INTRODUCTION

The COVID-19 pandemic has resulted in unprecedented social and economic challenges, forcing an estimated 176 million people into extreme poverty globally in 2020 (J-PAL, 2020). Low-income populations have been disproportionately impacted by the crisis due to their higher job losses, increased health risks, and reduced access to support services to maintain their livelihoods and basic human needs. The SA programs have, therefore, become crucial to alleviate the condition of vulnerable groups, particularly the informal sector workers, during the crisis (J-PAL, 2020). Pandemic is an outbreak that spreads over several countries or continents or worldwide. As a result of the pandemic, almost every country enforced a lockdown (a state of isolation or restricted movement) to limit the spread of the contagious coronavirus (Tang et al., 2020). The outbreak does not only generate serious health problem among the people but also induce economic downturn globally (Tang et al., 2020). The consequence of pandemic was more pronounced in the least developed countries, with large number of people experiencing starvation (J-PAL, 2020). The World Economic Forum (WEF) reported that financial crisis during COVID-19 pandemic was more severe than that of 2008 Global Financial Crisis (GFC) (Hossain et al., 2021).

Universal Declaration of Human Rights (UDHR) of the United Nations affirms basic human rights to social protection. Also, the International Labor Organization (ILO) (2011) actively supports policies that promote human rights and provides assistance to countries to facilitate sufficient levels of social protection to all members of society (Bachelet & Office, 2012). Social Protection Strategic Framework illustrates that social protection should directly support actions that tackle social exclusion toward achieving better accessibility to social services and

Social assistance programs during the COVID-19 pandemic in Bangladesh: Does faith-based approach matters?

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Abstract
This paper aimed to examine the role of faith-based organizations (FBOs) in the distribution of social assistance (SA) during the COVID-19 pandemic in Bangladesh. The paper adopts a qualitative case-study approach to explore the best practices in the distribution of SA by five (5) organizations including FBOs, governmental organizations (GOs), Non-governmental organizations (NGOs), political groups, and private voluntary groups. In this study, 14 beneficiaries of SA were selected by stratified proportionate random sampling method, and five (5) key personnel were selected purposively based on their experiences in the management of SA distribution. The study found that “no-move, no touch” approach followed by FBOs is more likely to establish human rights and social justice and reduce the transmission of diseases. In contrast to the modern idea, which undermines the faith-based charity, the study proved that faith-based charity is gaining attraction as an effective approach combating global pandemic. The findings of this paper will be useful for policymakers, voluntary service workers, GO, and NGO workers to ensure the distribution of SA in a more productive and disciplined way during and after an emergency like the COVID-19 pandemic.

Keywords
Bangladesh, COVID-19, faith-based organization, social assistance
attaining an adequate standard of living (UNICEF, 2012). Furthermore, “eradication of poverty” has been prioritized among the 17 Sustainable Development Goals (SDGs), which is a welcoming view, as poverty eradication can engender the attainment of the remaining 16 SDGs. As a developing country, Bangladesh started her journey to achieving Millennium Development Goals (MDGs) in 2000. This has inspired the country to come up with different Social Safety Nets (SSN) programs to alleviate poverty. The SSN refer to the introduction of policies and programs to help eradicate extreme poverty and reduce the vulnerability of the poor (Ali et al., 2020).

There are different types of SSN programs undertaken by the government of Bangladesh, including allowance, food security and disaster assistance, public work and human development, and social empowerment (Ali et al., 2020). Despite many lapses, the local government has been trying its best to manage the SSN efficiently (Ali et al., 2020; Ali & Hatta, 2014). Historically, FBOs worldwide have a long history of supporting people struggling in adverse situation, such as the pandemic (Ali et al., 2022; Ferris, 2011; Olowu, 2015; Pyles, 2017). FBOs have built ties with government and communities over a long period and will continue to support communities for many years (Civic Engagement Alliance [CEA], 2020). The World Health Organization (WHO) has recognized the active live-saving role of FBOs such as providing support, comfort, and guidance to the affected communities during an emergency (WHO, 2020). FBOs play a major role in fostering translational relationships (Chowdhury et al., 2019; Gocmen, 2013; Ozkan, 2012) and ensuring community welfare through provision of healthcare and educational service, as well as management of conflict and disaster. They are pioneers of new development models (Atia, 2012; Chowdhury et al., 2019; Salek, 2015) and boost robust connections with communities. Berger (2003) defined FBOs as formal, non-profit, independent, and religious NGOs whose identity and mission stem from one or more religious doctrines and operates to promote public good at the global level. Bradley (2009) grouped FBOs into three based on their activities, namely (1) community-based, (2) intermediary, and (3) missionary. The community-based organizations are recognized for their pro-spiritual identity and operations. The intermediary organizations take advantages of their religious affiliation to raise funds, while missionary-driven FBOs have religious salvation rather than development as their primary goal (Chowdhury et al., 2019). In this study, the Mosque and Islamic Centre that participate in social assistance program have been categorized as FBOs.

Generally, FBOs undertake charity activities in compliance with their religious prescription to serve the poor. Over the last three decades, FBOs have been growing in the United States following their acquisition of legislative status in the country. Similarly, the growth of FBOs corresponds to the expansion of political projects in many Muslim and secular countries. The FBOs do not only exist for service delivery of religious organization, but also cater for various purposes including development, humanitarian, or broader political objectives (Montagné-Villette et al., 2011). Also, FBOs have been expanding in the South Asia for long, with Hindus, Muslims, and Christians evolving their FBOs in the form of “Ashrams (shelter home),” “Madrasa or Khankah,” (religious institutions), and “Missionary organization,” respectively, to promote social inclusion (Hatta et al., 2021; Montagné-Villette et al., 2011).

The activities of FBOs have been thoroughly discussed in both local and global context; however, the distribution process of SA has not received sufficient attention. Although Bangladesh frequently experiences climatic disasters, it is new to the recent pandemic. The outbreak of the COVID-19 has underscored the key role of governments and different voluntary organizations in supporting the most vulnerable groups via adoption of SA programs. The SA programs such as cash or kind have been crucial in ameliorating the economic and health vulnerabilities caused by the pandemic. However, the implementation of lockdown policy to control the spread of the virus has given impetus to the reconsideration of the distribution policy of SA. Physical distribution of aids has become more difficult following the imposition of lockdown policy to curb the virus spread (Haque et al., 2020). Exposure to the droplets produced by individuals infected by COVID-19 or contact with a contaminated surfaces may result in an infection (CDC, 2021). Therefore, there is a pressing need for deployment of SA distribution approach that not only promotes efficient disbursement of aids to the vulnerable but also reduce the risk of transmission and contamination during the pandemic. While this study seeks to explore the suitable approach to the distribution of SA during the pandemic, it argues that faith-based approach particularly “no move, no touch” approach is more effective during the coronavirus pandemic. In other words, the use of payments instruments such as vouchers and cards requires physical distribution, which may not feasible during the lockdown. However, “no move, no touch” approaches such as the adoption of “goods voucher” or “mobile money transfer”, “mobile vouchers”, “QR-codes”, and “one-time pass-codes” all of which can be operated via mobile phones, can be conveniently deployed with almost no risk of transmission and contamination (CGAP, 2020).

2 | LITERATURE REVIEW

2.1 | Social assistance

The COVID-19 crisis has fundamentally shaken societies and economies across the world including the Asia-Pacific region. As a result, the governments in the region undertake unprecedented actions including temporary protection measures to ameliorate the health, economic, and social impacts of the crisis. To cope with natural disasters and alleviate the conditions of the poor and destitute in the country, Bangladesh had developed SSN programs that focus on four areas of social development, namely financial security, food security, employment generation, and
et al. (2019) examined the contribution of faith-based NGOs in social development and found that their involvement in community empowerment, social life, there is a scarcity of literature on the role of Mosque in society or the role of FBOs on the development of Bangladesh. Chowdhury (Bielefeld & Cleveland, 2013) noted a long history of FBOs in Indian subcontinent, with Mosque or Madrasah (religious institutions) being the first of such institution in the region. While Mosque serves as a place where Muslims gather for worship and learn about the injunctions guiding their social life, there is a scarcity of literature on the role of Mosque in society or the role of FBOs on the development of Bangladesh. Chowdhury et al. (2019) examined the contribution of faith-based NGOs in social development and found that their involvement in community empowerment was negligible. FBOs has gained popularity for its wider services on health, education, poverty reduction, environmental protection, and sustainability. An extensive report on “Faith and Development in Focus: Bangladesh” by the Berkley Center for Religion, Peace and World Affairs of Georgetown University illustrates the role and activities of faith-inspired organizations in Bangladesh. It discussed the Islamic FBOs, their culture, activities, such as provision of social services including education, care for the poor and destitute, and construction of local infrastructure, all of which contribute to social development; it also highlights the activities and contribution of other FBOs (Ali et al., 2020).

Similar to Bangladesh, other countries in the world have adopted various program for the social safety of poor people. Supplemental Nutrition Assistance Program (SNAP) for Children in the USA; Productive Safety Net Program (PSNP) in Ethiopia; SA, social insurance, food security and nutrition programs in Jordan; and food safety net program in India are some of the successful social protection programs (Bailey et al., 2020; Bishop & Hilhorst, 2010). The first round of reports around the world confirmed that temporary SA payments is an important part of the humanitarian responses to the COVID-19 pandemic (World Bank, 2020). The SA helped the vulnerable groups to fulfill their needs for food, education, and health, and increase their consumption expenditures. However, a question that remains unanswered is how the SA is distributed to the poor during the pandemic. Among the three (3) most common types of social protection systems (social insurance, SA, and labor market regulation), SA provides support and resources to the vulnerable groups (the poor, single mother, physically or mentally challenged, and the homeless), which was the most essential in the COVID-19 context (World Bank, 2020). The main aim of the SA system is to reduce poverty, especially extreme poverty (Szulc, 2012).

### 2.2 Faith-based social assistance programs

Faith-based SA programs have become the focus of academic discussion since couple of decades (Bielefeld & Cleveland, 2013). Since the mid-1980s, FBOs have been increasingly involved in promoting humanitarian activities, creating committed volunteers, providing/collecting donations and getting access to underdeveloped communities (Dutra & Rocha, 2021). For centuries if not longer, religious congregations have played critical roles in providing and supporting social services within communities, particularly low-income communities, certain racial-ethnic minority groups, immigrants, the elderly, and other vulnerable groups. Hence, FBOs can be considered as a critical stakeholder in responding to the COVID-19 pandemic in the short and long terms (Derose & Mata, 2020). They also provide informal support, food, health care, and education and job opportunities through extended social networks and linkages with other community organizations. Food assistance is one of the most common ways by which FBOs support their communities (Derose & Mata, 2020). The SA is also prioritized in various religion. For example, in Islam, it is encouraged to provide social service to the disadvantaged people in the society. All Muslims believed in this injunction, and the Prophet Muhammad (S) also encouraged this practice during his lifetime. Zakat is one of the important pillars in Islam, which is obligatory for financially capable Muslims (Ali & Hatta, 2014). Zakat is an Arabic word which means "purity" and "cleanliness," and it is the obligatory transfer of 2.5% of one’s wealth to the poor to purify the wealth and soul from greediness (Ali & Hatta, 2014). Other voluntary charities encouraged in Islam such as Zakat and Sadakah (voluntary charity) also contribute to humanitarian aids among the Muslim community (Ali et al., 2022; Atia, 2012; Ferris, 2011; Montagné-Villette et al., 2011).

Bangladesh is predominantly a Muslim majority country, and the daily activities of its people are influenced by their beliefs. There is a long history of FBOs in Indian subcontinent, with Mosque or Madrasah (religious institutions) being the first of such institution in the region (Bielefeld & Cleveland, 2013). While Mosque serves as a place where Muslims gather for worship and learn about the injunctions guiding their social life, there is a scarcity of literature on the role of Mosque in society or the role of FBOs on the development of Bangladesh. Chowdhury et al. (2019) examined the contribution of faith-based NGOs in social development and found that their involvement in community empowerment was negligible. FBOs has gained popularity for its wider services on health, education, poverty reduction, environmental protection, and sustainability. An extensive report on “Faith and Development in Focus: Bangladesh” by the Berkley Center for Religion, Peace and World Affairs of Georgetown University illustrates the role and activities of faith-inspired organizations in Bangladesh. It discussed the Islamic FBOs, their culture, activities, such as provision of social services including education, care for the poor and destitute, and construction of local infrastructure, all of which contribute to social development; it also highlights the activities and contribution of other FBOs (Ali et al., 2020).

While some of the world largest NGOs have been contributing to the development of various sectors, some Islamic NGOs are also engaged in different developmental activities, including microfinance program. Ali et al. (2022) present the successful adoption of Islamic microfinance by Muslim women as opposed to the traditional microfinance system imposed by secular NGOs. It was found that the Islamic-based microfinance system contributes to the development of rural Bangladesh. Devine et al. (2019) argued that there are enormous effects of religions on happiness in the global south countries such as Bangladesh, India, Pakistan, and Indonesia. FBOs provide different voluntary social service such as education, conflict resolution for individuals, family and couple, and counseling for mental issues among the Muslim community (Bielefeld & Cleveland, 2013; Kwon et al., 2017; Montagné-Villette et al., 2011). In this regard, social workers have to understand Islam for...
practical interaction with Muslim clients (Bielefeld & Cleveland, 2013). The development of “pious neoliberalism,” which is the recombination of Islam and economy for the social development by Atia (2012) in Egypt, also boosted the emergence of FBOs around the world.

According to Islam, providing necessary service to human being is a lofty deed and a means to salvation. While there are important internal and external impacts of Islamic FBOs, social services are the major part of Muslim religious traditions, which develop capacity building of the disadvantaged (Al-Krenawi, 2016; Bielefeld & Cleveland, 2013). Education and training, in light of Quran (the order of Allah) and Sunnah (the practical execution of Prophet according to instruction of Allah), are also vital in developing leadership, facilitating participation in voluntary work and improving the well-being of people (Olowu, 2015).

3 | MATERIAL AND METHODS

This study utilized a qualitative research approach. To investigate current phenomena from the real-life perspective, a case study is usually used in social research (Yin, 2014). Unlike quantitative or experimental research, this study applied descriptive phenomenological research, which involved acquisition of deep, insightful experiences of the participants, and discovery of “substances,” that is, the thematic patterns, of those experiences (Amath, 2015). The primary data collection was undertaken by the principal researcher at different areas of Sylhet City Corporation (SCC) in Bangladesh from April to May 2020. In this study, 14 beneficiaries of SA were selected by stratified proportionate random sampling method, and five (5) key personnel were selected purposively based on their experiences in the management of SA distribution. The most crucial part of this research is conducting interviews with 14 beneficiaries and five (5) key management personnel who are involved in the planning of SA distribution. Substantial data were also extracted from the review of different literature, including the reports of organizations selected for the study.

In-depth interviews were conducted to completely understand the issue or the information needed. Data were collected via face-to-face, online, and telephone in-depth interviews with participants who have been selected purposively from the organizations. A checklist and interview guide were developed to obtain proper and appropriate information from the participants. The researchers were cautioned to avoid ethical issues throughout the research process. The interviewees were asked to respond to questions related to the distribution of SA. Eventually, the participants’ experiences were developed into stories. During the interviews, the participants shared their views on the problems associated with the distribution of SA. All the interviews were recorded, and the feedback of the participants was noted down. Subsequently, we transcribed the tape and notes (Table 1).

The SCC is a part of the local government administration under the Ministry of Local Government, which is liable to provide basic civic services and development of infrastructure in the area of City Corporation. At-Taqwa Masjid and Islamic Center (ATMIC) was established in March 2018 and located at the heart of the city of divisional headquarter of Sylhet in Bangladesh. The aphorism of this organization is “Ibadat o Khedmot Eksathe” (worship and service together). Following this principle, the general council of the Mosque operates SA programs on regular basis. The management motivates people to donate and collects Zakat, Sadakah, Zakat ul Fitre (an obligatory charity that is distributed at the end of Ramadan), Fidiya (obligatory charitable donations for those who unable to fast during Ramadan due to ill health), and other voluntary donations both from home and abroad, and distributes them among the poor and needy people for their social advancement. Decisions are taken by the executive committee of the Mosque in conformity with the “Shariah Rules” (proper guidance of Islam).

Alumni Association of Shahjalal University of Science and Technology (SUST) undertakes several humanitarian activities during the COVID-19 pandemic, complementing the other social activities of SUST. This voluntary organization has various social activities in Bangladesh under the guidance of human welfare. In addition, Association for Social Advancement (ASA), established in 1978, is the leading NGO in Bangladesh. The association works for the welfare of the poor people with the aim of developing Bangladesh. They have various regular development program, such as microfinance, foreign remittance, health, education, and sanitation. “For the People” is a voluntary humanitarian organization based in Sylhet City. It was formed by a group of friends from the various professions and financed by the founders and voluntary external donations. The organization took the initiatives to feed the people who lost their jobs during the COVID-19 pandemic and undertake various social activities throughout the year (Table 2).

3.1 | Limitation of the study

Despite the important contribution of this study, it suffers some methodological limitations. Due to the pandemic, many were scared to come out for an interview, and some of the interviews were taken over the telephone; therefore, real situation may not be captured in the study. Further research should be conducted based on comprehensive interviews to find out real scenario. Second, this study was conducted in the Sylhet City Corporation (SCC) in Bangladesh, which may be different from other regions in terms of locations and environments. Therefore, the findings should be generalized with caution. Third, data were obtained by in-depth interviews where only a few samples were selected and not nationally represented. Therefore, certain constraints or weaknesses may impact differently on the findings as to the possible. Thus, the
| No | Name of the organization                                      | Organization category                                                                 | Total beneficiaries | Number of participant | Items Given as SA                                                                 |
|----|---------------------------------------------------------------|----------------------------------------------------------------------------------------|---------------------|-----------------------|---------------------------------------------------------------------------------|
| 1  | Sylhet City Corporation (SCC)                                | Local Government                                                                        | 2800 Families       | Beneficiaries, 6 & Key person, 1 | 1st Step: Necessary food package 2nd Step: Only rice                           |
| 2  | Alumni Association of Shahjalal University                   | National Non-Government Organization in Bangladesh                                      | 1050 Families       | Beneficiaries, 2 & Key person, 1 | Necessary food package, processed food and cash transfer for poor students       |
| 3  | Association for Social Advancement (ASA) in Sylhet City      | Alliance of Ex-Student Politicians of Bangladesh, Chattro League from Shahjalal University of Science & Technology, Sylhet, Bangladesh | 500 Families        | Beneficiaries, 2 & Key person, 1 | Necessary food package                                                          |
| 4  | For the People (FP) in Sylhet City                          | Friends Union at Sylhet City in Bangladesh                                             | 400 Families        | Beneficiaries, 1 & Key person, 1 | Necessary food package                                                          |
| 5  | At-Taqwa Masjid & Islamic center (ATMIC) Sylhet City         | Faith-Based Organization                                                                | 1500 Families       | Beneficiaries 3 & Key person, 1  | 1st Step: Necessary food package 2nd Step: Special Ramadan food package          |

Note: Source: The authors.
findings cannot be implicated to entire Bangladesh. Nevertheless, we encourage others to investigate our findings by including a more diverse and larger sample size from Bangladesh.

4 | RESULTS

4.1 | Selection of beneficiaries in FBO: Universal and need-based approaches

Selecting beneficiaries for SA has always been challenging task, and success of the programs is highly dependent on the fair selection process. There are different mechanisms for the selection of beneficiaries. Coulton and Rosenberg (1981) have identified few mechanisms of distributing social services, which includes queuing, creaming, equal rationing, societal protection, preferred recipients, membership, market rationing, triage, and need assessment. However, all of these mechanisms have failed to respect the individual dignity and worth of the people. Among five (5) organizations, only FBOs do not believe in disclosing the identity of donors and receivers. During the pandemic, local government representatives were saddled with the responsible of selecting the beneficiaries and distributing the donations and grants from the government. However, one of the participants who received an assistance from the City Corporation through the local government highlighted the difficulty in getting selected, as he had to lobby the authorized compiler to be included in the list of beneficiaries. In this regard, participant expressed:

Since we don’t have good connection with the local government representatives, we found it difficult to reach them when we need government assistance. We are supposed to contact them through the middleman. We had to bribe the middleman to be listed for assistance. In many cases, we become a victim of humiliation.

It is also evident that nepotism and political biasness strongly influence the selection process. Political affiliation is the unwritten precondition for being included into the prospective beneficiary list. These conditions including being a registered voter in the area exclude many poor and needy people from getting the SA services. In contrast to the traditional organization, FBO such as ATMIC prepares the list of SA recipients through committee members, donors, and volunteers attached to the Mosque. Directions are given on regular basis to select the recipients of SA, and preference are given to the people who are actually in need of assistance. However, final selection is made after a cross-check by the executive committee. The desire to help the poor is motivated by Islamic values. Giving food to the poor is one of the most important deeds in Islam to secure salvation in hereafter. A SA recipient from At-Taqwa Islamic Centre specifically expressed:

I don’t know that my name was enlisted for SA. I was really surprise when I received a phone call from the committee to receive the assistance. During the pandemic, my income was halted due to the enforcement of lockdown, and I was struggling to feed my dependent family members. My neighbor enlisted my name for the SA, and I was able to survive with the SA for sometimes.
Alumni Association of Shahjalal University distributed SA during the COVID-19 outbreak, following the principle of “first come first serve.” Announcement were made to needy masses via social media and personal connection. This approach suffers limitations, as many poor people feel shy to come out for help. Also, many vulnerable people were excluded from the services due to shortages of food stamp packets. High risk for contamination is also a major concern for this approach. With respect to ASA selection process, it is based on membership. In other words, the organization would only distributed food stamps to registered members. ASA would invite its members to its office and instruct them to pick up the SA as the pre-scheduled time. This strategy is also not free from contamination risk, and identity of the receiver is not protected. Most importantly, many people were excluded from the SA due to their lack of membership with the organization. As for the SCC, it hands over the SA to local government representatives who in turn select the beneficiaries based on their choices. This strategy promotes nepotism and political biasness, thus discouraging the participation of many poor people. On the contrary, many people are reluctant to go to the representative (councilor) house for food assistance. In illustrating the nepotism and deprivation associated with the approach of SCC, one of the beneficiaries shared his opinion in the following words:

I was selected by the local councilor through the request of our association. However, many weren't enlisted, and we don’t know the requirements of the shortlisting.

“For the People” also shared the news of distribution food package using social media. The organization requests prospective beneficiaries to inbox their names and mobile numbers through social media or mobile message. In this regard, one of the beneficiaries mentioned in the following example:

I just sent my name and mobile number to verify the validity of the announcement. I was surprise to receive a phone call to collect food stuffs, and I really appreciate their program during the crisis.

4.2 Distribution processes of the social assistance

In view of the contagious nature of the coronavirus, it is paramount to ensure safety in the distribution of assistance. During the pandemic, health experts strongly suggest the maintenance of social distancing. In spite of the frequent warning, it was not fully practiced by several organizations including SCC during their distribution of SA. One of the recipients who received SA from the GO and the following statement shared:

I visited the home of the ward councilor twice and went to the local stadium to collect food assistance. I waited there for a long time and in a long queue. It was really frustrating because nobody abided by the hygiene rules. Some even failed to wear a face mask and hand gloves. There was a high possibility of viral transmission due to the photo session during distribution, and I thought I would have to bear the risk to survive the daily food crisis.

“For the People” developed a new approach to distribute SA. In this case, volunteers of the organization delivered the food stamp to the door of each beneficiary. Although this process was also not completely safe, it lessens the risk of transmission compared to the previous approach of SCC. In this respect, one participant expressed:

I received the SA from the councilor at my home through a delivery man. It was an excellent system and made me happy during the hardest time I have ever passed. I am grateful to the delivery man and hope to continue to receive SA until I am able to return to my work.

Alumni Association of SUST distributed the token first and then invite beneficiaries for the collection of SA at the two assigned collection points. The selection tokens were distributed through personal connection. One participant specifically mentioned:

Currently, I do not have income due to the coronavirus-triggered lockdown. I had been working as an assistant chef at a canteen in the university campus on a daily basis. Now, I am jobless with no income. After receiving the token from the Alumni Association, I went to the collection point and picked the gift pack. I also received a food pack for my family, which was very helpful for us. However, the beneficiaries failed to maintain any social distancing during the collection of food pack.
In addition to food assistance program, Alumni also provided cash transfer through bKash (medium of mobile money transfer). Although beneficiaries were happy to receive the assistance, they expressed their fear of contamination. One of the beneficiaries who is a current student stated as follows:

I am impressed that I received an assistance from my seniors. I am inspired to reciprocate similar effort in future. Many needy university students have been suffering from lack of income due to temporarily discontinuation of private tuition during the Pandemic. We couldn't manage our minimum daily expenses. Getting some amounts from the Alumni helped me a lot, but the process could be more effective if physical distancing was maintained.

ASA distributed SA during the pandemic under the guidance of Sylhet district administration at the stadium. District administration served notice to the public through the SCC, and councilors sent for the people from their respective ward. During the collection process, many people scammed into the stadium to secure a front position in the queue, and physical distancing were not maintained properly. One of the beneficiaries made statements to the effect that:

I received so many things, which are sufficient for my daily survival. Food packets were distributed while maintaining the physical distancing. However, no health rules were followed while entering into the stadium. We were afraid of overcrowding.

After getting the information of beneficiaries, the private voluntary organization “For the People” informed the beneficiaries for collection of their food stuffs at two designated grocery shops. This could sometimes require beneficiaries traveling a long distance to receive the food package. Moreover, the grocery shops were very clumsy, thus increasing the risk of contamination. One of the recipients established that:

I am very happy as a beneficiary because we, the middle-class people, find it difficult to queue for an SA. However, we need to survive. Although I had to wait for a long time, their initiative was a relief to my financial predicaments.

Without safeguarding the health rules, the distribution of SA could be detrimental to human health, instead saving the lives. One of the key officials of Sylhet District administration expressed that they always encourage people to follow the lockdown rules but people rarely comply. Local government representatives were instructed to deliver food to beneficiaries' home, which they did. However, some beneficiaries still come to the councilor's house for SA without a prior contact. During an interview, a councilor expressed himself this way:

When the pickup van came to distribute SA, people recklessly encased the vehicle without maintaining physical distancing. Although we were affected by the coronavirus, many were unbothered by the danger of the virus.

The needy people admitted to waiting at the door of councilor's house. However, they stated that it happened only in cases where they were absent during the distribution of the packet. The researcher also found an evidence for such case and the respondents express views this way:

I wasn't at my home during the SA distribution, and as a result, I didn’t get the rice distributed by the representative of our councilor. Unfortunately, they will not come again to distribute, and I don't want to lose my rice to them because they are not trustworthy.

To distribute SA, the Alumni Association invites the beneficiaries who have been previously given token to two designated collection points. In this case, people had to travel to the location during lockdown without maintaining social distancing. Sometimes, the people gather to collect food, making them more prone to infectious contamination. The Alumni Association also provides processed food to the pedestrians via a moving van. The ASA authority assigns the responsibilities of SA distribution to the local district administration. However, there were no volunteers to monitor the queue for social distancing compliance on behalf of the administration. During the data collection, it was evident that all the beneficiaries stand close together in a queue while competing to be attended to. Very surprising is that most of them were presented without using any masks and gloves, indicating the lack of safety measures in place. In this regard, one of the beneficiaries expressed:

We came here to receive the SA at the expense of our health, but we have nothing to do. If we don't compete for it, we wouldn't get it. I returned home after two days without getting any packet. The administration should take proper steps to distribute the SA in a more disciplined and safer way.
Initially, "For the People" distributed the SA to people using a pickup van. Later, they changed the distribution policy without paying attention to contamination risk of people. They fixed two shops for the distribution of food package and invite only the registered people over phone. People had to come to the corner of the city to collect food package, thereby increasing their risk of infection. One of the female participant commented:

There is a possibility of me getting an infection, since I have to travel far from my home to collect the package. I didn’t have an opportunity to choose alternative method to collect the package.

“no move, no touch” approach was followed by At-Taqwa Mosque, which reduces the contamination risk for the facilitators and beneficiaries during the pandemic in Bangladesh. An executive of the Islamic Centre elaborated:

We were very concerned about the maximization of distribution and minimization of risk. We fixed some shops in selected hub and called our recipients over cell phone to come and collect the assistance. If anyone can’t reach the shop due to distant location, they could go to any grocery shop nearest to their place where mobile money transfers facility is available. The amount for the cost of the commodities is then transferred directly to the shopkeeper.

This approach is well appreciated for few reasons: (1) The risk of infection is reduced for both distributors and beneficiaries, (2) small business owners can increase their profit by selling commodity, (3) beneficiaries do not feel humiliation, (4) it is time saving, and (5) there is less tendency of show-off. Another important advantage of this approach is that the physically challenged do not have to travel a long distance to collect their goods. One of the recipients explained:

One day, a person called me on the behalf of the Masjid over the phone to come and take a particular commodity at the nearest grocery shop, and I went to the nearest grocery shop to collect the package and paid the shopkeeper via mobile money transfer.

4.3 | Financing of social assistance in FBO

Since faith-based social assistances are done solely for the sake of Almighty Allah, it is absolutely free of show-off and personal bias. The distribution process is just and fair, and neither the beneficiaries nor the contributors have any reservation about the financing. One benevolent member of the center mentioned in the following words:

The activities of the centre are sponsored through the contribution of members and guests, and satisfaction of Allah is the only driving force behind their contribution. Members always try to donate with their utmost capacities. No one is compelled to donate and none of contributors is suspicious about the distribution process. We expect nothing but the satisfaction of Allah.

5 | DISCUSSION

The study findings clearly show that the strategies undertaken by Islamic FBOs in distributing SA are more effective and suitable during the pandemic because it limits the risk of contamination among the recipients. FBO is not merely a relief organization; rather, it is an organization with distinct and uniform approach to the development of a community. Non-faith actors and donors have begun to recognize the major roles of FBOs as advocates of marginalized peoples, minority rights, and gender equality; they also play a key role in enhancing space for civil society at large (CEA, 2020). Since COVID-19 virus can be transmitted among people due to close contacts, WHO strongly recommends the maintenance of physical distancing (WHO, 2020), which proved to be difficult in densely populated countries (Tan et al., 2022). Meanwhile, a fundamental health crisis like COVID-19 can only be managed by simultaneously promoting social distance and behavior modification.

Susceptibility to infection during the pandemic is higher in countries with insufficient resources and weak delivery systems. The incapacity of states to undertake activities that have limited geographical reach is often complemented by humanitarian programs (Archibald et al., 2020). The extreme unforeseen shocks have led to the development of uncontrolled SA programs to save the lives of the people. However, there is a need to tailor the management of SA to address specific situations, such as the pandemic. Governments should refrain from reactive “fire-fighting” of each individual shock and instead try to understand current and future risks before advancing appropriate social protection systems (Archibald et al., 2020). The world now has been fighting an unseen enemy (i.e., coronavirus), with people now being more careful in their social interactions and activities than any other time. The major limitations on pandemic preparedness are the limited scientific understanding and technical capacity resulting from the infrequent occurrence of pandemic in each century (Fineberg, 2014).
Consistent with the COVID-19 protection guidelines, the “no-move, no-touch,” approach adopted by ATMIC has been well recognized and favored by the community people. “Goods voucher” or “mobile money transfer” has proven to be an example of social services with almost no risk of transmission and can be adopted by the government as well as other organizations for their SA programs. Similar kind of intervention is sought by FBOs of Ethiopia, which emphasize on quick and creative approach to disburse interventions (CEA, 2020). Mosques play an important role in SA distribution. (Al-Krenawi, 2016). Although Muslims regularly go to the Mosque primarily for prayer to Almighty Allah, it also gives them the opportunity to know each other. As Mosque committee always encourages people to sacrifice for the well-being of the community and discourages them from showing off in humanitarian activities, Muslims are always motivated to donate as much as possible. During the COVID-19 pandemic, the Ethiopian government and parliament opened the door for FBOs to champion the national COVID-19 prevention campaign; consequently, many FBOs have launched public health campaigns, informing communities about hygiene, and social distancing measures (CEA, 2020). Social assistances are considered as Ibadah (divine work) in Islam. Though there are lots of challenges in undertaking community welfare activities by FBOs, including inadequate skills in financial and program management, it is gaining popularity.

The importance of SA in handling crisis is unquestionable. However, the effectiveness of SA is highly influenced by the sufficiency and distribution process employed. The study compared the philanthropic activities of five organizations to protect people during the pandemic. The study demonstrates that the selection of beneficiaries is not transparent in the GOs, NGOs, and other voluntary organizations. Apart from that, their SA distribution processes have several shortcomings including insufficient aids, showing off, contamination risk, and corruption. Recipients have expressed their dissatisfaction toward beneficiary selection and SA distribution by non-FBOs.

The study found that SA distribution practice of FBOs is more systematic, transparent, dignified, and has low contamination risk. Another strength of their approach is the participation of community people in beneficiary selection and financing. Mosque committee gives regular announcement on the contribution to the SA fund. Regular announcement and motivation for donation and involvement in beneficiary selection create favorable environment for social capital. The findings revealed that ATMIC bridges connection among community people, helps them to understand the need for participation in collective funds for assisting others, and promotes trust among the people. Religious faith strengthens the network, norms, and trust among the people connected to the Mosque.

The central focus of the study was the distribution of SA during the pandemic, and we observed that the “no move, no touch” approach was very effective and well appreciated during the COVID-19 pandemic. Making lists and collection and distribution of funds using mobile and other online technology make SA distribution more user friendly. Activists and beneficiaries do not need to move out of their home for the distribution and collection of aids (e.g., money). Since people are not conversant with the transmission of COVID-19 and are reluctant to follow the health safety rules, this approach can be considered best suited for Bangladesh and other low-income countries. The study reveals the contributions of FBOs in addressing the challenges of SA distribution during the pandemic and further suggests that Mosque-centered programs should be expanded giving more focus on livelihood enhancement programs.

6 | CONCLUSIONS

The COVID-19 pandemic has created one of the worst economic and human crisis since the Second World War. Many countries in the Asia and Pacific region have faced acute economic crisis due to the pandemic-triggered lockdown and global economic downturn. Although horizontal expansion of SA in response to COVID-19 has reduced some of the gaps in humanitarian aid coverage, a large number of SA measures were temporary and may exclude many poor and vulnerable. While the aggregate number of new social protection measures introduced in response to COVID-19 appears impressive, many of the intended beneficiaries of these schemes (such as women and people with disabilities) are often confronted with systemic challenges in accessing them.

Distribution of SA is a difficult task, and it is more challenging during the pandemic. Poor and underprivileged community face greater challenges during emergency due to insufficient resources and lack of awareness. Poor and destitute people often prioritize getting food packet than saving their lives. This is portrayed in several incidences of people in Bangladesh getting smashed to death while competing for food assistance. The study findings ascertain the effectiveness and success of “no-move, no-touch” approach for SA distribution approach in the context of Bangladesh. The application of this approach in the three dimensions of SA processes (i.e., selection of beneficiaries, distribution of services and financing of the social assistance programs) offers promising advantages in curtailing viral transmission during the pandemic. Being a Muslim majority country, almost every community in Bangladesh has a Mosque, and this Mosque community undertakes several SA activities. Hence, the communities can play a major role in promoting individual and collective behavioral change to prevent the spread of the COVID-19. Moreover, the study findings offer some useful insights for policymakers, including the assignment of SA distribution activities to Mosque committee. However, since the management of SA distribution is challenging, it is important that skilled, fair, and committed persons are saddled with the SA distribution responsibility. In addition, government and policymakers can develop standard operating procedures (SOP), which can be adopted by the FBOs to prevent the transmissions of COVID-19.
CONFLICT OF INTEREST

The authors declare no conflict of interest.

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