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Welfare service provisions in Muslim and Christian religious institutions in Bangladesh: A qualitative study

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ABSTRACT

The welfare services provided by Muslim and Christian religious institutions are undocumented and underestimated in the social welfare studies literature. Almost all aspects of society including the social, economic, political, and spiritual aspects are guided and controlled by the religions that articulate human conduct, behavior, social sense, and morality. The study intends to explore the nature of services provided by religious institutions and identify the present trend of welfare services from the institutions at the community level in Bangladesh. The researchers primarily employed qualitative surveys and narrative discussions under the qualitative research approach. To collect data, semi-structured interviews, observation, and in-depth case interviews were used. Data were collected from 38 respondents from 12 Mosques, four Churches, and 12 faith-based religious institutions that were selected purposively. The data was processed through thematic and verbatim analysis. The study findings reveal that Mosques, Churches, and faith-based religious institutions provide various services such as prayer and spirituality, education facilities, health facilities, social activities, counseling and advocacy, relief and rehabilitation, employment, and so on. The findings of the study contribute to providing religious knowledge and practice to promote the quality of the welfare services rendered by religious institutions. The study also suggests further research studies in the fields of services of religious institutions toward the well-being of community people.

INTRODUCTION

Development studies have traditionally neglected the role of faith-based organizations in the social life of the people of the developing world. Many researchers now argue that recently a greater value has been provided and given to religion and faithbased organizations in social services and poverty reduction (Ali et al., 2020b). Bangladesh is a land of religious freedom, harmony, and tolerance and there is a range of communities and groups constituting the population of Bangladesh. Bangladesh is an example of a nation, which is traditionally practicing religious harmony. Here the culture is rich, and the culture of tolerance and respect amongst the individuals for each other's beliefs makes the country an ideal model of religious harmony. The constitution of Bangladesh designates Islam as the state religion. But it upholds the principle of secularism as well. It also prohibits religious discrimination and provides

equal opportunities and equality for all religions (U.S. Department of State, 2022, p.1). In the USA, religious organizations have long been involved in social service provisions through faith-based organizations (Hall, 2016). In Bangladesh, religious leaders carry out significant roles, influence, and command in society to shape the values and beliefs of individuals and communities. They also ensure social justice, and social services build interfaith tolerance. institutions are the headquarters and the religious leaders are the gatekeepers of these institutions. Bangladesh has thousands of Mosques and these are considered active centers of socio-religious activities, faith-based organizations coordinate the activities of these Mosques and the propagation of Islam, the spread of Islamic education, and reform activities for the society in line with the principles of the holy Quran and Hadith (Ahamed & Nazneen, 1990). On the other hand, compared to other religious communities of Bangladesh, Christianity is relatively new to this region and was introduced by the Portuguese merchants. In Bangladesh, only 0.3% are Christian among the 165 million people (Bangladesh Bureau of Statistics, 2022). It is found that the Christian communities are educated and have produced many leaders in business and development communities in Bangladesh. The Christian communities are well-organized and committed to the development and attainment of humanitarian goals.

Bangladesh Bureau of Statistics (BBS) conducted the latest population census in June 2022 and according to the 'Preliminary Report Population and Housing Census-2022,' the population of the country stood at 165 million. The census shows that Bangladesh has a 91.04% Muslim, 7.95% Hindu, 0.61% Buddhist, and 0.30% Christian population (Bangladesh Bureau of Statistics, 2022). DAWN the leading newspaper of Pakistan referring to the AFP, the chairman of Islamic foundations of Bangladesh stated that Bangladesh regulates her Friday sermons at 300000 mosques (DAWN, 2016); (Hossain, 2016). Besides, thousands of Mandirs, Churches, Temples, and Pagodas are also available in Bangladesh for other minorities. People of Bangladesh learned from religion to care about the wellness of the poor and marginalized people in community life. Religion and philosophy have been inclined to provide frameworks for ensuring social welfare (Pinker, 2024). Some forms of social services were always in practice for the destitute and persons with special needs in almost all countries over the centuries (Rahman, 2001). From the beginning of the welfare, philanthropic activities, religious welfare activities based on religious salvation, and beliefs played the prime role in promoting the entire area of social welfare services. The researchers think that not only governmental and non-governmental agencies are enough for the betterment of distressed communities but the role of religion-based, faithbased organizations or institutions are also indispensable. In the study, researchers tried to search the trend and nature of social services and welfare activities done by religious institutions in Bangladesh.

The study was designed to explore the nature and present trends of welfare services provided by religious institutions at the community level in Bangladesh. However, the specific objectives are to identify the types of services provided by religious institutions in Bangladesh and to explore the current trends in welfare services delivered by religious institutions and faith-based organizations.

Review of literature

Theoretical and conceptual review

Hiilamo (2012) stated that European Welfare State Models including structural-functional theories, theories of democratic politics, and state-centered theories have ignored and canceled the church activities in modern welfare states. The roles of churches were completely ignored in the modern welfare state literature (Kahl, 2009); (Hiilamo, 2012). Nagel (2006) states that Charitable-Choice Faith-Based Initiatives and by religious organizations deliver welfare services more competently than others and are well-matched due to their integrated approach and the nature of granting efficacy of the welfare approach. Campbell et al. (2007) in their study explained the "Socio-Ecological Model" relevant to Church-Based Health Promotions (CBHP) and this model complex nature of considers the church communities and provides the context for overruling multiple levels of the stimulus of health promotion behaviors. Tangenberg (2005) explored a way of a theoretical amalgamation of ecosystems and structuration perspectives that may help social workers direct the complex ideological as well as hands-on insinuations of changing service delivery policies. Schmid (2022) claims that the German is characterized system by significant incorporation of religious welfare providers and also discusses the concept of "affirmative genealogy" developed by Joas (2009) that made it easy to understand the German welfare system as open to religious pluralism and social change. According to Movahed (2014)) Mosque Theory recognizes the dynamism of individuals and communities to utilize individual and community vitality for Moslem community development and claims that when people use the mosque as a place of prayer, religious rituals, and education, their capabilities for improving the activities develop. Coleman (2001) and Carlson-Thies (2001) studied American Catholicism, charities, and welfare reform as well as charitable choice initiatives. Both studies show that the return of religiously motivated and faith-based social service provisions in the communities is the outcome of the return of religion in the public sphere.

Warden (2013) in a study highlighted the Islamic organizations providing services in Britain and centers on a "case study of an Islamic organization providing services including Islamic counseling, divorces, mediation, advocacy, 'khul' chaplaincy" (p.ii). The researchers applied a multimethod case study approach to the study. The study has contributed to three key areas of academic debate such as (a) contribution to the sociological study of religion, (b) the role of spirituality in social work discipline, and (c) the role of faith groups in providing welfare services. The study of Meftah & Mottaghi (2015) reveals that the mosque and the church generally play a crucial role in growing people's spirituality in both material and non-material ways. The roles of the two holy institutions were found in their potential for increasing the spiritual values of the believers. Meftah & Mottaghi (2015) also find that the mosque and the church both become a reagent in the consolidation and strengthening of the overall facets of ethics, spirituality, and morality in society. The members of these faith-based institutions get benefits from the practice of religion through religious rites. These also help to minimize personal problems, reduce social ills, and service to others.

Utama et al. (2018) in their study found economic empowerment for the prosperity of the community by the Ummul Mu'minin Surabaya Mosque. The mosque authority was seen to collect funds from mosque pilgrimage funds, mosque funds, and donor funds. The collected funds from the first two were found to be distributed among ritual worship, Al-Qur'an education school (TPQ), social and service activities, community construction, renovation, and mosque buildings. Besides, the donor funds were distributed for community empowerment community economic for improvement efforts through the distribution of non-interest soft loans to SMEs (Utama et al., 2018). Ali et al. (2020b) referred to the verses of

the Quran and Hadith as "charity, 'sadaqah' and 'zakat' is the primary Islamic faith and obligation that enhance human wellbeing" (p.3). Ali et al. (2020a) in their study showed a clear understanding of the trends and nature of Muslim social work practices in Bangladesh and the study applied the qualitative approach in the Gaibandha District of Bangladesh. They primarily investigated the social work activities that were operated by the imams of Mosques and the teachers of the Orphanage house in Bangladesh. The study highlights the major programs carried out by the Mosques and Orphanages on education and training, religious rituals and functions, prevention of social pathologies, human rights and ownership, social control, mitigation of climate change, disaster management, social movement, and so on.

Kang (2010) in his study showed the present state of social welfare conditions of the South Korean church and that of the U.S.A. The researcher concentrates on three themes for getting a clear view such as connections between the Old Testament of the Bible and social welfare. connections between Jesus and Social Welfare, and connections between Apostle Paul and Social Welfare. Kang (2010) also revealed that some of the remarkable programs are children's mission schools, kindergartens, operating child care facilities, child care centers, adoption, twinning, operating study rooms, etc. Besides, youth and disability welfare programs are also available in South Korean Churches. Modell & Kardia (2020) in their study revealed that churches rendered social services during the COVID-19 outbreak and the shortage of healthy foods. Some of the services were limited to drive-through food pantries, carryout soup kitchens, and free grocery delivery to unemployed workers, single mothers, senior citizens, and the physically disabled. The churches provided services like lunch delivery to healthcare workers and student loans for laptop purchases (Modell & Kardia, 2020). Sullivan (2019) in her commentary stated an increased interest in faithbased social service across the USA and Europe. In these regions, religious and faith-based organizations were found to provide different welfare services (Sullivan, 2019, p.44). Angell (2007) in his study showed how a church-based welfare agent can act as a value guardian in social action and public discourse. The data show that the Church City Mission in Drammen engages in social work to benefit a category of people living at the margins of the local community, especially those suffering from substance abuse.

The concept of Mosque and Church

The term "Masjid" derives from the Arabic root word "sajjada". It possesses the meaning of "a place related to the forehead and prostration" (Meftah & Mottaghi, 2015, p.2). The Mosque "is applied for a special private house built to worship" (Salimi et al., 2016, p.24) and performs religious rituals for Muslims (Meftah & Mottaghi, 2015). The word "Church" means "Assembly of Christian believers. In a simple definition, the church is a cradle in which religious rituals are performed. Both are playing key roles in the growth and spreading of the faith and strengthen the unity amongst the faithful" (Meftah & Mottaghi, 2015, p.14).

METHODS

Methodology of the study

The study used a qualitative research approach to explore the issues related to welfare service provisions. Because "qualitative methods provide insights into the setting of a problem, generating ideas and/or hypotheses" (Macdonald & Headlam, 2008, p. 8). Qualitative research is "a form of systematic empirical inquiry into meaning" (Shank, 2002, p.8) and "an inquiry process of understanding based on a distinct methodological tradition of inquiry that explores a social or human problem" (Creswell, 2009, p.31). Here systematic means "planned, ordered and public" empirical means that "this type of inquiry is grounded in the world of experience" (Ospina, 2004, p.2). In fact, "qualitative research refers to meanings, concepts, definitions. the characteristics, metaphors, symbols, and descriptions of things" (Lune, H. & Berg, 2017, p.12). In the study, the researcher employed the case study method to gain an in-depth understanding of the causes, events, and processes. As supplementary methods, qualitative surveys and narrative discussions were also employed in the study. The researchers in the study used data

collection instruments such as semi-structured and open-ended interview schedules, interview notes, in-depth interview guides, observation, and key informants' interviews (Figure 1).

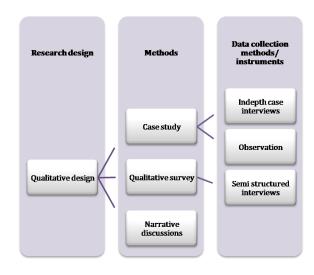


Figure 1: Methodology of the study

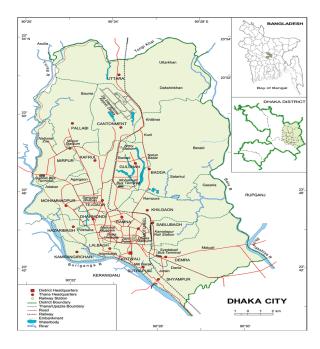


Figure 2: Study area (Location and administrative map of Dhaka city)

[The original source of the map is "Banglapedia: National Encyclopedia of Bangladesh." Currently, another version of the map is available on Banglapedia's website. The source is also cited in Swapan et al., (2017) & Ahmed et al., (2014).]

Area of the study

The areas of the study were confined to the Mosques, Muslim charity organizations; Muslim educational institutions, Churches, Christian charity organizations, and Church based educational institutions from both Dhaka North City Corporation (DNCC) and Dhaka South City Corporation (DSCC) (Figure 2).

Population of the study

The population of the study was the Muslim, and Christian religious persons/people such as the Imams from the Mosques, Fathers and Padres from the Churches, the other religious organization's gatekeepers, and the followers and beneficiaries (Figure 3). In the study, a purposive

sampling procedure was employed to identify and choose the sampled population. The sample size of the study was 38.

Data analysis

In the study, researchers tried to develop an extensive understanding of the welfare service provisions rendered by religious institutions in Bangladesh. To get a detailed picture and perspectives, the researchers analyzed the collected data by using thematic analysis, descriptive analysis, and verbatim transcription. Qualitative coding strategies were applied in the analysis process. The case studies were analyzed by examining the respondent's views, opinions, insights, and perspectives.

Table 1: Sampling procedure and sample size

Type of respondents	Religious Identity	Number of respondents	Sampling procedure
Head of the religious	Muslim	5	
organizations	Christian	4	
Followers	Muslim	15	
Followers	Christian	10	Purposive sampling
Coco study mosti simonto	Muslim	2	
Case study participants	Christian	2	
Total		38	

RESULTS

In the study, the heads of five religious institutions of the Muslim community and four heads from the Christian community were interviewed. Moreover, religious followers/beneficiaries from 16 Muslim religious institutions and 12 Christian Institutions also held conversations and interviews. Four case studies were also undertaken in two communities. From the analysis of the semi-structured interviews, Table 2 shows that 100 percent of respondents are found to practice their religion. Among the respondents, 92.11 percent are male 7.89 percent are female, 57.89 percent are Muslims and 42.11 percent are Christians. The age range of the respondents is 17 years to 62 years and the mean age is 35.53 years. The average ages of the Muslim and Christian respondents are 34.73 years and 39 years respectively.

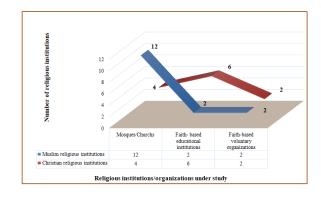


Figure 3: Religious institutions under study

The study reveals that about 58 percent of respondents are married, 31.58 percent are unmarried and the rest of 10.53 percent are priests/fathers of the Catholic Churches who did not get married according to the norms of religious practice. Among the respondents, 31.58% are educated (advanced degree holders) and they are

religious heads. On the contrary, 34.68 percent of the respondents have completed higher secondary degree levels, and the rest of 23.68 percent have completed bachelor's degrees. Among the respondents, 44.74 percent are followers of Islam, 31.58 percent are followers of Christianity, 10.53 percent are parish priests, 5.26 percent are imams and another 5.26 percent are teachers of Madrasha (Muslim educational institutions).

Table 2: Demographic characteristics of the respondents

Characteristics	Responses	Percentage (%)	
	(Frequencies, n=38)		
Religious identity			
Muslim	22	57.89	
Christian	16	42.11	
Age			
Mean (range)	38	36.53 (17-62)	
Muslim mean (range)	22	34.73 (17-62)	
Christian mean (range)	16	39.00 (19-62)	
Marital status			
Married	22	57.89	
Not married	12	31.58	
Not applicable	4	10.53	
Sexual identity			
Male	35	92.11	
Female	3	7.89	
Education			
High school/Secondary level	4	10.53	
Higher secondary level	13	34.21	
Bachelor's degree	9	23.68	
Advanced degree (Master's/Higher)	12	31.58	
Practicing religion			
Yes	38	100	
No	0	0.00	
Institutional identity			
Imam	2	5.26	
Madrasha teacher	2	5.26	
Parish Priest	4	10.53	
Officer of faith-based institutions	1	2.63	
Followers of Islam	17	44.74	
Followers of Christianity	12	31.58	

Services available in Muslim religious institutions

In the study, three types of Muslim religious institutions perform various welfare activities in different ways. The common purpose of these is to develop a sense of satisfaction of the Self and satisfaction of Almighty God as well. And the followers informed that they received diverse welfare services from Mosques, Madrasahs, and faith-based institutions. Mosques are used as a center of prayer, practicing spirituality as well as for religious teachings. Besides, Mosques are used

for social gatherings, Eid prayer, and the Iftar facilities during the Holy month of Ramadan. According to an Imam of a studied Mosque:

Mosques are mainly used for prayer and spiritual practice. We the Muslims use the Mosque as a prayer place/house five times a day. Besides, Islamic lectures on the way of life are given to Muslims according to the teachings of the Quran and Hadith. Spirituality is a part of daily life and Muslims learn spirituality in Mosques by following the teachings and returning to the house with a holy mind.

Some followers go to Mosques for the spiritual treatment of body and mind as well as to get religious teachings, teachings of Islamic values, and ethics. A follower narrated his cause to come to the Mosque:

I only come to the Mosque for my five times of prayer together and to get spiritual happiness. I also learned Islam and the teachings of Islam so that I can be a good human being and devote myself to the well-being of people. I also want to please God for the life after death.

It is observed in the study that Mosques provide primary education, old age education, education for orphan children, Quranic education, weekly discussions about the Quran and Hadith, library facilities for all, and so on. Moreover, Madrashas under study are found to provide several types of educational facilities such as "Ibtidayi" (Primary), "Sanabiya" (Secondary), "Nihayiya/Takmil" (Higher Education), free education for the poor children, free books for the needy, library facilities, and spiritual education. According to a *Mufti* (Islamic Scholar) of a Madrasha:

Children, teenagers, young men, persons with disabilities, and community residents are mainly benefitted from our education facilities. As it is one of the leading madrasahs in Bangladesh, we are providing various welfare activities and educational services such as free education, shelter, free books, and food for more than 800 students. We are operating two libraries equipped with books of modern writers and religious books and also providing free counseling for the students.

Muslim voluntary organizations were also seen to provide education for poor children and orphans. A student of a Madrasha narrated the cause of studying in a Madrasha:

My family is very poor and they cannot afford my educational expenses. So, I could not study at an expensive educational institution. As I am getting free education, free books, treatment during illness, and shelter in 'Lillah Boarding' from the Madrasha I am continuing my studies. I am getting both religious and modern education from the Madrasha.

The study reveals that Mosques provide some sorts of health facilities such as operating charitable clinics, supporting treatment expenses for the poor, arranging free eye camps, operating medical diagnosis centers, free health camps, and so on. Moreover, Madrashas under study are found to provide treatment costs to their students. Muslim voluntary organizations provide free ambulance services and treatment facilities for people of all religions. According to a duty officer of a Muslim voluntary organization:

As a Muslim voluntary organization, we are maintaining free ambulance services for believers of all religions and we arrange funeral services free of cost to the unidentified dead bodies and the poor. Besides, we provide free eye camps and medical camps around the country for the people who are vulnerable and poor.

According to a follower of a large Mosque in Dhaka city:

As a religious follower, like other Muslims, I get free medical check-ups and money for treatment from this Mosque. We benefit from services like free health checkup camps, eye camps, and vaccination camps, support money during critical health conditions, free consultancy of doctors, and so on.

The findings of the study also reveal that Mosques are performing a variety of social activities such as tree plantation around the lakes and roadsides, helping the poor from the poor fund, arranging Islamic marriage and dowry-free marriage, campaigning against antisocial activities, drug addiction, and terrorism, awareness-building on different social problem issues and so on. In addition, Mosque authorities are engaged in funds collecting for social development, reform activities. community community peacekeeping, and supplying pure drinking water for the people. Madrashas are carrying out social activities such as a poor fund for orphan children, and "Imdadi Khana" (free food and shelter for poor children). According to a "Maulana" (Islamic scholar):

In our Madrasha, we provide free food and shelter for poor children whose parents cannot bear the costs of education. Besides, we prepare them as a volunteer in social activities so that they can contribute to society. We also make them morally strong so that they can clarify what is right and what is wrong and can make decisions accordingly.

A follower was found pleased to get the services and mentioned:

I am very pleased to see that people get funeral services and "Janazah" (funeral prayer) from the mosques. Besides, mosques are sometimes used as a center of marriage who want to marry according to the Islamic way. Sometimes, social issues are solved in the Mosque for social well-being.

Muslim voluntary organizations were seen to provide funeral services, operate orphanage homes for boys and girls, give old age allowances, bear the educational cost of poor children, and so on. Mosques and the Imams are the guides for the community people. They give religious suggestions while the followers of Islam face any troublesome situation. Sometimes the Imams provide solutions to non-Muslims through Islamic

ways. Imams do work for the betterment of the people and give spiritual counseling from the Holy Quran and Hadith. The followers inform that they get mediation services to mitigate the conflict among local people through spiritual counseling and legal and ethical advice.

Interviews with the study participants indicate that Mosque authorities generally deliver relief services during floods, cyclones, and other natural disasters. With the help of the followers, Mosques provide grants for disaster-affected people, and affected populations, and financial help to the needy. On the contrary, Masrasahs are very active in disaster response, blood donation, and voluntary work. According to a teacher of a Madrasha:

We distributed relief during floods, cyclones, and other natural disasters. Recently we have distributed 100000 BDT among the Rohingya Refugees in Teknaf, Cox's Bazar. In 2021, we distributed relief goods to the flood-affected people in the Northern districts of Bangladesh.

Table 3: Service provisions by the Muslim and Christian religious institutions in Bangladesh

Mode of Services	Muslim religious institutions	Christian religious institutions
Service rendered by	Prayer and spirituality	Prayer and spirituality
institutions	Educational facilities	Educational facilities
	Health facilities	Health facilities
	Social activities	Social activities
	Counseling and advocacy	Counseling and advocacy
	Relief, rehabilitation, and voluntary work	Relief, rehabilitation, and other activities
	Funeral and other services	
Services received by	Prayer and spirituality	Prayer and spirituality
the followers	Educational facilities	Educational facilities
	Health facilities	Health facilities
	Social service facilities	Social service facilities
	Mediation, counseling, and advocacy	Mediation, counseling, and advocacy
	·	Relief rehabilitation and other facilities

The study also revealed that Muslim faith-based organizations were also seen to be the activities of rapid disaster responses, relief, rehabilitation, rescue, and funeral procedures of unidentified dead bodies in Bangladesh. It was found from the study that Mosques, Madrasahs, and Muslim faith-based organizations/institutions are involved in other types of activities such as "Janazah" (funeral

prayer), bathing the dead bodies, supplying pure drinking water, cleaning the adjacent roads and lakes, gardening and beautification of roads and parks, cleaning the environment, serving the humanity and so on. Besides, these Muslim volunteers were also found to have funeral prayers for the dead bodies and buried the dead bodies in the graves who died from COVID-19 during the

COVID-19 pandemic. Here the services provided by the institutions and received by the beneficiaries are shown in Table 3.

Services available in Christian religious institutions

There are two types of churches in the Christian community in Dhaka City. These are Catholic Churches and Protestant Churches. These churches distribute welfare benefits to people of all religions believing in the philosophy of loving God and loving their neighbors. Under the Archdiocese of Dhaka, the four Catholic Churches have provided the above-mentioned services over the years shown in Table 3.

Churches arrange weekly prayer and Churches of Dhaka are operating 23 religious societies. In these societies, the Christian community is fulfilling their religious and spiritual needs. One priest talked about spirituality and prayer:

Followers come to the Church to get prayer and other spiritual support. They seek mental peace and want to please God. We try to provide assistance in their prayer and fulfill their spiritual needs according to the Holy scripts and rituals. Then they return to their destination in a happy mood.

On the contrary, followers go to Church for prayer, donate to God, hear the briefing about Christianity and other religions, hearing the ways to do well-being of humankind. According to a female follower:

I go to Church every week for my self-satisfaction, prayer, and other social activities. I also feel the environment of spirituality and peace in Churches. This helps me to forget the sorrows in my daily life. Prayer helps me to be nearer to God and Jesus.

The study also indicated that Churches of Dhaka are providing primary and pre-primary educational services, operating 12 lower primary and kindergarten schools, 32 primary schools, six junior schools, 18 high schools, eight colleges, one university, three vocational and training schools, literacy programs, marriage education, moral

education, scholarship for the students. A Priest narrated the Church-based education facilities:

We are operating lower primary to university level of education through our schools, colleges, and universities for teaching religious value systems and modern education. Most of the education facilities are provided to the followers free of cost. And interesting information is that the majority of the students of our institutions are from other religions and they get modern education according to the country's education curriculum.

On the contrary, followers enjoy the benefits of Church-based various educational facilities and programs. They get basic to higher education in these institutions. They also get knowledge of Christianity in the Church. A volunteer and follower narrated:

I like formal and religious education services from the Church and Church-based educational institutions. I was educated in a Church-based school, a high school, and a college. And it is very easy for us to get education services without any cost.

It is found from the study that Churches are providing emergency health services, health care programs, arranging eye camps, and operating 14 health care centers/ dispensaries/ clinics such as mother and child care hospitals, maternity centers, and homes for physically and mentally challenged children, mal-nutrition center, clinic, and health care center for the destitute people. A parish Priest described the health facilities of the churches of Dhaka in Bangladesh:

Mother Teresa's Sisters are devoting their whole life to the treatment of patients and the destitute. Besides, our Church-based clinics, hospitals, and health care centers are providing treatment facilities, check-ups, and medication free of cost to people of all religions.

On the other hand, followers informed that they get emergency health care, treatment grants, free treatment for uterus cancer, free treatment for hepatitis, etc. One of the respondents shared his experience in this way:

Mother Teresa's house provides medical care and on the Church premises, there are medical camps. I have taken the vaccine for hepatitis from this Church. Besides, I have taken part in the free eye camp arranged by the Church and taken their health services. My wife came here to get checkups for Uterus cancer.

Churches of Dhaka city are actively engaged in social activities for community people. Pastoral services, operating 25 seminary/novitiate formation houses, orphan shelters, six church-oriented social associations, 18 boys' and girls' hostels, free shelter for the unwed mothers, home for dying destitute, donations for the poor and needy, and working for the marginalized people are found to render services for the wellbeing of people seeking help. As one Priest of a Church said:

We believe in the philosophy of loving God, loving our neighbors, and loving the poor and needy. So, we are engaged in various types of social welfare activities and we are always working for marginalized and vulnerable people. Our church-based social service is a continuous process and we are regularly doing this as a holy duty.

A Christian follower mentioned:

I am voluntarily involved with the church and in doing social activities. I am engaged and active in all types of social welfare activities that are provided by the Church. People of all religions come here to get social services like health camps, food supply programs for lower-income people, winter cloth distribution, and so on.

The study also found that Churches are unique in counseling and advocacy services. Churches also provide services such as advocacy and legal help, legal advocacy, visa services for the missionary office, and counseling for the youth, newly married couples, and families. Conflict mediation and minimization are two key activities of the Church. Followers also get teenage counseling, scholarship suggestions, couple selection, and suggestions for daily life. The authorities of Churches provide relief with the help of the followers during disasters and vulnerable situations. Besides, followers get emergency

support, warm clothes in the winter, post-disaster support, and so on. Besides, Churches are providing employment training, and referral services for patients, students, and needy ones. Moreover, Churches have harmony campaigns to ensure inter-community harmony.

The researchers carried out four in-depth case interviews from the Muslim and Christian Communities, and the summaries of these cases are presented below:

Case one: Saifur Rahman (pseudo name), aged 36, was taking Iftar during Ramadan in Baitul Aman Jame Masjid, Dhaka, sitting while wearing his Islamic dress and speaking well. As he is one of the Khadem (responsible officer) of that Mosque he narrated that the Mosque provides various types of services free of cost such as free treatment for the poor, free education for the orphans, "Janaza" (prayer before the funeral), bathing of the dead bodies, cloth distribution for the poor people, Iftar during Ramadan for 300 people and so on. He also added that the Mosque provides various types of welfare services such as tree plantation around the lakes and roads, old age education, free operation for the poor patients, treatment and diagnosis costs, supplying pure drinking water for all, disaster support, arranging dowry free marriage, create the poor fund and distribute those among the needy and so on. As a follower of Islam, he commented, "I like to devote myself to the welfare services and always ready to attach myself with the religious teachings and programs, and want to get services from the Mosques although I am rich and I do not need all supports from the Mosque". He also believes in religious harmony and he put his opinion that reducing the fear of Islam and presenting it as an easy way of life can strengthen the acceptability and role of religion in the community.

Case two: Bayezid Ahmed (pseudo name), is a religious person aged 32 and lives in Islampur, Dhaka, and regularly goes to prayer in Babu Bazar Jame Masjid. The Mosque is attached by a Madrasha. Although he does not take any services from the mosques, he informed that the Mosque oriented people get some sorts of services such as collecting funds for the poor and destitute persons, providing preprimary education, facilities for

Quran learning, residential facilities for the students, providing religious education and grants for the disaster affected people. He only goes to the Mosque for prayer and to hear spiritual speech for the satisfaction and peace of the soul. As he is a peace-loving person he believes in religious harmony. He also believes that respecting people and calling them to Islamic culture and Islamic life can increase the role of religious institutions in society. According to him, "Religious institutions are important to know about the creator, Almighty Allah (God) and these institutions educate Muslims to lead a controlled and pure life".

Case three: Kiron Chiran (pseudo name), aged 29, is a converted Christian young man of ethnic origin, who graduated from a university in Dhaka now serving as a voluntary worker in Holy Cross Church, Dhaka. He informed that as a follower he and other people get the services for free of cost and the services are education about marriage and conjugal life, couple and personal counseling, teenage and youth counseling, preprimary, primary, and higher education, helping poor in need, free treatment camps for hepatitis and uterus cancer, winter dress distribution, treatment grants and so on. He gives priority to family-oriented services and likes three or four-week classes about marriage and marital counseling. According to him, "I want to have counseling from the father because I get an understanding of life management and mental peace". He also believes, "As the

Christian population is growing gradually, the space and service capacity in the Churches need to be extended". He believes in religious harmony and it can be built up and strengthened by helping and supporting each other, believing in the coexistence of other communities with increasing communications, and relational awareness.

Case four: Puspo Perera (pseudo name), 20, a female follower of Christianity is attached to St. Mary's Cathedral, a Catholic Church in Ramna, Dhaka. She informs that the followers get services couple counseling, mediating problems, education advocacy, health services, and relief activities. According to Puspo, "I go to the Church regularly. This is easy for the followers to get services and the services provided are fully free of cost. And the service is accessible for all". She informs that followers do not face any challenges during getting services. suggested that although Churches provide welfare benefits, the programs should be upgraded for the time being. She hopes that the Church will initiate a child welfare center in the future.

Trends of welfare services by the Muslim and Christian religious institutions

The Muslim and Christian religious institutions and their welfare services follow specific trends and characteristics. Some of the criteria for their service disbursements are shown in Table 4.

Table 4: Trends of welfare services by religious institutions in Bangladesh

Trends of services	Muslim religious institutions	Christian religious institutions
The receiver of the services	Children, women, young populations, aged people, persons with disabilities, residents of the community, newcomers, new Muslims, and other community populations.	Children, women, the young generation, aged people, persons with disabilities, residents of all communities, and other religious communities.
Legal procedures for providing services	 (1) No legal procedure for most of the services. (2) Services are free of cost. (3) Few formal procedures for education and health facilities. 	 No legal procedure for most of the services. Services are free of cost. Few formal procedures for education, health, and training programs.
Duration of services	(1) Short-term services include counseling, advocacy, mediation, disaster response, moral education, health camps, helping the poor, marriage arrangements, referral services, etc.	(1) Short-term services include counseling, advocacy, legal aid, emergency disaster response, marriage education, couple counseling, helping the poor, moral education, health camp, referral services, etc.

	(2) Long-term services include	(2) Long-term services include education
	education programs, hospital services,	programs, maternity and child care, orphanage
	human resource development, orphanage	centers, pastoral services, hospital services, old-
	management, old homes, free	aged destitute programs, unwed mother support
	ambulances, helping people with poor	programs, training programs, and so on.
	funds, operating libraries, treatment of	
	the destitute, etc.	
Educational	Maktab education, pre-primary	(1) Lower primary, kindergarten schools,
programs	education, primary education, moral and	primary schools, high schools, colleges,
	religious education, education for the	universities, vocational and training schools.
	orphan, old aged, making Islamic	(2) 95% of beneficiaries are Muslim Students.
	scholars, and so on.	
Sources of	(1) Public donation	(1) Donations from the Parish people
funds and	(2) Social funding	(2) Fees of services
collection of	(3) Zakat	(3) Donation from the society
funds	(4) Fees of services	(4) Grants and aids
Political and	(1) No political influence	(1) No political influence
other	(1) No challenge in distributing services	(2) No challenge in distributing services
influences	_	

DISCUSSIONS

Bangladesh is a country with a Muslim majority population (Islam, 2011) and Christians in contemporary Bangladesh are a small minority community(0.5 percent of the total population, or some 866,000 people)(Roy et al., 2020). It was observed that Muslims established many schools, voluntary organizations, hospitals, and care centers and people are serving the followers of other religions also. The Muslims govern all Muslim-run institutions either under the auspices of religious institutions. On the other hand, the Christian community is small and they are providing all their service-related activities under the shade of Churches and Missionaries. It is also observed that Muslims are not habituated to writing down the accounts of donations and activities most of the time, but Christians are active in noting down their services and activities.

Study findings reveal that Muslims do their prayer and spiritual practice in the Mosques as well as take spiritual treatment for mental peace from the Imams and Islamic Scholars. Many Muslim people go to the Mosque five times a day and learn Islamic education, values, and ethics. The Christians go to the Church once a week for prayer. Christian respondents did not mention the name of spiritual practice, but they took part in Church-based societies and prayer for mental peace and happiness. The study of Meftah &

Mottaghi (2015) reveals that religious rituals that are performed in both Mosques and Churches are ways of worshipping God and keeping up His remembrance. Muslims respect the Mosques as it is a holy place of worshipping/prayer and Christians also respect the Churches for the same reason of worshipping the same God. Besides, prayer in Mosques and praying in Churches to God play an integral role in combating antireligious forces.

Study findings also reveal that Muslim religious institutions are mainly educating the Muslims about the Creator, Almighty Allah (God), and try to provide pre-primary religious education along with child, moral, old age, and Madrasha education. They are running orphanage houses, Quran learning centers, libraries, and so on. Churches of Dhaka city operate pre-primary to university level of education but churches do not directly operate these education programs rather sister organizations, missionaries, and institutions operate those. The most interesting fact is that most of the students and beneficiaries are from the Muslim and Hindu communities. But Church provide moral education, marriage Priests education, and scholarship for the students. Family education, training programs, the teaching of religious verses, and peace education are some of the education programs.

The study also showed that both Muslim and Christian religious institutions provide health services. Muslim religious institutions operate charitable clinics, and diagnostic centers, arrange free health camps, collect funds, and distribute them among the patients, provide operation fees, and so on. The study by Utama et al. (2018) found that the potential of a mosque for resolving emergent problems in the economic field has been proven and the mosque funds collected system from the donor of the community were seen to be managed appropriately and suitably by the professional staffs of the Mosque. A study in New York City found that guidance for mental health issues among New York City's Muslim community was sought most often from imams before and after 9/11 (Abu-Ras et al., 2008). Churches with the help of their sister organizations are providing various types of emergency health services, healthcare programs, operating health centers, mother and childcare centers, homes for mentally and physically challenged children, malnutrition centers, clinics, and healthcare centers for the destitute people. Church Priest sometimes refers the followers to get health services in Government hospitals. In the study of Campbell et al., (2007) significant effects of Church-based health promotions were seen on several healthpromoting behaviors such as nutrition, physical activity, smoking cessation, as well as screening.

Study findings also disclosed that Mosque and other institutions are providing social services such as help to the poor persons, marriage fund collection, fund collection for social development, collecting Zakat and distribution among the poor, arranging dowry-free marriages, community reform activities, and various social and economic support programs for the marginal people of the community. Churches are operating following services like orphan houses, sports, helping other communities, awareness-building activities, grants for the poor, creating public awareness, pastoral services, church-oriented social associations, community engagement programs, etc. The organizational systems of both the mosque and the church are people-based and people-supported as well as true for the participation of people in religious rituals, spirituality, and their aid and support systems (Meftah & Mottaghi, 2015). The study of Angell (2007) showed that Church City Mission (CCM) in Drammen engaged in social work activities for the benefit of the marginal

people of the community, and participates in the welfare discourses well as the organization has gotten a reputation as a value guardian in the community.

Study findings also revealed that Mosques play a key role in mediating social conflicts and resolving the conflicts socially for building a peaceful nation. Churches have a role in mediating conflicts and minimizing the seriousness of the conflicts. The study of Ochanda, (2012) showed that the religious umbrella organizations are involved in peace building, helping the socially excluded and marginalized vulnerable persons by developing agriculture, water, and remote areas.

The study also uncovered the advocacy roles of Mosques and Churches. Mosques have a few advocacy roles but Imams are providing spiritual counseling and giving advice for the betterment of the followers. They also provide suggestions in the light of the Quran and Hadith for the enlightenment of the follower's life and to ensure mental peace and happiness. Church Priests are seemed to provide advocacy and legal help, visa service by the missionary office, counseling for the youth, newly married couples, family counseling, scholarship suggestions, etc. Cheema et al., (2014) showed that 'mosques and potentially other religious institutions, such as churches, temples, and synagogues, can play in disaster management' (p.2227). The present study also indicates that both Mosques and Churches have shown their efficiency and activeness during disaster and humanitarian crises by supplying food, shelter, medication, financial support, and post-disaster through support the active participation of their fellow volunteers. The study of Ochanda (2012) showed that faith-based organizations generally complement government organizations by fulfilling the various types of welfare needs. The study by Cheema et al., (2014) also showed that the outreach of the mosque message generally includes men, women, and children. Mosques hold some convincing powers as well as organizing, promoting, and encouraging powers, and that channel it for promoting and advancing disaster-risk reduction and cultural activities in Muslim communities.

RECOMMENDATIONS

Although the Mosques and Churches as well as their sister institutions such as faith-based educational institutions voluntary and organizations of Dhaka city are performing a wide range of social welfare activities such as spiritual, social. education. developmental, health. advocacy, counseling, relief, and rehabilitation services, the services are not well recognized by the development activists, NGOs, and government authorities. Most of the services rendered by Mosques and Churches are silently changing society and contributing much to human social well-being. The study suggests some policies and strategies to extend services and promote social welfare activities through Mosques and Churches which are as follows:

- 1. To recognize the role of religious institutions in the social welfare policies of the country, religious institutions, and their services need to be kept in mind during preparing Development Profile Proforma (DPP).
- To assess the role of the Mosques and Churches and their sister institutions around the country and introduce religious institutionbased welfare services in every community of the country.
- 3. To spread the model of welfare-based successful Mosques, Churches, and their sister institutions in all the Mosques and Churches in the country.
- 4. The social services of the Churches and Mosques are not regular, but regularity should be ensured by the responsible authorities.
- People should be encouraged in faith-based charity/welfare activities and social development activities to reduce corruption and ensure the proper distribution of welfare services in society.
- 6. To ensure proper management of Mosque and Church-based welfare activities so that people can rely on the services and participate in welfare initiatives.

CONCLUSIONS

Based on the research findings, particularly, the researchers' personal experience, observations, conversations with the followers and perceptions of heads of the religious institutions, and reviewed literature related to the study issue, it can be concluded that the Mosques and Churches studied, and their sister organizations, are providing services to the marginalized and impoverished persons, representing the total welfare of the community people. The study findings indicate that studied Mosques, Madrasahs, and faith-based institutions provide a myriad of services such as prayer and spirituality, education facilities, health facilities, social activities, counseling and advocacy, relief, and rehabilitation, employment opportunities, and so on. Christian religious institutions and sister organizations also provide services as good as those of Muslims although with some variations. One specialty of the Church is that Church Priests are active in providing counseling services, on the other hand, Imams and Muslim scholars emphasize the spiritual services of their followers. Both Mosques and Churches teach the followers to be respectful towards the people of other religions and to maintain religious harmony among them. Social welfare activities of the Mosques and Churches need to be more organized so that the people of all religions can benefit from these services and be loyal to religions and submissive toward the existence of God of their respective religions.

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