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Exploring Zakat for Improving the lives of Internally Dislocated Women and Children

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- Average GDP Growth over 5%
- Remittances over USD 10 billion
- And yet, Food Insecurity 1 out of every 4
- Malnutrition severe among children

The economy has the potential to reach the target much earlier but deterioration in income distribution (a rise in inequality) makes it a forlorn hope. the share in total income increased substantially only for the top 10% of the households. It is not only that the share of the bottom 40% declined substantially but the middle income group also lost its share. Thus, the benefits of economic growth that Bangladesh boasts of bypassed the major portion of the population.

Dr. Rizwanul Islam, Economist, ILO



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Resources also need to be directed towards disadvantaged groups in the society. And finally, corruption, nepotism and loan defaults are also sources of inequality, and institutions dealing with them need to be strengthened. The time has possibly come for curing inequality rather than cursing it.

**Abdul Bayes, Professor of Economics,
Jahangirnagar University**



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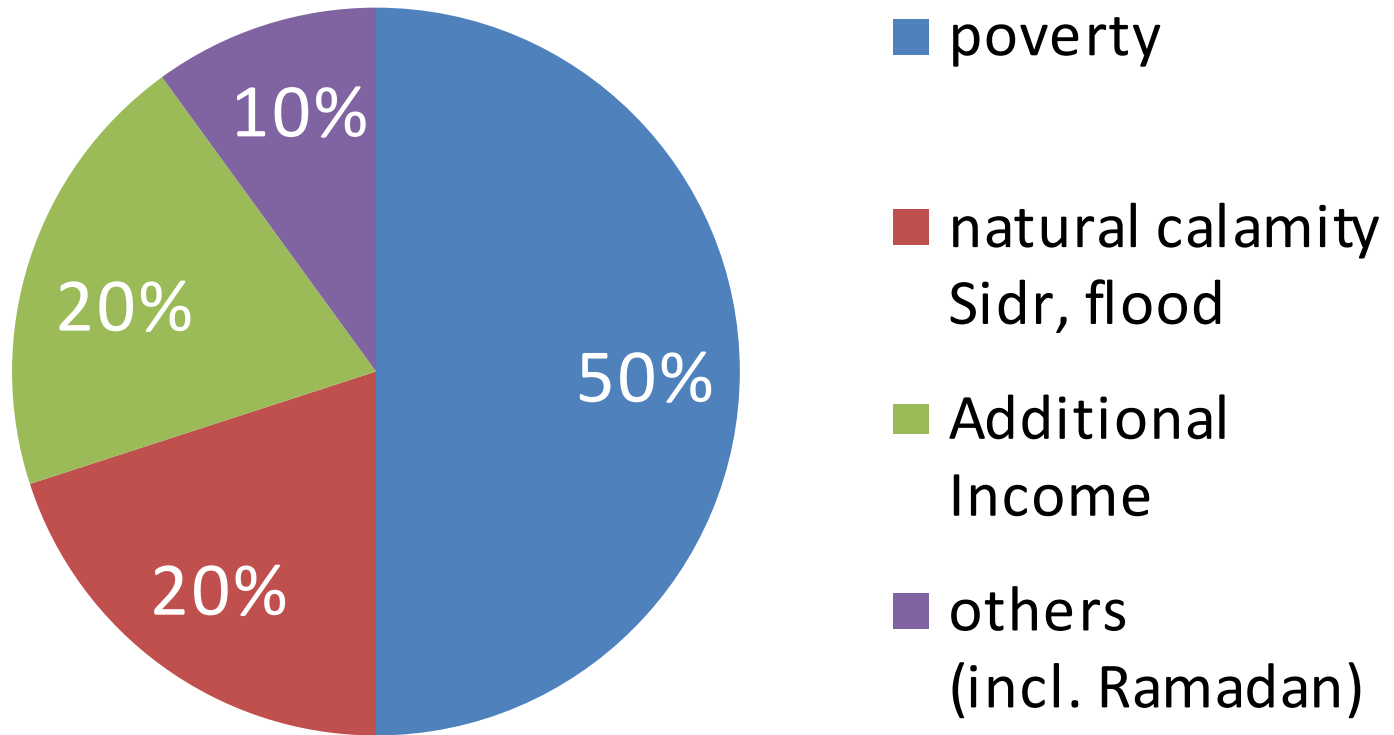
“Alms (Zakat) are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (thus is it) ordained by Allah, and Allah is full of knowledge and wisdom.”

(Holy Quran 9:60)

Zakat aims to reduce the social differences and rich-poor gap by providing support and financial help to the have-nots. It is an effective mechanism for mobilization of resources to the needy and employment creation.

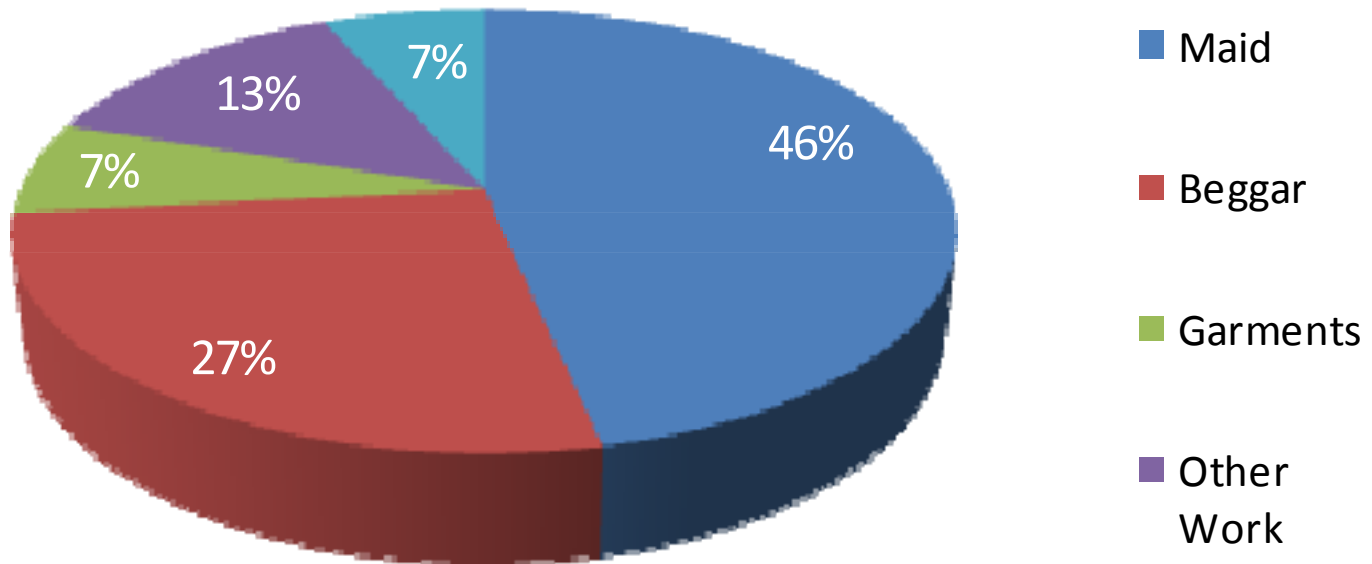


Abject Poverty is the Main Cause for Rural Urban Migration





Current Engagements of Dislocated Women in Squatters





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Prophet of Islam established beyond any doubt that work is to be honored and respected and the worker who earns his livelihood by his own hands is very much respectable. In Islam there is no work which is lowly or menial. Lowly or mean is the person who divides the work into high or low.



“In their wealth there is a known share for the beggars and the destitute.”

(Holy Quran 70: 24-25)

“And(would assign) in all their wealth and possessions a due share (zakat) unto such as might ask (for help) and such as might suffer privation”

(Holy Quran 51:19)

Zakat is a Right of the Poor on the Rich



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“Take alms from their property that you may purify and sanctify them. Verily your prayers are a comfort for them”

(Holy Quran 9:103)

Pay Zakat to Purify Your Wealth



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It is free money, with no strings attached



Zakat-based Islamic Microfinance for Displaced Women and

Children in Squatters

Equity based financing for income generation and employment

creation



Zakat for:

- *Fulfillment of basic services – water, sanitation, housing, medication*
- *Setting up of small businesses*
- *Sending children to school*
- *Capacity building programs*
- *Disaster management*



Zakat for Food Security

'A man is not a believer who fills his stomach while his neighbor is hungry.'

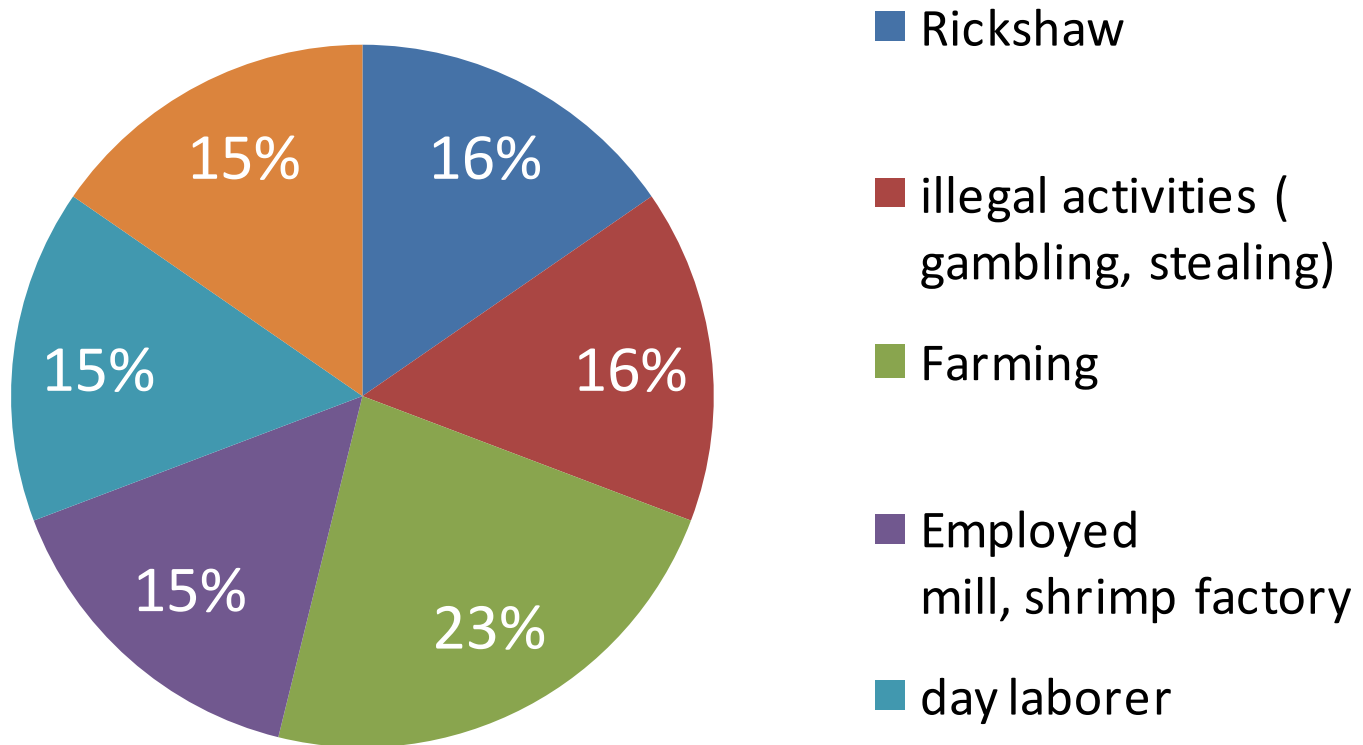
Prophet Mohammad SAW

A beautiful incentive to use zakat funds to enhance food security and thereby alleviate the hunger and malnutrition of more than 1/4th of Bangladesh's population.



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People who may be brought within the purview of zakat.





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Today's Zakat Receiver is Tomorrow's Zakat Giver



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- Pilot study on zakat based projects for women in squatters.
- Nationwide Advocacy Programs to channel existing zakat funds for urban poor; being a moderate Muslim country, there are significant number of people interested to pay zakat in presence of transparent zakat management systems.
- Moral advocacy programs on importance of zakat in spurring sustainable economic growth that goes hand in hand with redistribution of income and enhancement of livelihoods
- Engaging media for campaigning zakat based reduction of income disparities and creating more opportunities for employment. (eg. Establishment of small businesses)



- *Let us repeat the success of the 5th caliph of Islam, Omar Abdul Aziz (the great grandson of the 2nd Caliph of Islam) during whose reign zakat institution was strong.*
- *Zakat collection filled the state treasury to the brim. Many people who came to pay zakat has to be turned away. Most importantly they could find a single person in dire need of zakat money.*



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Thank You