



Research article

The Scenario of Zakah Management in Bangladesh: A Critical Analysis

Mohammad Loqman Hosain^{1,2}

¹Officer on Special duty (OSD), Directorate of Secondary and Higher Education, Bangladesh

²Lecturer (BCS General Education), M.Phil. Researcher, National University, Gazipur, Bangladesh



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ABSTRACT



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The aim of the study is to describe and analyze the real scenario of zakah management in Bangladesh. Zakah is an important tool to eradicate poverty in the country and it can play a vital role in alleviating unemployment too. About 91.04% of the total population of the country is Muslim. A good number of Muslims are capable of paying zakah annually. However, the zakah management system in urban or rural areas is poor. And the capable people on whom zakah is compulsory are not so positive about distributing zakah among (mustahaqqun) the beneficiary group. Mustahaqqun means the class of people who are eligible to collect zakah according to Islamic Shariah. Almost, all the zakah payers are not aware enough to pay zakah in the defined Sariah way. Only a few people legally pay their zakah portion among the eligible class. For this, the actual method of zakah distribution management in Bangladesh is not exercised and executed properly. This is why, the real beneficiary group is not facilitated in a systematic way. This study also tries to focus on the challenges of zakah distribution management in Bangladesh and tries to highlight the effective recommendations for resolving these problems.

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1. Introduction:

The Almighty Allah (SWT) obligated five basic issues on the Muslim to obey. Zakat is one of the most important basic pillars of Islam (Ayoub, 2022). It is an Islamic mandatory act on the rich Muslim people (Nisab Holders). The defined portion of the rich people must be distributed among the mustahaqqun. There are specific strict and strong directions for Muslims to pay zakah within definite rules and schedules. There is no choice for the capable to delay or neglect. The capable Muslims must be accountable for the payment of a defined portion of zakah in the Day of Judgement. Zakah has extreme importance in the field of Bangladesh economy. This Islamic issue can actively enrich the economic condition. Poverty and unemployment are two basic bars to development for any country. Bangladesh is still struggling to erase these types of problems and took so many initiatives but achieved not much success according to the desired level. Zakah is an important tool to play a vital role in eradicating poverty and alleviating unemployment in any society. Bangladesh is the second Muslim majority populous country in the world. There are a lot of people who can pay zakah among the real beneficiary group. In Bangladesh, the zakah distribution management system is not up to the mark. The unique method of zakah distribution among the people is absent even in urban or rural. There are so many reasons; lack of knowledge and practice, lack of awareness among people

and anti-religious sentiment is also a problem. There are a few Governments and NGOs in Bangladesh which are running their activities in the capital. These types of activities are not enough to spread the knowledge of Zakah and the method of management among the people. Though the Imams and Muazzins of the mosques, Islamic motivators, scholars and speakers are working to attract the attention. But this is not so much effective, it is just clinched with 'say and hear' and nothing else. It is easily viewed that the concepts and activities of zakah are almost absent in all cases from the Government or NGOs on a large scale (Obaidullah, 2015, pp. 45-54). But this type of economic issue can play a very important role in enriching the condition of Bangladesh economy.

2. Methodology:

This is basically library-based research grounded on contemporary and classical literature. The researcher has followed historical, analytical and critical methods with a literature review. Data and information have been gained basically from secondary sources including books, articles, journals, newspapers, magazines, web resources and so on. So, this study is descriptive and analytic.

3. Objective of the Study:

The researcher tries to complete his study by highlighting some inherent and important objectives:

- ✓ To define Zakah and its management.

*Corresponding Author:

Email: loqmanbcs35@gmail.com (M. L. Hosain)

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- ✓ To examine the real scenario of Zakah distribution management or system in Bangladesh.
- ✓ To highlight the challenges of fair distribution system of Zakah in Bangladesh.
- ✓ To fetch the attention of actual authority by giving effective recommendations to overcome the challenges and hurdles of fair distribution of zakah in Bangladesh.

4. Literature Reviews:

Many scholars and writers have been concerned about the zakah management system in Bangladesh. And many of them thought and wrote books, articles and so on to highlight the zakah management and distribution system in this country. Some of them are as follow:

'Role of Zakah as an Effective Social Safety Net' by Foyasal Khan, the author focused on the effectiveness of zakah to keep the economic stability in society¹ (Khan, 2011). 'Fiqh al Zakah' by Dr. Yusuf Qaradawi (Qaradawi, 1999), the author described mainly about the distribution management and stakeholders in his famous book². 'An Outline of Islamic Economy' by A.Z.M Shamsul Alam, this author highlighted the economic importance of Zakah in society³. 'Rulings of Zakat in Contemporary Perspectives' by Dr. Mohammad Ruhul Amin Rabbani and Mufti Muhiuddin Kasemi. In this book, the writers mainly focused on the role of zakah in the development of a nation⁴ (Kasemi, 2018). 'Eviction of Poverty in Islam' by Nurul Islam Manik, the writer analyzed various aspects of Islam to keep society peaceful including zakah, salat, hajj, saum, etc⁵ (Manik, 2013). 'Islami Arthya Bebothay Jakat' by Dr. Javed Mohammad, in this book the role of zakah in Islamic economy is discussed broadly⁶. Many other writers wrote about zakah and its role to keep the society peaceful and stable. But there are not so many scholars who highlighted the real scenario of zakah distribution management in Bangladesh. But for the holistic development of Bangladesh zakah can play so much important role. For Bangladesh perspective zakah has a lot of significance in every aspect of development. So, this is a critical and significant arena to highlight. The researcher is ardent to have some thoughts in this field. And this type of writings can discover a new arena of knowledge and thoughts. This type of arena of knowledge can show a way how to resolve the zakah distribution problem in Bangladesh.

5. The Definition of Zakah:

Zakah is an Arabic terminology. It has so many meanings. Some of them are quoted below.

Zakah in language is an infinitive of the verb zakah. Zakah means to grow and to increase. When it is said about a person, it means to improve, to become better. Consequently, zakah is blessing, growth, cleanliness, and betterment. In 'Lisan al-Arab (Manzur, 1290, p. 1875)' it is said, "The root of the word zakah in Arabic means cleanliness, growth, blessing, and praise. All these meanings of the word are used in the Qur'an and the Hadith." It seems to be most obvious according to al Wahidi and others that the root "zakah" means increase and growth. For example, with respect to plants it means to grow and with respect to things, it means to increase. But since plants grow only if they are clean of insects and other detrimental things, then the word "zakah" implies cleanliness and cleansing. If it is used with respect to persons, zakah then means betterment and righteousness. You may say a man is "zaki"; that is, he has good character, or you may say that the judge "zakah" the witnesses to mean he shows that they are of a higher level in their testimony⁷ (Qaradawi, 1999)."

According to Islamic law and rules, Zakah is mandatory on Every Capable Muslim (Haq, 1996). It is calculated on the value of all wealth and property of capable one. It is generally 2.5% of the total savings, wealth and property of a nisab holder capable Muslim. The minimum portion on which zakah becomes mandatory to pay is known as *Nisab*⁸ each lunar year⁹.

6. Beneficiaries of Zakah:

In the holy Quran the distribution method is clearly explained. In Sura Twabah (Rahman M. S., 2020) the categories of the people are clarified. And there are eight classes of Zakah payee.

It is quoted in the holy Quran at Sura At-Tawbah;

'Alms are for the poor and for the needy, for those who are employed to work for its management, for those people who are attracted to the Islam, for freeing the slaves, for those who are in debts, for Allah's path, and for the helpless and needy travelers. This is a mandatory decision from Allah. And Allah is All-Knowing, All-Wise.'¹⁰

Zakah is not a tax from the capable Muslim and also not a mercy from them, but it is totally the right of the poor from the property and wealth of the rich Muslim. It keeps the economic balance in the society. It eases the tension and unrest from the people by decreasing imbalance (Ahmadi, 2023).

7. Zakah in Holy Quran:

Zakah is cited 32 times in the holy Quran. Most of the places it gives the meaning of obligation and few places it has the meaning of purity. Few of the Quranic verses are quoted where the term zakah is cited.

¹Khan, Foyasal, Role of Zakah as an Effective Social Safety Net, Thoughts on Economics, Malaysia, 2010

²Qaradawi, Yusuf, Fiqh al Zakah, 1982

³Alam, AZM Shamsul, An Outline of Islamic Economy, Islamic Foundation Bangladesh, Dhaka, 1996

⁴Kasemi, D.M. Rulings of Zakat in Contemporary Perspectives, Bangladesh Islamic Law Research and Legal Aid Centre, 2018

⁵Manik, N.I., Eviction of Poverty in Islam, Islamic Foundation Press, Bangladesh, 2013

⁶Mohammad, Dr. Javed, Islami Arthya Bebothay Jakat, Bangladesh Islamic Centre, 200

⁷Yosuf Al-Qardawi, Fiqh al-Zakah, Translated into English by Monzer Kahf, 1:17

⁸'Nisab' is also the plural of Arabic nisba. In Sharia (Islamic Law) niṣāb is the minimum amount of wealth that a Muslim must have before being obliged to give zakat. Zakat is determined based on the amount of wealth acquired; the greater one's assets, the greater the zakat value.

Unlike taxable income in secular states, niṣāb is not subject to special exemptions.

⁹www.google.com

¹⁰. Al-Quran, Surah At-Tawbah, 9:60

'Yet you shall surely establish the Salat and you shall give the Zakah and therewith lend the Almighty a very good loan. For whatever good you advance for your souls, you shall find its reward with the Almighty in the Hereafter; yet it shall be far better and much greater in reward'¹¹.

There is another Quranic verse in which zakah is cited to give the meaning of purity.

'Then steadfastly continue to duly establish the Prayer and give the Zakât-Charity'¹².

And 'For woe to those who associate gods with God, those who do not give the Zakat-Charity, those who are disbelievers in the Hereafter'¹³.

Allah (SWT) explained every aspect of human life. The poverty and unemployment are two major bars to keep the society peaceful. In this regard, zakat can play a greater role in solving these problems easily.

8. Importance of Zakah:

Zakah has immense importance in any society of the world. The economic imbalance in the current World is so much. The distinction between the rich and the poor is becoming higher day by day. This scenario of inequality and imbalance in Bangladesh is comparatively higher than that of many other countries in the world. There are so many probable ways to erase all inequalities and imbalances in the world. But zakah can play an excellent role in resolving all types of abnormalities in society. In Bangladesh zakah has an importance to cease the problems. Some of the key points of zakah-importance are cited below:

8.1 It rectifies one's property:

Zakah is one of the basic pillars and fundamental issues of Islam. It has so much effective role to rectify one's property by distribution among the needy people. It rectifies or purifies the property and possessions of zakah payers. It is a way to learn disciplines, norms and values. It shows the way of obeying orders from the great Almighty on His Servants.

8.2 It purifies payers' soul and mind:

Zakah purifies the soul and mind of zakah payers. It is a great virtue of sacrifice. Man earns property and wealth by hard work. And he deserves the ownership of his earned possessions completely. So, this type of sacrifice totally depends on his good desires and wishes. By paying zakah the payers are habituated with a very humanitarian quality of sacrifice. In such a way the payers' soul and mind is purified completely.

8.3 It establishes Brotherhood:

Brotherhood is an important fact in any society. This type of virtue ensures peace and harmony in society. This is very much essential to establish brotherhood in society by any means. In this regard, zakah can act in a very positive and effective role. When zakah payers distribute zakah among the real stakeholders (the needy and the poor), the attitude of both classes (The payees and the payers)

converts automatically into a good relationship. The distance and tension between the two groups go away.

8.4 The way of freeing from sins:

The Prophet (PBUH) said: "Giving charity wipes away sins just as water extinguishes fire"¹⁴. When any zakah payers pay zakah among the needy people then his earned sins are wiped away from the sinner and he becomes sin-free.

8.5 It eradicates poverty from society:

The most important positive effect of zakah-paying is poverty eradication from the society of any state. Especially when zakah-payers distribute zakah among the people, the economic imbalance and inequality go away from the society. The beneficiaries become capable to manage a little type of work or create a way to be employed to earn. When all the capable Muslims distribute zakah among the needy people then the economic condition of payees will be converted into good condition. And the rate of poverty will decrease day by day.

9. Zakah distribution management:

According to Islamic Sharia, a capable (Nisab holder) Muslim pays zakah at the ratio of 2.5 percent on the property that he has possessed or taken under his custody for a full lunar year. It is not a tax, but it is a compulsory act upon an able Muslim on his agricultural products and livestock. There are two basic methods of zakah payment to the needy people. Zakah is payable when the property or wealth of any capable Muslim equals seven and half 'bhorī' of gold and fifty-two and half tolas of silver or its equivalent in cash¹⁵ (Zarif, 2015).

In the afterlife, every capable Muslim must be accountable of his property and wealth. According to Islamic view the actual calculation of all types of property and wealth will be present in the Day of Judgment. So, every Muslim believes that the accountability of his possessions must be opened in the Afterlife. This is why, every Muslim must pay zakah among the payees in a proper method. So, the management of zakah distribution is an important and burning issue. The zakah distribution management can be within three system: **a.** Governmental management, **b.** Non-Governmental Management, **c.** Individual management¹⁶ (Ibrahim, 2015).

The most effective management is Governmental system. But the Governmental zakah management in Bangladesh is not well enough to utilize the spirit of zakah properly.

10. Zakah management in Bangladesh

Bangladesh is a developing country in the world. 91.04% of the total population of the country is Muslim (Population and Housing Census, 2022, p. 8). This country is still fighting against poverty and unemployment. The poverty rate is 18.7% and the extreme poverty rate is

¹⁴ Shahih Al-Bukhari, Kitabus Zakah

¹⁵ Zarif, Mannan Mashhur, Basics of Zakat, The Daily Star, Dhaka, Bangladesh, 2015

¹⁶ Ibrahim, Abu Aiub Mohammad, Quran Sunnar Alope Zakat Bebosthapon: Poriprekhit Bangladesh, Bangladesh Journal of Islamic Thought, 7:10

¹¹ Al-Quran, Sûrat Al-Muzzammil, 73:20

¹² Al-Quran, Sûrat Al-Mujâdilâh, 58:13

¹³ Al-Quran, Sûrat Fuşşilat 41:7

5.6%¹⁷. The number of unemployed people in Bangladesh is about 25 lacs 30 thousand¹⁸. To alleviate poverty and decrease the unemployment ratio, zakah can play an excellent job in this country. The amount of savings in all banks is almost 16 lac crores taka¹⁹ in August 2023²⁰. About half of the savings is probably from the financial Institutions and Non-Muslim. So, the probable payable amount of savings is about 8 lac crores. So, the amount of zakah is 20,000 crores taka. And with this, there are other properties, ornaments of various metals including diamond, gold, silver, and *Ushr*²¹ of land-produced crops. So, the total amount of zakah payable amount will be almost 30,000 crores taka. Can we imagine! What a large portion of zakah is not collected and distributed annually! If there is proper management of zakah in this country a lot of unemployed people can be employed annually and poverty could be evicted within few years from this country. In this country, a lot of Muslim people are capable of paying zakah annually. But the proper and legal management system in this country is not so active. The initiatives of the Government and Non-Government are not so much effective and familiar among the people. Their initiatives are also so much limited. The Zakat Board run by the Islamic Foundation, Bangladesh is not so active in counting the number of zakat-capable Muslims and zakah collecting and distributing. The activities of these NGO institutions are not enough to manage the zakah distribution procedure in Bangladesh. In many phases, the activities of these institutions are limited and not familiar. And the activities of NGOs are also very limited. Most of the people in Bangladesh are not aware enough to know the zakah calculation and distribution procedure. For this, the real spirit of zakah management in this country is absent to a greater extent.

11. The scenario of Zakah Distribution in Bangladesh

Bangladesh is a developing country. A few factors are taking back from the right track of development including poverty and unemployment. In these factors, zakah can make an excellent effort in eradicating poverty and alleviating unemployment. But the zakah management in this country is not up to the standard level. There are a few NGOs including 'The Zakat Board' under the Islamic Foundation, Bangladesh, 'Centre for Zakat Management', and a few institutions that work in urban areas, but their activities are rarely found in rural areas. Actually, the whole management procedure of zakat distribution is totally worse. The scenario of zakah management is explained with some key points:

1. Collection of Zakah: The collection of zakah is collectively so less in urban areas. And in rural areas almost nothing. After the establishment of the Zakat board from 1982 to 2019-2020 fiscal year total zakah collection is only 34,70,47,800 and the number of beneficiaries is not more than 10 lacs but only

9,43,910²². Which is totally unimaginable. There are some initiatives including the Zakat Board, Children's Hospital, Women Sewing Training Centre, Education scholarship, Zakat Allowance, and so on but these are less comparatively to the demand. Other institutions like the Centre for Zakat Management, the Zakat Foundation of America, and so on. But the activities of these institutions are so less.

2. Zakah Distribution: The distribution system is as poor as the zakah collection. There are some reasons behind this mismanagement. One of the main reasons is a miscalculation of zakah payers and payees. Actually, the knowledge of zakah management among the people is not clear. Most of the people don't know how to calculate and how to give zakah.
3. Lack of knowledge and awareness among people: The actual concept of zakah is not clear among the general people. Especially the zakah collection and distribution methods are not well known among them. Even most Muslims don't know who is capable or eligible to pay zakah or to take. And the procedure of zakah management is absent among them. The people who are real beneficiaries of zakah don't have an idea of their rights and responsibilities about zakah²³.
4. The practice of zakah distribution in Bangladesh: The practice of zakah collection and distribution in Bangladesh is poor. Most of the people who pay their zakah don't calculate their all possessions completely. Even the zakah payers don't select the real beneficiary group but pay randomly. And they distribute their zakah mainly on the occasion-base (Ramadan). Even the payers buy food and clothes with zakah money and distribute that is illegal. The payable portion belongs to the mustahaqqun and they have actual the right to do anything like the owner. This can be also viewed that such kind of zakah pay is not an Islamic pay but invalid and illegal according to Islamic sharia.
5. Showing-off programs: The spirit of zakah is to keep the society balanced and peaceful. The eligible people should pay their zakat in a proper way without announcing and publishing. But the payers announce the zakat distribution program in the regions and invite the mass people to attend the program. It is seen that the payers don't calculate the real beneficiaries properly before the distribution. The aim of this type of program is not only the zakah distribution but also to attain the name and fame in the society. They try to fetch popularity by showing off such shameful activities. But the actual aim should be acquiring the satisfaction of the Almighty. But the real spirit is almost absent among them.
6. Products of zakah distribution program: When a Muslim becomes eligible and capable then the defined portion of zakah of his total property must be distributed among the beneficiary group. Legally the zaka distributors have no power to buy anything with this zakah money but he has to distribute it among the people. The zakah money belongs to the beneficiary group. They (the beneficiary group) have extreme power to do anything with this money. But the scenario of Bangladesh is almost on the contrary. First

¹⁷ Bangladesh Economic Review-2023

¹⁸ Bangladesh Bureau of Statistics- 2023

¹⁹ The running currency of Bangladesh

²⁰ The Business Standard (Bangla), Bangladesh, 17 November 2023

²¹ *Ushr* is a ratio of produced crops on land. When the cultivation is run with self-managed water-irrigation then the zakah is 1:20 and when the production is run with natural rain then the ratio is 1:10.

²² www.ifb.bd.com

²³ Ibid, p-51

of all, most of the zakah payers don't calculate zakah according to Islamic law and rules but the calculation is a must. They define the zakah portion as their wish and will. After this, they buy low-price clothes and food to distribute among the masses people which is not a legal and valid way. The selection of beneficiary groups is essential to run the wheel of development and to facilitate the real needy group. These types of activities don't represent the spirit of Islam.

7. Some incidents of zakah distribution: In Bangladesh, the real practice of zakah is absent. The legal and valid system of zakah distribution among the beneficiary group is not maintained in this country. The way the distribution going on is nothing but a joke and mockery. The rich people arrange programs and invite the masses to attend. Sometimes, this type of program causes accidents and even deaths. Some of the accidents are as follows;

On 14 May 2018, at Satkania in Chottogram, there was a program of zakah distribution. The zakah givers invited a lot of people but zakah cloths and alms were not sufficient. So, the uncontrolled crowd moved to collect clothes and alms together. For this, there was an accident and ten people died in the stampede²⁴. On 15 June 2018, at Belkuchi in Sirajgonj, a woman died and the other 32 were injured in a zakah distribution program for a huge uncontrolled crowd²⁵. There was a pathetic accident in Mymensingh. On 11 July 2015, there was a mass gathering to collect zakah clothes. The program arrangers had no proper plan. So uncontrolled mass moved to fetch the zakah clothes in a hurry. This is why, 27 persons died in a stampede²⁶. There was an accident in Chandpur that caused 14 deaths in a zakah distribution program.

Actually, there is no legal and valid practice of zakah distribution in Bangladesh. But the malpractice is available. This type of uncontrolled mass gathering causes deaths and injuries. A review reflects that more than three hundred died in these types of mockery programs. There arises a question; is there no good zakah distribution program in Bangladesh? The answer is yes. There are a lot of programs arranged in a good way but not in an Islamic way. These types of mockery programs of zakah distribution should be controlled and stopped to save lives. Otherwise, the beauty of Zakah will be neglected and demoralized among the people. So, the proper and legal initiatives should be taken without any delay.

12. The Challenges of Fair and Legal Distribution

System of Zakah in Bangladesh

Zakah is the third pillar of Islam. It has so much importance in every aspect of human life. Especially, the economic aspect of zakah is so much. But there are some hurdles and bars to establishing the actual zakah management in this country. Some of them are given here:

- a. Lack of Islamic Knowledge: About 91.04% of people in Bangladesh are Muslim. But there is a question of whether all Muslims know about Islamic knowledge clearly or not. It can be viewed a good number of

Muslims may know. Especially the concept of zakah is not so clear. Most of them don't know the zakah calculation accurately. It is fard (mandatory) for every capable Muslim like salah, hajj, and saum. There is no way to deny it. Many of them even don't know the real concept of zakah. This is a big challenge of good zakah management.

- b. Lack of Proper Education: Zakah is an important subject in Muslim education. However, there is no proper education in the method of educational management in this country. In primary, secondary and higher educational levels, the concept of zakah is almost absent. In madrasah education, there are some discussions about zakah, but it is not enough to fetch the attention of whole Muslims.
- c. Absence of Good Will: Most of the capable Muslims are not aware and sincere enough to pay zakah correctly. They have also not so much desire to learn about Zakah management. So, without having proper learnings how they distribute in a valid and legal method. Even the zakah givers don't have the actual data and information about the valid beneficiary group. So how can be the actual zakah distribution without having the required issues? This is totally impossible without goodwill.
- d. Malpractice: Due to the lack of proper education, there is a hotchpotch zakah distribution system in Bangladesh. Especially, the givers arrange their distribution program randomly and invite the mass people to gather the zakah. They have not so good arrangements to allot. Accidents often occur on such occasions. Many people may fall in danger even in death.
- e. Absence of Governmental observation: Accidents and even deaths are available in the zakah distribution programs in this country. Actually, the Government has almost no observation and inspection of such programs. The Government has limited activities in regard to zakah management.
- f. Anti-religious sentiment: Actually, there is a little anti-religious sentiment among some people. They don't like to see the real management of zakah in the country. It is also a cause to spread zakah education among people²⁷ (Obaidullah, 2015).
- g. Lack of Good Governance: Lack of good governance is also a strong challenge to establish good zakah management. It can be easily viewed that good governance regarding zakah management is totally absent²⁸.

13. Policy Recommendations

Zakah is not a simple issue, but it is huge arena to work on. The total development process of any country like Bangladesh can be accelerated by zakah in a speedy way. However, the scenario of zakah management in our country is not satisfactory. The researcher feels that zakah can ease the tension between the rich and the poor. And a balanced and just society can be established by eradicating

²⁴Bd news, 14 May 2018

²⁵The Bangla Tribune, 15 June 2018

²⁶The Kalerkontho, 11 July 2015

²⁷ Obaidullah, Mohammad, Zakat Management in Rural areas of Bangladesh: The Maqasid Al-Shai'Ah (Objectives of Islamic Law) Perspective, Dhaka, 2015 p-51

²⁸ Ibid, p-51

poverty and employment. So, the researcher suggests some policies to be recommended:

- This is so much important to literate the people about the conceptualization of zakah and its management.
- The Government should consider this important issue in the national budget.
- The initiatives of the Zakah Board of Islamic Foundation, Bangladesh should be increased immediately. They should take plans, and programs to create awareness among the people.
- A modern and updated model of zakah management should be taken as soon as possible to collect and distribute zakah in an Islamic way.
- The Imams, Islamic speakers and Islamic scholars should come forward to create public awareness among the people through their motivational activities including speeches and writings.
- The anti-religious sentiment and activities should be stopped anyway. The campaign and promotion should be prioritized and increased in the whole country.
- The local government should have an eye on the zakah distribution programs to control the mass and to ensure their safety.
- The NGOs' activities should be increased in rural and urban regions. Before this, they should have proper programs and plans to run their policies and activities by any means. s
- Famous figures of society come forward to cooperate with the activities relating to zakah management.
- The national Islamic leaders should participate in the calculation of real beneficiary groups. And they should monitor the whole activities of zakah collection and distribution.

So, the activities relating to zakah collection and distribution should be observed sincerely. If Bangladesh manages this zakah management the economic development will be so smooth.

14. Conclusion

Bangladesh can utilize zakah as an economic tool. The government activities regarding zakah management are poor. To accelerate the wheel of development this country should enrich its management system and take effective initiatives to eradicate poverty and unemployment. The public attitude and concern about zakah are not at a satisfactory level. This should be removed by potential initiatives. The campaigns should be effective and heart-touching. The capable Muslim should be motivated to give this sharia compulsory act in an Islamic and planned way so that the real beneficiary group can be facilitated to its best. "The Zakah Board" should come forward by increasing the scope of work. The only

Governmental institution should have a unique model of zakah collection and distribution. The number of NGOs in Bangladesh is not enough but less. A good number of Institutions should be established. And NGOs' activities should be increased in urban and rural areas.

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