيمة الاعتماد على الذات، وتتقوى الروابط المجتمعية.

كلمات مفتاحية: الفقر، مشروعات، مكافحة، واقعي.

## IC7-172

### التسول أنماطه وعلاجه وحكمه

محمد شفيق الرحمن، الأستاذ المساعد، قسم علوم القرآن والدراسات الإسلامية، الجامعة الإسلامية العالمية شيتاغونغ

البحث في مجمله يشتمل على مفهوم التسول، وهو بالاختصار: طلب مال من عموم الناس باستجداء عطفهم وكرمهم وإحسانهم، إما بسوء حال أو احتياج أو احتيال بالأطفال أو النساء، بغض النظر عن صدق المتسولين أو كذبهم. ويشتمل البحث كذلك على أهم أسباب التسول وهي الفقر والبطالة والعجز. كما أنه يتناول أيضاً أهم أنماط التسول المتمثلة في التسول الظاهر والتسول المقنع والتسول الموسمي والتسول العرضي والتسول الاحترافي والتسول الاضطراري وما شابه ذلك، واختتم البحث ببيان الحكم الشرعي والحكم الاجتماعي للتسول، فالتسول بدون حاجة أو ضرورة أو اضطرار ممنوع. أما التسول بسبب الحاجة والضرورة والاضطرار حكمه الإباحة المقيدة بمقدار هذه الضرورة. ويمكن معالجة التسول، إذا كان بدون حاجة أو ضرورة أو اضطرار، بتجريم التسول وفرض عقوبة تعزيرية. أما إذا كان التسول بسبب الحاجة والضرورة والاضطرار، فيمكن معالجته بتوفير العمل لكل عاطل عن العمل قادر عليه، وكذا يمكن معالجة التسول بتوفير الدولة ضماناً اجتماعياً لكل عاجز عن العمل نتيجة لمرض أو شيخوخة.



**Parallel  
Sessions**

## Parallel Sessions

19 December 2014

2:30 PM to 5:15 PM | IIUC Campus, Kumira, Chittagong

(Sessions: 1-5)

### Parallel Session-1

Venue: Law Building # 501

Area: **Poverty Alleviation and Street Bagging (Arabic)**

Session Chair: **Prof. Dr. Abu Bakr Rafique**, Pro Vice-Chancellor, IIUC

#### Official Discussants:

**Prof. Dr. Gias Uddin Hafiz**, Dean, Faculty of Shari'ah & Islamic Studies, IIUC

**Prof. Dr. A.S.M. Toriqul Islam**, Dept. of Dawah and Islamic Studies, Islamic University, Kushtia

#### Papers to be presented:

N o.	ID	Name of the Authors and Institutional Attachment	Title of Paper
1.	IC7-011	Dr. B.M. Mofizur Rahman Al-Azhari Associate Professor, Centre for University Requirement Courses, IIUC	ظاهرة التسول وعلاجها من المنظور الإسلامي في ضوء واقع بنغلاديش
2.	IC7-012	Prof. Dr. A.K.M. Abdul Quader Dept. of Arabic, University of Chittagong	دور الوقف في تنمية المجتمع
3.	IC7-026	Prof. Dr. A.S.M. Toriqul Islam Dept. of Dawah & Islamic Studies, Islamic University, Kushtia	الاستراتيجية الإسلامية واستراتيجية الأمم المتحدة لمكافحة الفقر: دراسة مقارنة على ضوء المجتمع البنغلاديشي
4.	IC7-035	Mr. Abdul Gafur, Lecturer, Department of Da'wah & Islamic Studies, IIUC	"الدور العملي للدعاة والخطباء في القضاء على الفقر والتسول"
5.	IC7-078	Syaryanti Hussin Senior lecturer, Faculty of Syariah & Law, Islamic Science University of Malaysia (USIM) Nabilah Yusof Lecturer, Faculty of Syariah & Law, Islamic Science University of Malaysia (USIM)	محاربة الفقر في ماليزيا ودور المؤسسات الحكومية والأهلية في تقليل آثاره: دراسة من العام 1995م إلى 2013م
6.	IC7-105	Mr. Md. Moin Uddin Assistant Professor, Department of Qur'anic Sciences & Islamic Studies, IIUC	ظاهرة التسول وأثرها الاجتماعي والاقتصادي والأمني وعلاجها من منظور إسلامي
7.	IC7-106	Mr. Md. Noman Hasan Lecturer, Department of Qur'anic Sciences & Islamic Studies, IIUC	منهجية الإسلام في معالجة الفقر والبطالة من الفرد والدولة
8.	IC7-112	Prof. Dr. Abu Bakr Rafique Pro Vice-Chancellor, IIUC	الوقف ودوره في مكافحة الفقر وتحقيق الأمن المجتمعي
9.	IC7-124	Dr. Kabiru Goje Faculty of Quranic and Sunnah Studies University Sains Islam Malaysia (USIM)	الفساد الإداري ومكافحته في ضوء السنة النبوية

		Mr. Walid Mohammad Syed Faculty of Quranic and Sunnah Studies, University Sains Islam Malaysia (USIM)	
10.	<b>IC7-131</b>	Ahmed Abdul Malik Lecturer, Faculty of Leadership and Management, Universiti Sains Islam Malaysia	دور الإعلام الإسلامي في محاربة الفقر في المجتمع الإسلامي
11.	<b>IC7-137</b>	Dr. Gias Uddin Hafiz Professor, Department of Qur'anic Sciences & Islamic Studies, IIUC Dr. Md. Lutfur Rahman Al -Azhari Assistant Professor, Dept. of Qur'anic Sciences & Islamic Studies, IIUC	"الفقر في بنغلاديش" طبيعته ومناهج علاجه : دراسة تحليلية
12.	<b>IC7-141</b>	Dr. Samer N. A. Samarh Faculty of Quranic and Sunnah Studies, Universiti Sains Islam Malaysia	Small projects under the prophet Sunnah and their role in fighting poverty
13.	<b>IC7-172</b>	Md. Shafiqur Rahman Assistant Professor, Dept. of Qur'anic Sciences & Islamic Studies, IIUC	التسول أنماطه وعلاجه وحكمه

## Parallel Session-2

Venue: Seminar Hall, IIUC Auditorium

Area: **Eradication of Extreme Poverty: Islamic Perspective**

Session Chair: **Associate Prof. Dr. Abdul Halim Mohd Nor**, Universiti Teknologi MARA, Malaysia

### Official Discussants:

**Dr. Abu Umar Faruq Ahmad**, Associate Professor, INCEIF, Malaysia

**Dr. Mahmood Ahmed**, Executive Vice-President, IBTRA, Islami Bank Bangladesh Limited.

### Papers to be presented:

No.	ID	Name of the Authors and Institutional Attachment	Title of Paper
1.	<b>IC7-006</b>	Dr. Mohammad Ayub Miah, Chief Executive Officer Center for Zakat Management, Dhaka.	Zakat-based Poverty Alleviation Strategies: A Case Study of Bangladesh
2.	<b>IC7-021</b>	Ms. Rashidah Nawmy Lecturer, Islamic Studies, Centre for University Requirement Courses, IIUC	Islamic Approach for solutions of poverty: an Analysis
3.	<b>IC7-022</b>	Dr. M. A. Mannan Senior Lecturer, Department of GED (Islamic Studies), Bangladesh Islami University	Islamic Approach for solutions of begging: an Analysis
4.	<b>IC7-054</b>	Mohammed Robiul Alam Special Cadre Officer, ONE Bank Limited, Agrabad Branch, Chittagong, Bangladesh Halima Begum, PhD Student Environment management, Faculty of Social Science and Humanities, Universiti Kebangsaan Malaysia (UKM)	Islamic Microfinance from the Perspectives of Poverty Alleviation

		Dr. A S A Ferdous Alam Post-Doctoral Research Fellow, Faculty of Social Sciences and Humanities (FSSK), Universiti Kebangsaan Malaysia (UKM)	
		Prof. Emeritus Chamhuri Siwar Institute for Environment and Development (LESTARI), Universiti Kebangsaan Malaysia (UKM)	
5.	<b>IC7-081</b>	Amrizah Kamal Uddin & Nawal Kassim, Accounting Research Institute & Faculty of Accountancy, Universiti Teknologi MARA Malaysia	Adoption of Islamic human resource management and human capital development in bringing efficiency: The case of microfinance institutions
6.	<b>IC7-084</b>	Siti Khadijah AbManan Accounting Research Institute (ARI) & Academy of Contemporary Islamic Studies (ACIS), Universiti Teknologi MARA	Practice of Internal Control in Islamic Microfinance (IMF) Instrument in Malaysia
		Siti Nazira Abdul Rahman Faculty of Business Management, Universiti Teknologi MARA	
		Muhammad Hakimi Bin Mohd Shafia 3School of Economics, Faculty of Economics & Management, National University, Malaysia (UKM)	
7.	<b>IC7-107</b>	Muhammad Obaidullah, PhD Department of <i>Usuluddin</i> and Comparative Religion, <i>Kulliyah</i> of Islamic Revealed Knowledge and Human Sciences (IRKHS), International Islamic University Malaysia (IIUM), Kuala Lumpur, Malaysia.	Zakah Management In Rural Areas of Bangladesh: The Maqasid (Objectives) Perspective
8.	<b>IC7-140</b>	Md. Shamimul Hasan Post Doctoral Scholar, Accounting Research Institute, Universiti Teknologi MARA, Malaysia	Networking as a form of strategic response towards Islamic microfinance institutions
9.	<b>IC7-149</b>	Dr. Abdul Hamid Chowdhury Professor, Department of Business Administration, IIUC, Bangladesh	A Model for Alleviation of Extreme Poverty through Integrating Zakah, Sadaqah, Awqaaf and Poverty Alleviating Tax (PAT)
		Basharat Hossain Lecturer in Economics, Department of Business Administration, IIUC	
10.	<b>IC7-151</b>	Mohd Nizam Mohamad Accounting Research Institute, Universiti Teknologi MARA	Towards A Quality Of Shariah Review Process In Islamic Financial Institutions (Ifis) Using Inspired Confidence Theory
		Rashidah Abdul Rahman Accounting Research Institute, Faculty of Accountancy, Universiti Teknologi MARA	
11.	<b>IC7-160</b>	Mr. Abd Halim Mohd Noor Accounting Research Institute, Universiti Teknologi Mara	The Waqf Governance Framework in Malaysia
		Ms. Nor Aishah Mohd Ali Faculty of Accountancy, Universiti Teknologi Mara Malacca Campus, Malaysia	
		Mr. Aryani Abdullah Faculty of Accountancy, Universiti Teknologi Mara Johore Campus, Malaysia	

		Ms. Henny Hazliza Mohd Tahir Faculty of Accountancy, Universiti Teknologi Mara Johore Campus, Malaysia	
12.	IC7-167	Abu Umar Faruq Ahmad, PhD Senior Researcher, International Shari'ah Research Academy for Islamic Finance (ISRA), and Associate Professor at INCEIF - the Global University of Islamic Finance, Kuala Lumpur, Malaysia.	The Potential of <i>Zakah</i> in Redistributing Economic Justice and Poverty Alleviation: A Case Study of Bangladesh
		Farrukh Habib Researcher, International Shari'ah Research Academy for Islamic Finance (ISRA), Kuala Lumpur, Malaysia	
		Mamunur Rashid, PhD Assistant Professor of Finance, Nottingham University Business School, The University of Nottingham, Kuala Lumpur, Malaysia	
		Tawfique Al-Mubarak Research Fellow, International Institute of Advanced Islamic Studies (IAIS), Kuala Lumpur, Malaysia.	
13.	IC7-175	Mohd. Fazlul Karim Lecturer, Faculty of Management, Multimedia University	Awqaf in Bangladesh and its Potential for Poverty Alleviation and Social Wellbeing: A Socio-legal Perspective on the Prospects of Cash Waqf based Microenterprise.
		A.H.M. Shafiqul Islam, PhD Candidate, University Putra Malaysia (UPM)	

### Parallel Session-3

Venue: Law Building # 302

Area: **Microfinance Finance & Poverty Alleviation**

Session Chair: **Mr. Md. Abdul Awal**, Executive Director, Credit & Development Forum, Dhaka

#### **Official Discussants:**

**Prof. Dr. Shamim Uddin Khan**, Department of Finance and Banking, University of Chittagong

**Mr. Md. Saiful Islam**, Associate Professor of CU & Coordinator, Dept. of Economics & Banking, IIUC

#### **Papers to be presented:**

No.	ID	Name of the Authors and Institutional Attachment	Title of Paper
1.	IC7-003	Md Aslam Mia Department of Development Studies, Faculty of Economics and Administration, University of Malaya, Kuala-Lumpur, Malaysia	Are Microfinance Institutions Productive Enough to Alleviate Poverty in Bangladesh? A Malmquist Index Approach

2.	IC7-009	Ms. Nusrat Farzana Senior Lecturer, School of Business and Economics, United International University, Dhaka, Bangladesh	Islamic Microfinance in Bangladesh: A Shariah Based Poverty Alleviation Mechanism
		Mr. Mohammad Nazmus Sakib Islamic Finance Qualified, Chartered Institute for Securities and Investment, UK	
3.	IC7-014	Mr. Idris Ali Lecturer, Manarat International University, Gulshan, Dhaka, Bangladesh	The Comparison between Microcredit Finance and Community Development Finance to alleviate the extreme poverty in Bangladesh: A case study of Shibalaya
		Mr. Ashiqun Nabi Lecturer, Manarat International University, Gulshan, Dhaka, Bangladesh	
4.	IC7-069	Md. S.M. Moinur Rahman Program Manager (Acting), Microfinance and SME Department, Muslim Aid Bangladesh	From street beggar to entrepreneur: A microfinance experience of Muslim Aid
5.	IC7-097	K. M. Golam Muhiuddin Professor, Department of Accounting and Information Systems, University of Chittagong	Evaluation of Rural Development Scheme of Islami Bank Bangladesh Limited as an Alternative source of Micro Finance for Poverty Alleviation
		Mohammad Rokibul Kabir Assistant Professor, Department of Business Administration, IIUC.	
		Mohammad Afjalur Rhaman Adjunct Faculty (Accounting) Department of Business Administration, IIUC.	
6.	IC7-130	Pn. Norhaziah Nawai Universiti Sains Islam Malaysia	The Role of Micro Financing for Poverty Alleviation: Malaysia's Experience
7.	IC7-144	Syed Mohamad Sadeq Bolourchian Accounting Research Institute and Faculty of Accountancy, Universiti Teknologi MARA (UiTM), Malaysia	Microfinance institutional performance and Strategic capabilities and competencies: A Pilot Study of a Malaysian microfinance industry
8.	IC7-146	Syed Mohamad Sadeq Bolourchian & Dr. Jamaliah Said Accounting Research Institute and Faculty of Accountancy, Universiti Teknologi MARA (UiTM), Malaysia	The Role of Transaction Cost Reduction in Enhancing Corporate Governance of Microfinance Institution: A Conceptual Study of Malaysian Microfinance Institutions
9.	IC7-159	S.M. Mizanur Rahman, Ph.D. candidate, Department of Social Sciences, Environmental and Energy Policy, Michigan Technological University	<i>Qardhasana</i> Based Microfinancing Model: an Experiment in a Village of Bangladesh
10.	IC7-166	Md. Mahmudul Alam, Ph.D Institute for Environment and Development (LESTARI), National University of Malaysia (UKM), Bangi, Selangor, Malaysia	Role of Islamic Microcredit in Terms of <i>Maqasid Al-Shariah</i> : A Case Study on Amanah Ikhtiar Malaysia
		Salwana Hassan, Ph.D Accounting Research Institute/Faculty of Business Management, Universiti Teknologi MARA (UiTM), Shah Alam, Selangor, Malaysia	

		Jamaliah Said, Ph.D Accounting Research Institute/Faculty of Accountancy, Universiti Teknologi MARA (UiTM), Shah Alam, Selangor, Malaysia	
11.	IC7-169	A. M. Shahabuddin Associate Professor, Department of Business Administration, IIUC	Micro Credit Finance for Poverty Eradication through Institutional Supervision-A Means for Economic Development in Chittagong Region.
		Mohammad Rysul Islam Officer, Islami Bank Bangladesh Limited.	
		Nabila Islam Student, Dept. of Business Administration, IIUC	
12.	IC7-170	Dr. Abul Bashar Bhuiyan Senior Visiting Lecturer at the School of Economics, Finance & Banking, College of Business COB, University Utara Malaysia (UUM) &, Accounting Research Institutes (ARI), University Technology Mara (UiTM), Sha-Alam, Malaysia	The Financial Self-Sustainability and Operational Efficiency of Microfinance Institutions in Southeast Asian Countries
		Dr. Jamaliah Said Associate Professor and Deputy Director (Research and Networking) , Accounting Research Institutes (ARI), University Technology Mara (UiTM), Sha-Alam, Malaysia.	
		Prof. Dr. Yusnidah Ibrahim Dean at the School of Economics, Finance & Banking, College of Business COB, University Utara Malaysia (UUM)	
		Dr. Mohammad Nurul Huda Mazumder Post-Doctoral Research Fellow, Stephen A. Jarislowsky Chair of International Business, Faculty of Administrative Sciences, Laval University, Canada.	
13.	IC7-174	Ms. Tasnuba Haque Research Graduate, Institute for Environment and Development (LESTARI), Universiti Kebangsaan Malaysia (UKM), Malaysia.	The Micro finance contributions on The Household Income of The Borrowers of Amanah Ikhtiar Malaysia (Aim) In East Cost Region, Malaysia
		Ms. Chamhuri Siwar Professor Emeritus & Senior Research Fellow at Institute for Environment and Development (LESTARI), Universiti Kebangsaan Malaysia (UKM), Malaysia.	
		Mr. Basri Abdul Talib Associate Professor, Faculty of Economics and Business, Universiti Kebangsaan Malaysia (UKM), Malaysia.	
		Dr. Abul Bashar Bhuiyan Senior Lecturer, School of Business Innovation and Technopreneurship, University Malaysia Perlis (UniMAP), Perlis, Malaysia.	
		Dr. Jamaliah Said Associate professor and Deputy Director (Research & Networking) Accounting Research Institute, Universiti Teknologi MARA, Malaysia	

## Parallel Session-4

Venue: Law Building # 402

Area: **Poverty Issues: Multi Disciplinary Thoughts**

Session Chair: **Assoc Prof Dr. Jamaliah Said**, Universiti Teknologi MARA, Malaysia

### *Official Discussants:*

**Prof. Dr. Muhammad Solaiman**, Supernumerary Professor, Dept. of Marketing Studies and International Marketing, CU

**Prof. Dr. Ayub Islam**, Dept. of Accounting & Information Systems, University of Chittagong

### *Papers to be presented:*

No.	ID	Name of the Authors and Institutional Attachment	Title of Paper
1.	<b>IC7-005</b>	Ms. Mahmada Khaton Siddika Assistant Professor of English, Centre for University Requirement Courses, IIUC.	Islamic modus operandi for depleting woman's begging: A case study of Chittagong city
2.	<b>IC7-041</b>	Mohammad Tajuddin Assistant Professor, Department of English Language and Literature, IIUC	Our National Poet Kazi Nazrul Islam and His Struggles against Poverty: Understanding the Role of Writers, Intellectuals and Philosophers in Alleviating Poverty in a Greater Socio-Economic -Political Panorama
3.	<b>IC7-070</b>	Md Ariful Islam Microfinance officer, Muslim Aid Head Quarter.	Women in Small & Medium Enterprises and leadership in communities: A case study of Muslim Aid Bangladesh
4.	<b>IC7-074</b>	Nawal Kasim Accounting Research Institute, Faculty of Accountancy, Universiti Teknologi MARA, Shah Alam, Malaysia Norraini Nordin Faculty of Accountancy, Universiti Teknologi MARA, Shah Alam, Malaysia	Accountability of Internal Audit Function Through Management Support System in Islamic Organizations
5.	<b>IC7-123</b>	Assoc. Prof. Dr. Noor Fadzilah Zulkifli Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia (USIM) Dr. Roshida Hassan Pathology Department (Haematology unit), Hospital Kuala Lumpur (HKL) Dr. Azlina Mokhtar Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia (USIM)	Prevention of Thalassaemia in countries with limited resources
6.	<b>IC7-125</b>	Kalsom Abd Wahab Associate Professor, Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia	New Venture Creation Determinant Factors of

		Seun Azeez Olugbola Postgraduate Candidate, Faculty of Economics and Muamalat, Universiti Sains Islam Malaysi	Muslimpreneurs
7.	<b>IC7-132</b>	Noor Saazai Mat Saad Faculty of Major Language Studies, Universiti Sains Islam Malaysia	Language and Homeless: A Preliminary Study
		Nur Afifah Addenan Faculty of Major Language Studies, Universiti Sains Islam Malaysia	
8.	<b>IC7-133</b>	Azlina Mokhtar, Fakulti Perubatan Sains Kesihatan, Universiti Sains Islam Malaysia	Medical Support and Poverty: Restoring sight after cataract surgery
		Norlelawati Zainol, Fakulti Perubatan Sains Kesihatan, Universiti Sains Islam Malaysia	
		Zalifa Zakiah Asnir, Ophthalmology Department Hospital Ampang, Selangor, Malaysia	
		Zairah Zainal Abidin Ophthalmology Department Hospital Ampang, Selangor, Malaysia	
		Noor Fadzilah Zukifli, Fakulti Perubatan Sains Kesihatan, Universiti Sains Islam Malaysia	
		Mohd Dzulkhairi Mohd Rani Fakulti Perubatan Sains Kesihatan, Universiti Sains Islam Malaysia	
9.	<b>IC7-142</b>	Prof Olu Aina, OFR Executive Honourable Member Independent Corrupt Practices and Other Related Offences Commission, ICPC, Nigeria.	How Corruption Contributes to Poverty
10.	<b>IC7-163</b>	Professor Dr. Md. Abu Sina Professor Dept. of Accounting & Information Systems, Islamic University, Kushtia, Bangladesh.	Productive Efficiency Measurement of Selected Islamic Banks in Bangladesh: An Application of DEA
		Md. Abdus Sabur Assistant Professor, Dept. of Accounting & Information Systems, Islamic University, Kushtia, Bangladesh	
11.	<b>IC7-165</b>	Muhammod Shaheen Chowdhury Associate Professor, Dept. of Law, University of Chittagong, Bangladesh	Social Security of Workers in Bangladesh: Realities, Challenges and Ways Forward

## Parallel Session-5

Venue: Law Building # 303

Area: **Poverty Alleviation: Way Out (Group-1)**

Session Chair: **Dr. Mohd Dzulkhairi Mohd Rani,**

Deputy Dean, Student Development and Performance Management, Universiti Sains Islam Malaysia

### **Official Discussants:**

**Prof. Dr. Harunur Rashid,** Dept. of Accounting & Information Systems, University of Chittagong

**Prof. Dr. Nesarul Karim,** Department of Finance & Banking, University of Chittagong

### **Papers to be presented**

No.	ID	Name of the Authors and Institutional Attachment	Title of Paper
1.	IC7-002	Ms. Tahera Sultana University of Dhaka	Poverty Alleviation of Rural Women by Poultry Farming and Poultry Refuse Management
		Ms. Sohela Mustari International Islamic University Malaysia	
		Mr. Md Nezum Uddin Assistant Professor, Department of Economics & Banking, IIUC	
		Ms. Sumaiya Chowhury North South University Bangladesh	
2.	IC7-004	Mr. Md. Shariful Haque, PhD Candidate, School of Business Innovation and Technopreneurship, University Malaysia Perlis (UniMAP)	Malaysia's Experience with Poverty Reduction: Lessons for Bangladesh
		Dr. Md. Aminul Islam Professor Madya, School of Business Innovation and Technopreneurship, UniMAP	
		Professor Roshni Bakar School of Business Innovation and Technopreneurship, UniMAP	
3.	IC7-015	Ms. Sabrina Khandakar Lecturer, Dept. of Tourism and Hospitality Management, Victoria University of Bangladesh	Community Based Tourism Development in Bangladesh: A Tool for Alleviating Poverty.
		Dr. Mohammad Aman Uddin Muzahid Associate Professor, Dept. of Education, and Registrar (In-charge), Victoria University of Bangladesh	
4.	IC7-019	Mohammad. Jonahed Kabir Assistant Professor, Dept. of Business Administration, IIUC, Bangladesh	Role and Challenges of Saarc In Ensuring Economic Growth and Alleviation of Poverty In South Asia: A Critical Evaluation
		Mohd. Kamal Uddin Assistant Professor, Faculty of Business Administration, BGC Trust University Bangladesh, Bangladesh	
		Mustafa Monir Chowdhury Assistant Professor, Dept. of Business Administration, IIUC, Bangladesh	

5.	IC7-020	Mr. Mohammad Sirajul Islam Ph.D Candidate, University of Dhaka & Lecturer, Southern University, Bangladesh	Value Chain Sustainability for Poverty Alleviation of Bangladesh: Focus on Dairy Industry
		Mr. Belayet Hossain Professor, Department of Marketing, University of Dhaka, Bangladesh.	
6.	IC7-023	Mohammad Hassan Shakil Graduate Student, Dept. of Business Administration, IIUC, Bangladesh	Mushroom Cultivation as a Mechanism to Alleviate Poverty, Unemployment and Malnutrition
		Mashiyat Tasnia Graduate Student, Dept. of Business Administration, IIUC, Bangladesh	
7.	IC7-028	Md. Moazzem Hossain Chowdhury Chartered Islamic Finance Professional (CIFP) Candidate, INCEIF, Malaysia	Salam Financing: An Islamic Tool for alleviation of Poverty of Bangladesh
		Nishat Raihan Chartered Islamic Finance Professional (CIFP) Candidate, INCEIF, Malaysia	
		Nazmus Sakib Masters in Business Administration, Dept. of Business Administration, IIUC	
8.	IC7-031	Tawfique Al-Mubarak Research Fellow, International Institute of Advanced Islamic Studies (IAIS), Kuala Lumpur, Malaysia.	Alternative Approach to Poverty Alleviation (AAPA) Model: A Proposal for Bangladesh
9.	IC7-043	Ms. Fouzia Ferdous Associate Prof., Dept. of EEE, IIUC	A Scientific approach for Poverty Alleviation
		Mst. Shahnaj Parvin Assistant Prof., Dept. of CSE, IIUC	
10.	IC7-046	Ms. Taslima Khanam Assistant Prof., Dept. of Law, IIUC.	Rule of Law - key to alleviation of crucial poverty: An analysis
		Mostafa Asgar Sharif Advocate, District & Sessions Judge Courts, Bangladesh & Head of Chamber, Law Council, Chittagong	
11.	IC7-050	Mohammad Yunus Associate Professor, Dept. of Business Administration, IIUC	Poverty Alleviation of 80 Able Bodied Male and Female Beggars by Creating Social Small Businesses Under Islamic Shariah Principles: An Empirical Study of Amanat Shah Mazar and Badna Shah Mazar Areas at Chittagong.
		Habib Ullah Lecturer in Marketing, Dept. of Business Administration, IIUC	
		Asadun Noor Student (8th semester), Dept. of Business Administration, IIUC	
		Mohammad Ahsan Ullah Student (8th semester), Dept. of Business Administration, IIUC	
12.	IC7-057	Muhammad Azizul Hoque Assistant Professor, Department of English Language and Literature, IIUC	"Nazrul's Uniqueness in the Presentation of Poverty and Beggings: A Study from Islamic Perspective"
		Md. Abu Saleh Nizam Uddin Assistant Professor, Dept. of English Language & Literature, IIUC	

**20 December 2014**  
 2:00 PM to 4:30 PM | Hotel Agrabad, Chittagong  
**(Sessions: 6-8)**

### Parallel Session-6

**Venue:** East Pan Rest (Ground Floor)

**Area: Poverty Alleviation: Way Out (Group-2)**

**Session Chair: Assoc. Prof. Dr. Nasir Mukhtar Gatawa**

Department of Economics, Usmano Danfodiyo University, Sokoto, Nigeria

#### *Official Discussants:*

**Prof. K. M. Golam Mohiuddin**, Dept. of Accounting & Information Systems, University of Chittagong

**Dr. Md. Hasmat Ali**, Department of Finance and Banking, University of Chittagong

#### *Papers to be presented:*

No.	ID	Name of the Authors and Institutional Attachment	Title of Paper
1.	IC7-030	Ghyasuddin Ahmed, PhD Sociology Program Coordinator, Virginia State University, USA	Richocracy is the Greatest Hurdle to Eradicate Abject Poverty around the Globe – Examples from World's Richest Country's Prevalence and Practices
2.	IC7-060	Md. Aktaruzzaman Khan Associate Professor, Department of Business Administration, IIUC	The role of socio-economic intervention in poverty alleviation: the case of the rural-poor in Bangladesh
3.	IC7-071	Md. Iqbal Ahmed Head of Programme Development, Communications and Compliance Management Department, Muslim Aid-UK Bangladesh Field Office.	A correlation between poverty and disaster: Muslim Aid's integrated approach to build disaster resilient communities
4.	IC7-072	Dr. Zahid Jamal Khattak Head of Health, Muslim Aid-UK, Bangladesh Field Office.	Nature of Poverty, Social Vulnerability of Refugees & Displaced People: A Case Study on Humanitarian Operations of Rohingya Refugees
		Zannatul Ferdous Protection Officer, Muslim Aid-UK, Bangladesh Field Office.	
5.	IC7-083	Salwana Hassan, PhD Accounting Research Institute, Faculty of Business Management, Universiti Teknologi MARA, Malaysia	The Accountability to Create Responsible Partnership to Empower the Poor
6.	IC7-089	Z N, Mohd Khairul Nizam, Faculty of Quran & Sunnah, Universiti Sains Islam Malaysia, Malaysia.	Eradication of Abject Poverty Through Affordable and Nutritional Foods Alternative: An Overview of the Prophetic Foods
		Muhammad Mustaqim Mohd Zarif Faculty of Quran and Sunnah, Universiti Sains Islam Malaysia, Malaysia.	

		<p>Mohamed Yusoff Adnan Faculty of Quran and Sunnah, Universiti Sains Islam Malaysia, Malaysia</p> <p>Z N, Nur Farhah Faculty of Quran and Sunnah, Universiti Sains Islam Malaysia, Malaysia.</p> <p>Najm Abdulrahman Khalaf, Faculty of Quran and Sunnah, Universiti Sains Islam Malaysia, Malaysia.</p> <p>Asma Abdul Rahman Pusat Pembangunan Pembiayaan Wakaf Universiti Sains Islam Malaysia, Malaysia.</p>	
7.	<b>IC7-099</b>	<p>Md. Kamrujjaman Lecturer in Management, Dept. of Business Administration, Manarat International University</p> <p>Muhammad Obaidullah Senior Lecturer, Department of Business Administration, Manarat International University, Dhaka-1212.</p>	Poverty Eradication Through The Corporate Social Responsibility (Csr): A Case Study on Two Selected Banks
8.	<b>IC7-101</b>	<p>Md Mustafa Munir Chowdhury Assistant Professor, Dept. of Business Administration, IIUC</p> <p>Md Shahnur Azad Chowdhury Associate Professor, Dept. of Business Administration, IIUC</p>	The role of Information and Commutation Technology (ICT) to alleviate poverty in Bangladesh
9.	<b>IC7-127</b>	<p>Yasmin Othman Mydin, Universiti Sains Islam Malaysia, Faculty of Medicine and Health Sciences , Jalan Pandan Utama, Pandan Indah Ampang, 55100, Selangor, Malaysia</p> <p>Fernando Juarez Faculty of Administration, Administración de Empresas, Universidad del Rosario, Colombia</p> <p>Mohd Dzulkhairi Mohd Rani Deputy Dean Students Affairs and Performance, Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia</p> <p>Nazefah Abdul Hamid Senior Lecturer, Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia</p> <p>Nuruliza Roslan Senior Lecturer, Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia</p>	Attitude Toward Poverty Among Public: A Survey Study Conducted In Kuala Lumpur, Malaysia
10.	<b>IC7-136</b>	<p>Mohammad Nazim Uddin Associate Prof., Dept. of Business Administration, IIUC</p>	Good Governance and Poverty Reduction: Evidence from Bangladesh

11.	<b>IC7-138</b>	Muhammad Rafiqul Hoque Assistant Professor, Islamic Studies, CENURC, IIUC	Role of Mosque to eradicate Extreme Poverty
12.	<b>IC7-171</b>	Abul Basher Khan Registrar, Manarat International University, Gulshan, Dhaka-1212, Bangladesh.	Poverty Alleviation: A Comparative Study of Traditional and Islamic Microfinance with Special Reference to <i>Zakat</i> and <i>Waqf</i>
		Muhammad Oaidullah Senior Lecturer, Dept. of Business Administration, Manarat International University, Dhaka	

### Parallel Session-7

Venue: Ichamati Hall (Ground Floor)

Area: **Street Begging: Quest for Alternatives**

Session Chair: **Prof. Dr. Muhammed Tabiu**, Faculty of Law, Bayero University, Kano, Nigeria

#### *Official Discussants:*

**Prof. A.J.M. Nuruddin Chowdhury**, Ex-Vice-Chancellor, University of Chittagong

**Prof. Dr. Abdul Mannan Chowdhury**, Department of Economics, University of Chittagong

#### *Papers to be presented:*

No.	ID	Name of the Authors and Institutional Attachment	Title of Paper
1.	<b>IC7-001</b>	Dr. Farid A. Sobhani Professor, Department of Business Administration, IIUC	Factors behind Begging and Search for Alternatives: A Study on Female Street Beggars in Chittagong City Corporation
		Maliha Murtaz BSS (Hons)-2nd Semester, Department of Economics & Banking, IIUC	
2.	<b>IC7-025</b>	Mohammad Manjur Alam Lecturer, Dept. of Computer Science and Engineering, IIUC	Street Begging and Measures for its Eradication: A Study in Chittagong Metropolitan Area, Bangladesh
		Md Monirul Islam Associate Professor & Head, Dept. of Computer Science and Engineering, IIUC	
		Muhammad Moazzam Hossen Assistant Professor, Dept. of Computer Science and Engineering, IIUC	
		Md. Mahmudur Rahman Lecturer, Dept. of Computer Science and Engineering, IIUC	
3.	<b>IC7-029</b>	Md. Arif Billah Assistant Professor of Economics, Department of QGIS, IIUC	Development Policies for Eradication of Street Begging in

		Mohammad Manjur Alam Lecturer, Dept. of Computer Science and Engineering	Bangladesh
4.	<b>IC7-032</b>	Md. Monirul Islam Associate Professor & Head, Dept. of Computer Science and Engineering, IIUC Mohammad Manjur Alam Lecturer, Dept. of Computer Science and Engineering, IIUC Mohammad Mahmudur Rahman Lecturer, Dept. of Computer Science and Engineering, IIUC	Street Beggar Management through E-banking: A Proposed Model to Eradicate Street Beggars in Bangladesh
5.	<b>IC7-047</b>	Ms. Taslima Khanam Assistant Professor, Dept. of Law, IIUC Ms. Anju Man Ara Begum Assistant Professor, Dept. of Law, IIUC Ms. Aliva Salmeen Chowdhury Graduate Student, Dept. of Law, IIUC.	Situational Analysis of Child Begging in Chittagong City
6.	<b>IC7-052</b>	Mohammad Saeed Hossain, Dept. of Economics, East West University, Dhaka, Bangladesh Md. Mahmudul Alam, PhD, Institute for Environment and Development (LESTARI), National University of Malaysia (UKM), Malaysia Niaz Ahmed Khan, PhD, Professor and Chairman, Department of Development Studies, University of Dhaka, Bangladesh	Socioeconomic Characteristics of Waste Collector Children in Dhaka City, Bangladesh
7.	<b>IC7-068</b>	Serajul Islam Associate Professor, Department of Business Administration, IIUC Md. Humayun Kabir Mehedi Student, Department of Business Administration, IIUC	Causes and Solutions of Street Begging in Bangladesh: An Empirical Study Based on Chittagong City Corporation Area
8.	<b>IC7-118</b>	Nuruliza Roslan Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia, Nilai, Negeri Sembilan Malaysia. Nazefah Abd Hamid Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia, Nilai, Negeri Sembilan Malaysia. Yasmin Othman Mydin Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia, Nilai, Negeri Sembilan Malaysia.	Vagrancy eradication in Malaysia – From the Government's Eye'
9.	<b>IC7-119</b>	Dr. Nazefah Abdul Hamid Faculty of Medicine and Health Sciences, USIM Dr. Nuruliza Roslan Faculty of Medicine and Health Sciences, USIM	Soup Kitchen: the roles of Non-Government Organizations (NGOs) in helping the homeless and urban poor

		Dr. Yasmin Othman Mydin Faculty of Medicine and Health Sciences, USIM	
		Dr. Mohd Dzulkhairi Mohd Rani Faculty of Medicine and Health Sciences, USIM	
10.	<b>IC7-120</b>	Dr. Mohd Dzulkhairi Mohd Rani Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia (USIM)	An Observatory Case Study On The Characteristics Of Street Beggars And Its Associated Factors In Streets Of Kuala Lumpur, Malaysia
		Dr. Nuruliza Roslan Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia (USIM)	
		Dr. Yasmin Othman Mydin Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia (USIM)	
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		Muhammad Shamsir Mohd Aris Faculty of Medicine and Health Sciences, Universiti Sains Islam Malaysia (USIM)	
11.	<b>IC7-121</b>	Dr Nik Rahim Bin Nik Wajis Senior Lecturer, Faculty of Syariah and Law, Islamic Science University Malaysia	Eradication Of Abject Poverty And Street Begging: Malaysian Experience
12.	<b>IC7-164</b>	A. Z. M Obaidullah, Director, Student Affairs Division, IIUC	Street Begging in Bangladesh: Way out to Eradication

## Parallel Session-8

Venue: Mini Conference Suite (Level 4 # 419)

Area: **Social Enterprises & Social Business for Elimination of Abject Poverty**

Session Chair: **Prof. Dr. Umar Aliyu Chika**

Dept. of Econ., Usmanu Danfodio University Sokoto, Nigeria

### Official Discussants:

**Prof. Dr. Abul Kalam Azad**, Department of Economics, University of Chittagong

**Prof. Dr. Mohhamd Saleh Johur**, Dept. of Finance & Banking, University of Chittagong

### Papers to be presented:

No.	ID	Name of the Authors and Institutional Attachment	Title of Paper
1.	IC7-033	Abdullah Mohammad Ahshanul Mamun Assistant Professor, DBA, IIUC Nazim Ullah Graduate Student, Department of Business Administration, IIUC Mohammad Aminul Islam Administrative Officer, Center for Research and Publication, IIUC	A proposed Social Business Model for poverty alleviation through collecting & merchandising of dry fish in Maheshkhali Island, Cox's Bazar
2.	IC7-034	Mozumdar Arifa Ahmed Assistant Professor, Faculty of Business Admin., Eastern University Fatima Satter Lekhe Senior Lecturer, Faculty of Business Admin., Eastern University	Psychosocial Empowerment through Social Business: A roadmap to achieve sustainable poverty reduction
3.	IC7-039	Ms. Maksud Hossain Asstt. Prof., Faculty of Business Administration, Eastern University Ms. Lamyia Bint-al Islam Senior Lecturer, Faculty of Business Administration, Eastern University, Bangladesh	Social Business: An Islamic Approach for the Solution of Begging
4.	IC7-042	Monir Ahmmed Associate Professor, Department of Business Administration, IIUC Md. Arif Billah Assistant Professor of Economics, Dept. of QGIS, IIUC	Eradicating Poverty Crisis and Street Begging in Bangladesh: The Islamic Instrument-Based Model (IIBM) as an Alternative Policy Option.
5.	IC7-055	Zobayer Ahmed Faculty, Department of Economics & Banking, IIUC. Mohammad Shoyeb Faculty, Dept. of Business Admin., Bangladesh Islami University. Humayra Rahman Suma Faculty, School of Humanities, Sylhet International University.	Understanding the Views of People from Various Social Classes to Make the Social Business Model More Realistic Through a Replication

6.	<b>IC7-059</b>	Dr. Md. Solaiman Supernumerary Professor, Dept. of Marketing Studies and Int'l Marketing, Faculty of Business Administration, CU	Social Business Potentialities in Bangladesh: An Exploratory Approach
		Md. Sarwar Uddin Assistant Professor, Faculty of Business Administration, BGC Trust, University Bangladesh	
		Miton Ghosh Executive Officer, Janata Bank Limited	
7.	<b>IC7-062</b>	Nazamul Hoque Associate Professor, Dept. of Business Administration, IIUC	Developing Social Business Enterprise: A Corporate Social Responsibility (CSR) Approach
		Dr. Farid A. Sobhani Professor, Dept. of Business Administration, IIUC	
8.	<b>IC7-066</b>	Md. Zahid Hossain Bhuiyan Asst. Prof. of Management, Dept. of Business Administration, IIUC	Women Entrepreneurship Development-Its Problems and Prospects of Business Expansion of Bangladesh
		Md. Azizur Rahman Assistant Professor of Finance, Department of Business Administration, IIUC, Bangladesh	
		Md. Saheb Ali Mondal Assistant Professor of Accounting, Dept. of Business Administration, IIUC, Bangladesh	
9.	<b>IC7-093</b>	Dr. Mohammed Solaiman Supernumerary Professor, Dept. of Marketing Studies & Int'l Marketing, University of Chittagong	Social Entrepreneurship (SE) Development in Bangladesh
		Habib Ullah Lecturer Dept. of Business Administration, IIUC	
10.	<b>IC7-095</b>	Mohammad Rokibul Kabir Assistant Prof., Dept. of Business Administration, IIUC.	Accounting for Social Enterprises: An Islamic Perspective
		Dr. Farid A. Sobhani Professor, Department of Business Administration, IIUC	
		Nazmus Sakib, Student, Dept. of Business Administration, IIUC	
11.	<b>IC7-098</b>	Mohammad Rokibul Kabir Assistant Prof., Dept. of Business Administration, IIUC.	Management of Sadaqah through Social Enterprises: A Study of Anjuman Mufidul Islam Bangladesh
		Dr. Farid Ahmed Sobhani Professor, Dept. of Business Administration, IIUC	
		Aflatunal Kausar Lecturer in Islamic Studies, Centre for University Requirement Courses, IIUC	
12.	<b>IC7-173</b>	Dr. Mahmood Ahmed Executive Vice President & Head, Islami Bank Training and Research Academy, Regional Centre, Chittagong	Building Social Business with Islamic Fund



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