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

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

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Development Policies for Eradication of Street Begging in Bangladesh

Md. Arif Billah [α] & Mohammad Manjur Alam [σ]

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

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I. Introduction

Begging is an ancient and universal phenomenon. While it is an act of mercy to help an individual genuinely in need and unable to earn a living, begging in itself, as an occupation is considered a sin as 'the beggar deceives and exploits others in order to support himself rather than make use of his physical and spiritual strength' (crestinortodox.ro, 2013). Begging is widely found in developing countries as in developed countries 'patterns of social integration are institutionalized and fairly clearly defined, but mostly developing states where, must define firstly what is 'normal' and, therefore, what is outside accepted norms is more complicated' (Ruhi, 2007). South Asia, especially India as well as Bangladesh, Cambodia, Nepal, etc. is home to the largest number of beggars, reflecting the large proportion of the population living below the poverty line; while some of the beggars live the extensive slums of New Delhi, Mumbai, Chennai or Calcutta (Kundu, 2003), others are homeless (Goyal, 2005) and their children are exposed to these dangerous informal activities (http: //www. streetchildren.org.uk). In Africa, where child exploitation, malnutrition and extreme poverty are common, begging is also prevalent in most of the large cities throughout the continent, from the West, in Nigeria (Esan, 2009; Onoyase, 2010) to the East in Ethiopia (Abebe, 2008). In larger cities in South and Central America begging is an issue on the agenda of both local and central authority's which attempt to reduce its prevalence through urban planning initiatives. While in Quito, the capital of Ecuador, most beggars are indigenous people, especially women and children (Swanson, 2010), in Mexico City, children are largely involved in street begging (Mongelluzzo, 2006). In the European Union, these issues are the subject of the European platform for combating poverty and social exclusion that member states must subscribe to.

In many urban areas, street beggars are found everywhere in public spaces, such as filling stations, restaurants, banks, super markets, mosques, churches, etc. Deviant behaviors such as theft, thuggery (violent and criminal behavior), and vandalism are listed as some of the vices associated with street begging (Adedibu & Jelili, 2011; Tambawal, 2010; Adedibu, 1989 cited by Ogunkan & Fawole, 2009).The phenomenon of street begging is a result of a number of factors, such as poverty (real or imagined), religion, physical disability, culture, national disaster, civil war, bad habits (drug, alcohol, and gambling dependencies), family heritage, uncontrolled rural–urban migration, and psychiatric disabilities and disorders(Amman, 2006; Ogunkan & Fawole, 2009; Namwata et al., 2011).The focus of this study is to examine the categories of street beggars and factors that influence begging activities in Bangladesh.

II. Objective of the Study

The main objective of this study is to examine the development policies for beggar in Bangladesh. Inter alia objectives of this study are as follows:

1. To examine the situation of social exclusion of street beggar;
2. To understand how the existing policies can protect street beggar's rights;

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3. To suggest some necessary measures in policy formulation regarding street begging in Bangladesh.

III. Methodology of the Study

The paper is based on analytical literature review by following qualitative method as a research strategy because quantitative data are not collected or generated (Bryman, 2004:266) by myself directly from the field; rather the paper is dealing with secondary sources for data. Documents have been used as sources of data since it's realistic. Moreover the qualitative approach helps researchers to address social problem and have possibilities of widespread influence among policy making community (Silverman, 2006:305). Therefore as research strategy we have chosen qualitative method in analyzing exclusion street beggars in Bangladesh to address this social problem and to gain attention of policy makers regarding this issue. To find the answers of research questions and from my personal interest I started searching published articles about beggar rights in Bangladesh from February 2012 to December 2013, from the IIUC online library, newspaper articles also has been collected at that time. Daily newspaper and reports has been used as primary sources. A research work on street beggar in Bangladesh has done to understand the context of street beggar and its problem.

IV. Conceptual Issues

a) Street Begging

Begging remains the subject of various social, urban and environmental debates. The interest in the extent of this phenomenon started in 1948, the year the Universal Declaration of Human Rights was adopted. The first scientific studies into begging appeared after 1960 in France (Silver, 1994). The focus of these first studies was defining beggars. Researchers in various specialisms took different approaches in its analysis. While psychologists associate begging with mental health problems and low self-esteem, social scientists link it to poverty (Fawole, Ogunkan & Omoruan, 2011) and social exclusion, focusing mainly on homeless individuals (Kennedy & Fitzpatrick, 2001) or the poverty afflicted lower classes of society (Jenks & Paterson, 1991). Oxford Dictionary defines a beggar as 'a person, typically a homeless one, who lives by asking for money or food'. (Adugna, 2006) held the view that street beggars have generally been categorized in terms of their abilities and disabilities based on how they make their living from the streets. There have also individuals who do not show any externally observable deformities or disabilities. Street begging or gathering alms is defined as the solicitation of a voluntary gift, most often money or food, in public places. Street beggars use various begging strategies to make a living for themselves and their families. These techniques include portraying themselves as sick or as lacking bus fare to a village; pretending to be blind, deaf, or crippled; sending children into the street to beg (both children and parents as beggars); sitting in strategic places such as banks, hotels, churches, temples, mosques, or bars; entering offices with a medical referral letter; presenting a supporting letter for soliciting scholarly necessities either by children or parents; or claiming to have financial difficult by Using official letters to solicit funds and Sitting by the roadside begging from passersby.

Ogunkan and Fawole (2009), Ogunkan (2009), Amman (2006), and Tambawal (2010) and Jelili (2006) indicate that poverty is mentioned as the most notable reason. As a result, the poor are trapped into a begging lifestyle, with little chance of escape. In such a vicious cycle, poverty is maintained across generations. To meet their basic needs, the poor, resort to begging.

b) Street Begging in Bangladesh

Street beggars in Bangladesh cited physical disabilities or challenges as one of the important factors for begging in Bangladesh. This study revealed that due to societal neglect, physically handicapped street beggars, in contrast to other categories of street beggars, have no option except to depend on other people for their daily bread.

One of the more common reasons rural women are forced to take up begging is displacement caused by flooding from rivers swollen in the monsoon season (Women's Environment & Development Organization - WEDO, 2008).

Climate-related disasters are increasing the economic pressure on families, causing both seasonal and permanent displacement which tends to rise street begging in Bangladesh. Most poverty-alleviation programs do not reach those forced into a life of begging, particularly in rural areas, leaving them to subsist on the margins of society (Barua, 2006).

Similar findings are reported by the Centre for Services and Information on Disability (2008). In a developing country such as Bangladesh, persons with disabilities face many challenges and barriers, as well as competition for jobs. In this situation, it is almost impossible for persons with disabilities to find jobs or to start economic activities. They face not only immense competition from people who are not disabled but also unfair barriers that are created because of the negative attitudes of employers. Even if a few people are employed, they find themselves in an environment that is generally unfriendly and unsuitable with respect to their disability.

Although it is not possible to know the specific number of beggars, according to the finance minister, Abul Mal Abdul Muhit, it was around 6, 00,000 to 7, 00,000 across the country a few years ago, but has increased substantially. AKM Nurun Nabi, professor of population sciences at Dhaka University, pointed out

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that it is not surprising that the number of beggars is continuously rising in Dhaka, as the population of the city almost doubled over the last few decades. 'They are trapped in the vicious cycle of poverty,' said Qazi Kholiquzzaman, an economist with the Bangladesh Development Council (Associated Press, May 17, 2009). Population growth in the country still remains high. At the same time, natural calamities such as storms and river erosion are making many people homeless. These homeless people often come to Dhaka to find work and finally end up begging on the streets. (home/newage/public_html/newspaper1/right.php) It is estimated that Bangladesh has more than 700,000 beggars. While this is only a small fraction of the population of more than 155 million, the concentration of beggars in the capital, Dhaka, and other large cities is a problem for both the beggars and society at large. There is no question that these beggars are among the poorest of the poor in Bangladesh, and many women come to the cities as a result of losing their homes to "river erosion, divorce, death of the earning member in the family, unemployment or disability" (Barua, 2006).

V. Results and Discussion

a) Recommended Development Policies to Eradicate Street Begging in Bangladesh

Here we can recommend some development policies for eradicating street begging in Bangladesh.

b) Special Struggling Members Program (SSMP)

The beggar represents the lowest form of economic activity in Bangladesh with their very existence completely reliant on handouts given by anyone of better circumstance who happens to pass by. The central authority took an innovative approach to challenge the social isolation of beggars by making them *Special Struggling Members (SSM)* with flexible access to credit without interest or benevolent loan from Zakat and Waqf fund and most of the services better healed members of the Islami Bank are entitled to. Without directly prohibiting begging the Special Struggling Members program helped these poor people grow the self-confidence and basic skills needed to become petty traders and begin building better lives for themselves and their families, gradually leaving the stigma of being a beggar behind.

c) Islamic Microfinance Program for Street Beggar

Over the past three decades, Islamic banking has grown significantly at annual rate of over 15% with an overall capitalization of US$1.3 trillion at present. (UN-HABITAT, 2005). Compared to Islamic banking, Islamic micro-credit is an evolving concept with an outreach in mostly the Arab world and has grown considerably to more than 700, 000 borrowers in 2003.As an effective alternative to conventional micro financing, Islamic micro-financing institutions are evolving in different countries as well.

d) Building an Integrated Operation of Islamic Microfinance, Zakat and Waqf

Diversion of micro-credit for consumption purpose by the borrowers is one of the important sources of credit default in conventional micro-finance. Besides this, charging a generalized interest and at a higher rate has also hindered poverty alleviation through credit rationing and adverse selection problems. These basic challenges of conventional micro-finance can be resolved if an Islamic Micro-Finance Institution is designed in an integrated manner by incorporating the two basic and traditional institution of Islam, the Waqf and the Zakah with Islamic Micro-finance into a single framework.

e) Compulsory Transfer Payment (Zakat) for Street Beggar

Islam establishes Zakat as a compulsory for all well off Muslims. Zakat is a unique instrument for poverty alleviation as wealth is transferred from well-off people to worse-off people. Islam identifies Zakat as one of the five pillars. Anybody denying obligation of Zakat ceases to be a Muslim.

According to the Quran

"The Zakat is meant only for the poor and needy, those who collect the tax, those whose hearts are to be won over, for the freeing of human beings from bondage, for the relief of those overwhelmed by debts, for the cause of Allah, and for the wayfarer: [this is] an ordinance from Allah- and Allah is All-Knowing, Wise". (9:60).

f) Recommended or Voluntary Transfers (Charity) Payment for Street Beggar

Islam encourages charity and acts of benevolence rather than mandatory transfers like Zakat and Sadaqat al-Fitr. The Quran teaches us:
(i)"And in your wealth, are obligations beyond Zakat."(ii) "In their wealth, there is a known right for those who ask for it and for the deprived."(70:24-25).

Thus, charity and other acts of benevolence are highly recommended. In the case of strong economic disparity or poverty, such transfers would become obligatory (Sadeq, 1995).

g) State Responsibility for Street Beggar

In the Islamic system, the state should be held responsible for maintaining a favorable environment for legal business and economic activities. The state should also protect its citizens from malpractice of any form. Finally, the state should enhance the institution of Zakat and provide equal opportunities for all.

h) Establishing Baitul Mal for Street Beggar

One of the most interesting ideas in this regard is the idea of "Baitul Mal." Literally, it means "the house of wealth." Technically, Baitul Mal is the public treasury or "the Exchequer of an Islamic State."(EDWIN E. HITTI,

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2007) It was first established by the Prophet Muhammad (P) and was then further developed at the time of Caliph Omar Ibn el Kattab (May God is pleased with him).The idea of Baitul Mal is similar to that of an insurance company (KHAN, 2003). It was where the revenues of the state were collected and where any citizen facing a financial crisis found sanctuary. Baitul Mal constituted a pool where all taxes were collected and spent whenever a citizen needed financial help. The revenues of Baitul Mal included that from Al Zakah (mandatory charity), Al Sadaquat (voluntary charities), Al Ushr (the tithe or import tax),Al Khums (the fifth),(Quran, 8: 39) Al Jizyah (a poll tax), (Bakhit et al. eds., 2000),Al Kharaj (a tax on land and agricultural products), Al Fay (spoils accruing to Muslim armies without a war (Quran, 59: 07) and the wealth of those who have no heirs. As for those who were entitled to receive money from the Baitul Mal.

The Holy Quran defines them in the following verse:

"Voluntary charities are for the poor, the needy, the workers who collect (the charities), the new converts, to free the slaves, to those burdened by sudden expenses, in the cause of Allah, and to the traveling alien. Such is God's commandment. Allah is Omniscient, Most Wise." Quran [9:60]

Accordingly, Baitul Mal also served for the redistribution of wealth to achieve a balance between the rich and the poor and to diminish the gaps between the classes of society. It can be the greatest source for eradicating street begging in Bangladesh.

i) Enhancing Qard-E-Hasana Investment Mode

Al Quard Al Hassan is an interest-free loan. The sole obligation of the borrowers of a Quard Hassan is to repay the amount of the loan. Most Islamic finance institutes limit such interest-free loans to the needy. (ENNEW & WAITE, supra note 67, at 195). The capital for such loans usually originates from the Zakah and Sadaqah deposited previously at the IFIs by other wealthy Muslims. The Quran emphasizes the idea of the Quard Hassan several times. It encourages Muslims to give loans with lenient repayment terms and not claim back the money at all if possible. Qur'an states:

"If the debtor is unable to pay, wait for a better time. If you give up the loan as a charity, it would be better for you, if you only knew." [2:280].

The Prophet Muhammad (P) in many of his Hadith also encouraged giving interest-free loans to the needy. The Prophet Muhammad (P) specifically told lenders not to claim their money back if they can afford such generosity and they feel that claiming back the loan would excessively burden the borrower.

Jabir bin 'Abdullah (may Allah be pleased with him) narrated that the Prophet Muhammad (P) said, "May Allah's mercy be on him who is lenient in his buying, selling and in demanding back his money"(Bukhari).

VI. Conclusion and Policy Recommendation

The findings of this work demonstrated less concentration of Bangladesh government about street begging in development policies for beggar, together with not covering all street begging in running projects. The present study also revealed that due to societal neglect, improper government program, corrupted and inefficient administration of present government, lack of good governance, unemployment, physical challenges, death of both parents, and family disintegration are the main causes of increasing street begging in Bangladesh. As a result, they have no option except to depend on other people for their daily bread. Street beggars used various begging strategies, including disguising themselves to appear sick; pretending to be blind, deaf, or crippled; sending children into the street to beg; sitting in strategic places; moving into offices with medical referral letters; etc.

To address the problem of street beggars and begging activities in Bangladesh a limited number of key recommendations can be identified:

* The ministry of social welfare and different social service institutions has to play a pioneering role. Rehabilitation programs should be designed and implemented. Otherwise, eradication attempts taken by law enforcement forces will not be successful.
- Policy planners must adopt multi-faceted, multi-targeted, and multi-tiered approaches if they are to have any impact on the lives of street beggars in all four categories. Specific policies and other legislative frameworks are needed in terms of age, sex, disability, and family-related issues to effectively address the begging problem. In this regard, both preventative and responsive interventions are needed instead of rehabilitative solutions for each category of street beggars.
- More efforts should be placed on changing community attitudes towards beggars who are children with disabilities and emphasizing the necessity of educating children with disabilities in order to enable them to face their future as independent individuals.
- In as much as begging activities are not good at all, government and other stakeholders should create opportunities for street beggars to make a living by other means.

* Moreover, the government has to take steps to eradicate street begging and affectively supervise the policies and programmes taken for alleviating street begging. Most of the beggars get involved in beggary through the vicious cycle of poverty. It is also necessary to provide economic assistance to the widows and aged people. In addition to this, the masterminds behind begging business, who force

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the poor, helpless people into begging by physically impairing them or promising them food, have to be brought to justice and given exemplary punished.

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Quran 8:41(These are the spoils of war that the Muslims won after actual fighting with an enemy. Four-fifths of the spoils go to the winning army and one-fifth goes to Baitul Mal as property of God and his Apostle. "And know that out of all the booty that ye may acquire (in war), one-fifth shall go to Allah and the messenger, and to his near relatives, the orphans, the needy, and the wayfarer, if ye do believe in God and in the revelation We sent down to our servant on the day of the decision, the day the two armies clash. For God hath power over all things."). 41. Quran 59:7 (explaining that Al Fay is what the opponent left behind voluntarily, either in fear of being attacked or just for the impossibility of taking it along) (The revenues accruing from Fay were to be distributed according to the verses of the holy Quran as follows: "Whatever Allah has given to His Messenger as spoils from the people of the towns is for Allah and for the Messenger and for the near of kin and the orphans and the needy and the wayfarer, so that it may not circulate only among those of you who are rich.").

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