

Conceptualization of The Alternative Zakat and Ushr Based Poverty Allviation and Sustainable Development Model: An Empirical Case Study in Bangladesh

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Abstract

The purpose of this research is to investigate the role of ‘Zakat and Ushr’ as a key tool to achieve sustainable development in Bangladesh. The study also proposes an alternative model for Zakat distribution analyzing drawbacks and challenges of prevailed Zakat distribution system. The present study used qualitative approach with intensive interview on about zakat practices in Bangladesh. The study finding from the literature surveys about Zakat distribution affirm that an alternative model for Zakat distribution system can ensure sustainable development through decreasing the rate of poverty based on the Umar bin Al Khattab (RA) and Ummar bin Abdul Aziz poverty model. The study shows that Zakat providers in Bangladesh distribute Zakat in an unplanned and unstructured way which is not the purpose of Zakat according to the direction of Quran and Sunnah. In the prevailed system, Zakat providers distribute Zakat mainly in the month of Ramadan and individual Zakat providers divide whole portion of individual Zakat amount among mass people which are being helpful for poor people to run their family for a very short period of time. Therefore, based on above findings the present study proposes an alternative model for distributing Zakat in Bangladesh considering the direction of Al-Quran and Hadith. This proposed model suggests engaging local leaders, Imam of mosques, Zakat providers and Zakat receivers that can ensure building community-based Zakat funds to develop individual poor people for a long period of time.

Keywords: Zakat, Ushr, poverty, and sustainable development goal

JEL Classification: C00, Z12, I32

1. Introduction

The goal of sustainability is to meet the basic needs of all and extend to everyone the opportunity to fulfil their aspirations for a better life, while moderating and renewing the use of finite resources (Shrivastava, 1995). World leaders are dedicated to confirming radical life for people by guaranteeing 17 combined goals, including ‘No Poverty’ and ‘Zero Hunger’, named as Sustainable Development Goals (SDGs). The key motto of SDGs is to attain what the MDGs did not achieve. In fact, poverty is extensively familiar as a multidimensional problem involving income consumption, nutrition, health, education, housing, and security (Sohag, Mahmud, Alam, & Samargandi, 2015).

Based on the international poverty line of \$1.90 per person per day, poverty in Bangladesh decayed from 44.2 percent in 1991 to 13.8 percent in 2016/17. Likewise, life expectation, literacy rates and per capita food production have improved profoundly which states the improving situation of poverty line in Bangladesh. In spite of remaining on track and performing well in attaining many of the UN-adopted SDGs on time, Bangladesh still faces the challenges of little outer resources, absence of worldwide partnership, and low revenue GDP ratio which signifies the prevailed poverty in Bangladesh. The poverty rate in 2020 enlarged to 18.1 percent from 14.4 percent because of slow unhappiness in per capita income, exports declined, and dissimilarity increased (World Bank, 2021).

Poverty is, still, one of the main alarms for sustainable development for least – advanced countries like Bangladesh. Because of the organizational changes in rural parts and poverty of agricultural land have urged the rate of relocation from rural to urban areas. This scenario increases population in urban areas and intensifies urban poverty, creates a lack of trustworthy work, and leads to congestion in housing and insecurity of health. As poverty in the continent and world is more marked in rural areas than in urban areas (Anriquez, Gustavo, Stamoulis, & Kostas, 2007; Diao, 2010). Poverty reduction, rural development, agricultural development, fair food distribution system and sustainable food security can be achieved with the implementation in social policy, the Zakat, the contributions to mankind in Islamic principles as there is a motto in the holy Quran “In your produced resources there is a right of the dejected person of the humanity” (Al Quran-51:19). Zakat, Ushr, work for self, work for others and work for the environment (Salman et al., 2018) can be effective tools in Bangladesh to remove poverty and to achieve Sustainable Development Goals (SDGs 1) in Bangladesh. Zakat and Ushr or charitable giving is not only defined as raising money to help poor people but also an act of kindness and understanding towards others (Advanced English Dictionary-2000). In general, Zakat and Ushr mean a noble act of giving by a person to others blessed for the sake of Allah in many forms and ways. This study investigates the effectiveness of Zakat and Ushr as the tool to achieve SDG-1, No poverty target through the implementation of self-employment in service and agriculture with Zakat from one employed to one unemployed, unemployed will be employed with purchasing power, and farmers will be economically empowered and higher production in crops, livestock, forestry will be possible, and Bangladesh will be free from poverty within a short period of time.

Poverty is the obscenity for any country and to get free of the curse, the government of Bangladesh has fixed up the target to achieve the poverty rate at 9.7% and malnutrition rate less than 10% by 2030. In order to meet up the target, the different ministries like Ministry of Agriculture (MoA); Ministry of Food (MoFood); Ministry of Health and Family Welfare (MoHFW); Ministry of Industries (MoInd); Economic Resource Division (ERD); Ministry of Commerce (MoC); and Finance Division (FD) (CPD 2018) and thousands of microfinance organisations are working in Bangladesh for a long period time, but the result is not in the expected level. As a Muslim majority country, Bangladesh can be free from the poverty curse using Islamic financial instrument like Zakat & Ushr. Currently there is no example in the world that highlights the person and the state to meet a person’s basic needs, entirely met by Islamic economics. The Zakat & Ushr, which may be the vital tool to eliminate poverty, tends to achieve Sustainable Development Goal (SDG 1) in Bangladesh. The study depicts the pathway to meet up the targets of SDG-1 that removing poverty with employment created voluntarily in form of Zakat & Ushr and performing of the farmers’ economic empowerment in rural area of Bangladesh can make a poverty free country and enable society to install the sustainable food system.

Bangladesh, having a rural-urban inhabitants’ ratio of 63:37 (Data.worldbank.org, 2020.) and an overall poverty rate of 21.8% (2019), is trying to reduce poverty 10% by 2030. The country’s unemployment rate is 4.2% (2019), which means about 26 lac active and eligible people are workless (Data.worldbank.org, n.d.), of which more than 50% are of the new young generation. Here rural unemployment is more than double the urban rate as rural unemployed are 1.82 million people, and urban unemployed is 0.77 million (Khan, 2009). Therefore, rural development is significant for the overall sustainable development of the country. Therefore, the farmers’ empowerment with Zakat & Ushr contributed by the Muslim people and employed/solvent person’s Zakat to unemployed for job or self-employment creation can solve the unemployment problem and others as well as advanced production in crops, dairy, poultry will be possible. By Zakat & Ushr to all poor and unemployed people, all unemployed will be employed irrespective of religion and race and achieve purchasing power for food. So, the study is the rationale for the country during and post covid 19 in Bangladesh. The study is limited to mandatory economic giving named ‘Zakat & Ushr’ to the human being to satisfy Allah (Suhanahu Wa-Ta’ala). It cannot be repaid. In case of failure, it will be given away. Generally, the Zakat & Ushr is the economic giving to poor, fakir and needy, those who are employed to administer Zakat, relations, those hearts have been reconciled those who are in bondage, those who are in debt, for the Holy War (Al Jihad Fi Sabilillah), the traveler. (Al Quran, Sura At Touba-60). The study will not consider the voluntary Sadaqah like Infaq, Qardul Hasana, Wasiah, Waqf or other charity. By contributing only Zakat & Ushr, poor &

needy people will be employed; higher food production will be possible, and a sustainable food system can be ensured.

2. Background of The Study

2.1 Concept of Poverty Islamic vs Conventional Economy

Poverty remains a global problem and the phenomena are alarming in the third world including Muslim countries. Poverty cannot be defined in a single term because of differences in many global aspects, such as demographical factors, geographical location, cultural diversity, etc. (Beik & Arsyianti, 2014). Various scholars and intellects have conceptualized and explained global poverty from different angles and perspectives. The concept of poverty is actually defined by the definition of poor (fakir) and poor (Miskin). Therefore, the jurists of the four major schools of thought differ on this point. According to the Shafi'i and Hambali schools, a person is called a fakir if he has no wealth or income, or earns income and wealth which meets less than half of his needs. A person is called a Miskin who earns income and wealth which is more than half but less than 100 percent of his needs (Shirazi et al., 1994). On the other hand, the other two schools of thought, Hanafi and Maliki, have opposite ideas. However, (Shirazi, 1994) argues that opinions do not differ too much from a practical point of view. Because neither is able to meet their needs without the support of the society or the state. The poverty is part of God's law in this life. As mentioned in the Qur'an (43:32) that Allah (SWT) has determined the livelihood of man. Some of them are raised above others so that they can come together and help each other (Ayuniyyah, Pramanik, Saad, & Ariffin, 2022). So Islam does not discuss how poverty can be completely eradicated. Rather, it discusses how to bridge the gap between rich and poor. Prophet Muhammad (PBUH) sought refuge from the state of poverty. Islam emphasizes the state as well as the members of the Muslim community to actively engage in feeding the hungry, spending in charitable acts and sharing the bounties of Allah with their fellow members (Salmana & Nawaz, 2018).

If a rich man learns that one of his neighbors is unfed after all his assets are distributed for Zakat, the matter of expending a little money for that unfed person become 'Waazib' for him. One of the Hadiths say, "that person is not a complete 'Mumin' whose neighbors remains unfed". Allah helps those by increasing their assets who donate. Rasulullah (Peace Be Upon Him) says, "Donation does not cause to reduce the assets". Besides, the donators become closer ones to Allah (SWT). (Tirmiji, Hadith No: 2161). The almighty Allah has delineated in this regard in the Holy Quran, "The likeness of those who spend their wealth in the way of Allah, is as the likeness of a grain (of Corn), it grows. Allah gives manifold increase to which He wills." Rasulullah (PBUH) has said that the donation of the poor people is the best donations (Abu Dauud). Rasulullah (PBUH) has said that any believer who feeds a hungry person, will be fed by the Almighty Allah with the fruits of Jannah and any believer who provides drinks to a thirsty person, will be provided with the drinks of Jannah by the Almighty Allah and who provides clothing to the poor will be provided with clothes by Allah. (Tirmiji, Hadith No: 2637).

Extension of the date of repayment to the borrowers is also esteemed as an act of donation. Rasulullah (PBUH) has said that in the night of 'Miraaz' I have seen that donation is paid with ten times but loan payment in eighteen times. (Tirmizi, Hadith No: 2525). Rasulullah (PBUH) has said that a Muslim, who sows a seed and any person or animals or birds get the benefit of it, will be esteemed as a continuous source of 'Sawaab'. (Tirmiji, Hadith No: 1441).

2.2 The Role of Zakat's on Poverty Alleviation

The Arabic word Zakat means "holiness" and "purity", since giving a portion of one's wealth to the poor purifies one's heart as well as one's wealth. Prayer purifies the soul and Zakat purifies wealth (Al-Qur'an, 9: 103). Zakat means "that which increases". Giving Zakat is spiritual when it is done in remembrance of Allah (SWT), so it leads to increase of his wealth. Another meaning of Zakat is increase. There are two dimensions to this growth (Khan, 2009; Zaman & Hussain, 1980). First, spiritual development through pleasing God; Second, Zakat redistributes income, resulting in "the desire for greater enjoyment and greater productivity." Savings and thinking in the economy 70 Hoarding affect production and, on the other hand, distribution and circulation stimulates production and grow (Khan, 2009).

Zakat is the third pillar out of the five pillars of Islam (Bukhari-08, Muslim-16). The past numerous decades have seen the setting up of formal institutions that collect and distribute Zakat to its respective recipients, across countries with a Muslim population of 60 percent or higher. Zakat is the main philosophy of poverty alleviation in the Islamic economy which is no match in the modern economy. Zakat is the social security of the poor, needy and disabled sections of the society. The word zakat means two. One is purity, cleanliness, and purification. The second meaning is growth, development. The word 'zakat' has been used 78 times in the Quran in various formation processes. Zakat is basically an Arabic word. The famous Orientalist Milton Cown in his well-known Arabic-English dictionary

'Mu'jamul Lugatul Arabiyatul Muasia' has written its lexical meaning: To thrive, To grow, Increase, To be pure in heart, To be fit, To purify, Chasten, Integrity, Guiltless, Blameless, Sinless, Honesty, Justify, Righteousness. The meaning of these words is clear to us. Ibn Al-Arabi in his *Lisanul Arab* and Imam Ragib Ispahani in his *Al-Mufradat* have written the meaning of Zakat in these English words. The literal meaning of the word Zakat is increase, excess, purity, purification and praise - (Al-Misbahul Munir p. 254). Allah (SWT) says (interpretation of the meaning): "What you give in usury for the purpose of increasing the wealth of the people does not increase the wealth in the sight of Allah, but the wealth of those of you who give Zakat for the sake of Allah increases their wealth, they are the prosperous." (Al Quran, 30: 39).

Bouanani and Belhadj (2019) found positive relationship between Zakat distribution and poverty alleviation. This study concluded that Zakat the wealthy Muslims are made responsible individually (this sentence should be meaningful) and collectively to provide for the necessities of all members of the society and this practice can results a poverty free society in Tunisia. Mian, Akram, and Afzal (2014) found Zakat as a significant mean to eradicate poverty from a particular community. Zakat has been a successful tool for the reduction or even complete eradication of poverty as during the time (13-22H) of second Caliph of Islam Hazrat Umar Bin Khattab (R.A) and during time (99-101H) of Umar bin Abdul Aziz, the condition of people during that time was so prosperous that there was no eligible recipient of Zakat (Awang, Borhan, Mohamad, & Muhammad, 2017). It is a proven fact from history that if properly managed Zakat can be a mode to alleviate poverty (A. U. Ahmed, 2004).

Sari, Beik, and Rindayati (2019) found that there is strong involvement of Zakat in terms of alleviating poverty. The study mentioned that with Zakat the underprivileged people can get a good life faster than those people without Zakat. According to the headcount ratio index, the Zakat empowerment program can decrease the number of poor households by 68 percent in West Sumatra, Indonesia. The result also indicates that the practice of Zakat effectively promotes poverty reductions. The significance of Zakat and Zakat institutions to reduce poverty situation and to gain social protection objectives. The study showed a strategic collaboration between Zakat institutions and universities that will help to alleviate poverty in a broad sense. The paper also mentioned some framework that showed the approaches of them in terms of providing differentiate products and service as Zakat to reduce poverty (Bouanani & Belhadj, 2019). Taheri (2001) emphasized that Zakat is a key tool for achieving social justice in the Muslim community by sharing the wealth of the privileged to the less fortunate, according to the author. This role of Zakat has been empirically documented in a study by Ibrahim (2006), who found that distributing zakat in Selangor effectively decreased the prevalence, extent, and severity of poverty in that region. Hassan (2010) and Sadeq (1997) suggest that poverty can be eradicated through three unique sets of policies: preventive measures, positive measures, and corrective measures, all of which are founded on Islamic ideas.

Hossain (2012) found that Zakat has a wide range of positive effects on society. First and foremost, it is for the benefit of society's underprivileged people. Secondly, it is Allah's (SWT) blessing for both the giver and the receiver, as it also enhances the nation's overall economy. Thirdly, it establishes a humane in the society. Fourth, it alleviates financial burden for the poor and needy people, as well as reduce societal inequalities. Finally, it meets the needs of the recipient and relieves his financial as well as mental suffering. As a result, it fosters love and brotherhood between poor and rich people, also reduces social distance, and bridges the wealth gap. Zakat contributes to the society's social and economic stability while also bringing all of its people closer together. Its rewards, in reality, are limitless. Nadzri, AbdRahman, and Omar (2012) noted that it is a historical reality that if correctly administered, Zakat can be a means of poverty alleviation. The economies in various regions of the world have effectively implemented the Zakat system and got the benefit of Zakat, one of which is poverty alleviation. Haron (2010) went a step deeper, and stating that zakat has the capacity to achieve three primary goals: ensuring the fulfillment of all Muslims' fundamental requirements, reducing income and wealth inequities, and purifying the zakat payers' inner self and riches.

Shah (2014) suggested that to deal with this problem, we must find the solution to the root causes of poverty, Islam suggest one of which is Zakat. There is no doubt that zakat is the most efficient approach for eradicating poverty and reducing income inequality; this was demonstrated in early Islamic periods when there may not be a single poor person who was able to receive zakat; neither any system offered in this universe can alleviate poverty to such an extent; the modern world's claim to have a welfare system is merely an illusion; many people live under the poverty line, while wealthy people are gastronomically wealthy. The tax system is unfair since it favors the wealthy while exploiting the poor. It is examined the accounting Zakat and its function in the area of Islamic supply chain management. In supply chain literature, researchers have asserted that Zakat can play a crucial role as a support function. According to their findings, there is a critical need to examine numerous Islamic concepts in order to gain greater advantages from Islamic financing (Ismail & Possumah, 2013).

2.3 Role of Ushr's in Poverty Alleviation

“And He is the One who makes gardens that are not trilled and trilled, and produces dates and seeds, the fruits of which are different, and the olives and pomegranates, the same and different. When it bears fruit, eat its fruit and pay its due on the day of harvest, and do not waste it. Surely, he does not like excess.” (Al Quran, 6: 141). “Donations must be received from an authentic source of income. Allah says, “O you who believe! Spend out of the good things which we have earned and that which We have prepared for you.” (Al Quran, 2: 267).

The dictionary meaning of the word Ushr is one part of ten. In general, fruits, crop Zakat are called Ushr. The Prophet (PBUH) said: One tenth or one tenth of the land on which crops are produced by rainwater and one tenth or 5% Ushr is obligatory on the land which is cultivated by irrigation. Narrated Salim bin `Abdullah from his father: The Prophet said, “On a land irrigated by rainwater or by natural water channels or if the land is wet due to a nearby water channel Ushr (i.e. one-tenth) is compulsory (as Zakat); and on the land irrigated by the well, half of an Ushr (i.e. one-twentieth) is compulsory.” (What have you thought about? You do not produce him, do I? If I wish, I can crush him with straw, and then you will be amazed. You will say that we have fallen under the pressure of debt; rather, we have become dead. ” (Al Quran, 61-65). It is narrated from Salem (RA) on the authority of his father, and what is wet through irrigation is half Ushr.” (Kitabul Bukhari Kitabul Zakat chapter).

Allah (SWT) says, "O believers, spend what is better than what you earn and what I produce for you from the land, and do not resolve to spend its evil things; But do not accept it unless you close your eyes and know that Allah is free from scarcity and praise. About Ushr, the Messenger (PBUH) said that one-tenth of the fruits or crops produced from rainwater, running spring water (without any irrigation system) should be paid Zakat and one-tenth of the crop produced through irrigation should be paid.

3. Review of Literature

3.1 Zakat Practices and Experience from Bangladesh

Bangladesh is mainly an agricultural country. Agriculture is the single largest producing sector of the economy and contributes about 13.02 % to the total Gross Domestic Product (GDP) of the country. This sector also accommodates around 40.6% (in 2016-17) of labor force. (BBS Bangladesh statistics yearbook, 2021)

Value of crops and horticulture Tk. 1830185 million, 2019-20 (Bangladesh Year Book, 2021).

(1) Estimated amount of Ushr's for Rice

Table 1. The average quantity of paddy produced in the country in 2018-19 is:

| Paddy | Amount (Metric ton) |
|-------|---------------------|
| Amon | 14054872 |
| Boro | 19,560546 |
| Aush | 2775478 |
| Total | 36390896 |

Source: Paddy Research Institute (2018-19)

The same amount of rice Zakat comes to Tk. 4912.77 lac 9,600

(2) Estimated amount of Ushr's for Potato

According to the 2018-19 Agriculture Survey of Bangladesh Data Batayan, potato production has been 19 million tons. The same amount of zakat comes to Tk. 2628.99 0.00 crore

(3) Estimated amount of Ushr's for Corn

According to the 2018-19 Agriculture Survey of Bangladesh Data Batayan, maize has been produced at 4.6 lc metric tons. The same amount of Zakat comes to Tk. 462.12 lac 75 thousand.

(4) Estimated amount of Ushr's Mango

According to the 2018-19 Agriculture Survey of Bangladesh Data Batayan, mangoes have been produced at 24 lakh metric tons. The same amount of zakat comes to Tk. 1285.92 crore.

(5) Estimated amount of Ushr's for Honey

According to a 2018 report by Krishi Dairi, the total amount of honey produced in the country is 12.1 million kg. As a part of 20 per cent, the estimated zakat comes to Tk. 36.30 crore.

(6) Estimated amount of Ushr's for Jute and Jute Products

According to the Ministry of Jute, in the first 10 months of FY 2019-20, the export of jute and jute products earned \$791.3 million, which is Tk. 6761 crore. Zakat comes to Tk. 169 crore at the rate of 2.5 per cent.

Ahmed (2004) examined that Islamic economics is the scientific research of making the best possible use Allah's (SWT) available financial resources to produce the maximum allowable output of Halal product and services that are required in the society now and in the long term, as well as the equitable distribution of this output within the structure of Shariah and its purpose. Abdelbaki (2013) found that according to Islam, Absolute justice entails the difference of livelihoods as well as the need to attain human justice. Islam actually denies money as a great essential value, and arguing that an individual should be self-sufficient, either through personal ownership or constructive work in many ways. Islam recognizes absolute equality of all Muslims in the supply of sufficiency, which means that if a Muslim fails to produce enough for his sickness or old age, the government should do so from the budget. Almighty declares "It is (promised) that you will not go hungry or undressed there. And you will not be thirsty or hot from the sun there." (Al Quran, 20: 118 and 119). The prophet (PBUH) says, "He who sleeps sated and his neighbor is hungry is not a believer in me" (al Suyuti). It is also mentioned that As Zakat, peoples Income and wealth are distributed in Islam in three phases: the first is the primary distribution of money through purchases, in which Islam acknowledges private property based on specific circumstances and methods (that wealth is the wealth of Allah and human beings are appointed as successors to that wealth). Islam also has a set of laws and limits that govern private wealth investment in order to ensure that community needs and individuals' well-being are met. Islam also recognized public property in order to fulfill certain goals, such as achieving balance within a generation, achieving balance between subsequent generations, and achieving Muslim's common growth. Second, how revenue is dispersed across the society's productive resources. Finally, in the third stage, some adjustments to the existing distribution of income are made or so-called redistribution of income in benefit of certain society at the expense of others.

3.2 Zakat Practices and Experience from Malaysia

Nadzri (2012) Malaysia established a Zakat institution to collect and distribute Zakat. The following tasks are performed by governmental bodies who involved in Zakat administration: development, collection, and distribution of zakat, as well as help to the underprivileged, needy, and other asnaf according to Shariah guidelines. In 1957 The Federal Constitution of Malaysia declares Islam to be the country's state religion. Except in Federal territory, where Shariah law and administration are regulated by the Federal government, all matters relating to Islamic laws and customs, including zakat administration, are under the jurisdiction of the various states, which are the Sultans (Abdelbaki, 2013; Ahmed, 2004). In addition, a State Islamic Religious Council advises the Sultan of each state. In 1915, Kelantan became the first state to create its own MAIN, dubbed "Majlis Ugama Islam and Istiadat Melayu Kelantan. This was followed by Terengganu, Johor (1934) Pahang (1922), Kedah (1936), Perlis (1930), Kedah (1936) and other Malaysian states.

Several difficulties have been raised in previous studies on the usefulness of Zakat in alleviating poverty in Malaysia through a proper distribution system. Rahman (2012) highlighted the inefficiency of Zakat distribution, which had an impact on the goal of poverty alleviation. They claimed that research discovered administrative issues in Malaysian Zakat Institutions that slowed the application process, including the obligation for students to apply to ZI every year, even if their application was granted the year before. In addition to the distribution method, ineffective zakat collection has been highlighted. According to a report by the PPZ/MAIWP (2010), only 160,000 Muslims in Selangor (8%) pay zakat. As a result, instead of waiting in line at the zakat counter, ZI should be more engaged in spreading awareness among potential zakat payers. Another research by Md. Ramli (2011) raised the question of asnaf attitude in getting capital grant from the Malaysian Zakat Institution. They discovered that some of the capital help recipients lacked the necessary traits to succeed as entrepreneurs, which harmed their business performance. This research is consistent with (Ahmed, 2004). They found that just 6.9% of the 537 people who got capital aid from Zakat institutions in Selangor and Kuala Lumpur were able to rise above the Kifayah threshold of poverty. The high proportion of failure, according to the study, is mostly related to the quantity of capital assistance obtained through Zakat institutions.

They discovered that if the amount of funds received is adequate, the percentage of accomplishment is highest. Wahid (2004) investigated the effects of zakat on the asnaf's standard of living by measuring their satisfaction with the zakat they received. In comparison to other standard of living characteristics such as transport, communication, healthcare, and housing, it was shown that interviewees were usually dissatisfied with the distribution of zakat. Education and social involvement were the only elements that respondents were satisfied with. Ahmad et al. (2006),

on the other hand, looked into the satisfaction levels of Malaysian zakat payers. According to the results of the poll, 57 percent of 753 interviewees were dissatisfied with the existing zakat distribution in Malaysia, which has a substantial impact on their zakat payments to Zakat Institutions. Which is also Consistent with Ahmed (2006), the primary reasons for unhappiness with Zakat Institutions in Malaysia include a lack of openness and an ambiguous manner of zakat distribution.

3.3 Zakat Practices and Experience from Indonesia

Number of quantitative research on the significance of zakat distribution have been completed in Indonesia. Beik (2013) measures poverty and income disparity by using analytical tools. The most often used Gini coefficient, Lorenz curve, and Atkinson index for measuring income inequality, as well as the Greer, and Thoorbeek (FGT), headcount ratio, poverty and income the Sen index, gap measurement, and the Foster, Index for measuring poverty, are among them. In the case of Jakarta City, Indonesia, he finds that a properly implemented zakat distribution scheme can reduce poverty and income disparity by 16.79 percent and 0.57 percentage points, respectively. And these approaches also ensure the best distribution of Zakat in Indonesia. The zakat beneficiaries in Jakarta can increase their wellbeing (falah) index by 96.8% within one year by adopting zakat distribution programs, as evaluated by the CIBEST index. Furthermore, zakat is capable of drastically lowering the material and actual poverty indices by 30.15 percent and 91.30 percent, correspondingly. Two homes, however, also have higher spiritual poverty rating in this situation. This demonstrates that in the existence of the zakat utilization program, these two zakat beneficiary households face a decline in spiritual beliefs while also benefiting economically (Ismail & Possumah, 2013) Sari, Beik, and Rindayati (2019) examined the relationship between Zakat collection and properly Zakat distribution system in Indonesia. The study showed six dimensions for the Zakat distribution in the model. The research also mentioned that Proper distribution of Zakat help for the social well-being and poverty alleviation.

3.4 Zakat Practices and Experience from Tunisia

Bouanani and Belhadj (2019) emphasized on (delete 'on') using Fuzzy Approach in terms of contributing Zakat in Tunisia. Where the researchers using data from the household through survey which provide information about per capita expenditures and related variables. According to the related information they go for distributing Zakat. The focus of this research was on zakat institutions in Tunisia. In the study, It is still seen as one of the alternatives for a more perfect distribution of resources on the region and a way of decreasing poverty by civilized society and some political establishment in Tunisia. The study also mentioned Zakat institutions as a proper distributor of Zakat in Tunisia. All the Principles are formed on socio-economic goals and the distribution of asset. (Samad et al. 2005).

3.5 Zakat Practices and Experience from Bahrain

Muhammad (2019) found that Bahrain is one of the high-income Middle Eastern countries, and their zakat system has the fewest published studies and information on their website. In Bahrain, the Ministry of Justice and Islamic Affairs (MJIA) is in charge of managing and distributing zakat. Aside from zakat, MJIA also gathers Sadaqah (donations) from the general population. Other ministries and administrative bodies, including the Ministry of external audit and Finance, have financial and administrative authority over the funds collected by the Ministry. These controls are necessary to ensure that funds are maintained and distributed in an honest and transparent manner. However, data for total collection and Ministry of Finance statements are not provided on the MJIA's website. MJIA imposes zakat on savings and gold only. Unfortunately, the zakat funds are not separated with Sadaqah (donation) funds thus zakat fund may be distributed to non-asnaf (Abdelbaki, 2013). In terms of fund distribution, MJIA conducts various programs including food coupons to family in needs, Eid Fitri costume, project for people with disabilities and autism and winter clothing. Statistics on total zakat distribution to asnaf are also not publicly available. The MJIA provides online zakat services including zakat calculations tool and online zakat payment. Beginning 2018, the Ministry has upgraded the zakat payment services by introducing the online zakat payment through the e-government Islamiyat mobile app. This helps zakat payers to pay zakat anytime and anywhere. With modernization, MJIA should also improve its administration to be more transparent.

3.6 Zakat Practices and Experience from United Arab Emirates

The Zakat Fund, which is managed by the Minister of Islamic Affairs and Endowments, is the regulating body for zakat in the UAE. It was originated in 2003 by Federal Law No. 4 (Allami, 2015). Muhammad (2019) found that Zakat Fund collects zakat on crops, gold, silver, business, shares, professional, companies, money, and cattle in addition to zakat fitr. The website of the Zakat Fund is user-friendly. It covers zakat explanations, calculations, and an online zakat payment method. Zakat Fund also offers 15 different zakat payment choices, including auto teller machines, internet banking, and mobile uses, in addition to online zakat payment through its website. In 2017, the

Zakat Fund received UAED190, 426,977 from various payment types. The website's zakat gathers and distributions are open to the public, and the data is downloaded in Excel document. This proves the Zakat Fund's transparency and aids scholars in studying the Zakat Fund's accomplishments and development. Muhammad (2019) also stated in the paper that in 2017, the Zakat Funds financed 18 zakat programs, with a total of UAED195, 239,657 which allotted to these programs. "The Read Project for Students" and another one is "The Reward and Recovery Project for Patients" were two of the programs. Zakat Fund, which compacts an online zakat fund application for Asnaf. This service allows Asnaf to quickly access the Zakat Account for suitable and quick allocations. As a result, the Zakat Funds will offer immediate help to the Asnaf. In addition, the Zakat Fund cooperates closely with several government and non-government organizations, hospitals, charities, banks, and private companies to supervise zakat. Their support is vital in guaranteeing that zakat funds are gathered and distributed effectively. Moreover, there is a problem with zakat receivers; according to the set of actions posted on the Zakat Fund's website, zakat receivers comprise orphan and convicts' families. These recipients were not included in list of Asnaf established by Allah SWT in the al-Quran. In order to determine whether these people should receive the zakat fund, detailed information and investigations must be gathered.

3.7 Zakat Practices and Experience from Saudi Arabia

Saudi Arabia's zakat system has undergone multiple revolutions and is the world's oldest legislated zakat collection system (Powell, 2010). Saudi Arabia is the only nation that regulates both zakat and taxation through the General Authority of Zakat and Taxation (GAZT), which is part of the Ministry of Finance. Zakat is considered a kind of taxation in Saudi Arabia's zakat-tax system. Saudi Arabia has established 30 bilateral tax agreements with foreign, confirming that zakat is indeed a tax. Income tax is exclusively applied on foreigners and other people who operate business in Saudi Arabia, such as a resident capital firm with non-Saudi partners' equity and a regular non-Saudi person who operates business in Saudi Arabia. Individuals and businesses in Saudi Arabia can only be charged when the government has a legitimate need (World Bank, 2017) mentioned that in terms of distribution, the collected zakat is sent to the Saudi Arabian Monetary Agency (SAMA), is the country's central bank. The funds are then transferred to the Ministry of Social Affairs' Social Insurance Agency for distribution to asnaf. Several stages of zakat distribution have resulted in bureaucratic difficulties that have hampered asnaf's ability to obtain zakat. Aside from zakat distribution, scholars raised concerns about GAZT's zakat governance practices, such as the vague explanation of zakat law, the actual technique of collecting zakat from organizations and commercial enterprises rather than individual people, asnaf classification, and litigation (Allami, 2015). These concerns contribute to low zakat collection and should be addressed in a methodical manner so that Muslims can fulfill their duties.

3.8 Zakat Practices and Experience from Kuwait

Muhammad (2019) found that Zakat system of Kuwait under the MWIA, which is managed by Kuwaiti Zakat House (KWH). This is comparable to the zakat system in Bahrain and Brunei, as KWH's primary responsibilities include collecting zakat (both zakat fitr and zakat mal) and distributing zakat to asnaf. Zakat on silver, shares, gold, and currency are among the kinds of zakat mal gathered by KWH. In terms of zakat distributions, KWH provides zakat to asnaf in Kuwait and other under privileged Islamic nations, especially those in war and in suffering, such as Syria and Palestine. KWH also distributes zakat to asnaf in low-income and financially unable countries such as Mauritania and the Republic of Mali, demonstrating KWHs committed to assisting asnaf worldwide.

3.9 Zakat Practices and Experience from Qatar

In Qatar, zakat collection and distribution are governed by the Zakat Fund of the Ministry of Awqaf and Islamic Affairs. The Zakat Fund was formed in 1992 and is overseen by a seven-member board of directors (Al-Meezan, 2018). The Ministry of Zakat Mal implements a variety of zakat mal, including zakat on savings, gold and silver, mining product, and animals. Even though Qatar has a voluntary zakat payment law, all publicly traded enterprises must contribute 2.5 percent of their net annual income to sports, cultural, and charity programs (Qatar Philanthropy Report, 2016). Except that the Qatar law does not specify the sort of donations, this is nearly identical to the Kuwait zakat system for enterprises. Even though the contribution rate is close to zakat, which is 2.5 percent, the contribution may not be just a zakat payment. Other sorts of contributions, such as Sadaqah, sponsorship, or awqaf, are also covered. In terms of distribution, Zakat Fund stated in October 2018 that it had distributed QR13, 699,623 to asnaf – Qataris and non-Qataris – through several programs and approaches, including cyclical support, one-time aid, tuition costs, and healthcare (Market Screener, 2018).

3.10 Development of Conceptual Framework

This study proposes the following conceptual framework in terms of the above discussed literatures.

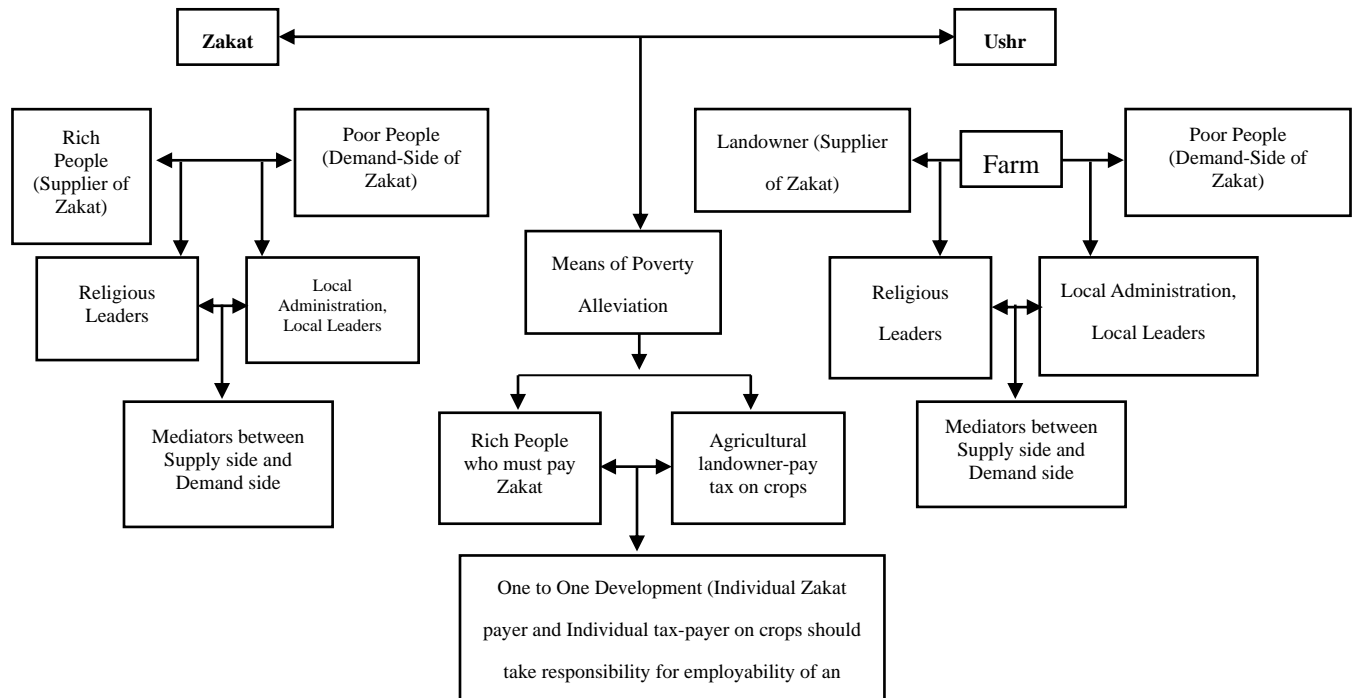


Figure 1. Proposed Distribution System of Zakat and Ushr

Source: Authors conceptualize from literatures

3.11 Proposed Model of Zakat for SDG-1 in Bangladesh

3.11.1 One to One Development System

Zakat can be effective in many ways such as alleviating poverty, gaining SDG goals, ensuring better life of poor people. But to ensure its effectivity Zakat need to collect and distribute in a proper way. There are many ways can be used in terms of Zakat collection and distribution. Here the first proposed method 'One to One Development System' can be effective to alleviate poverty using the Zakat in a proper way. According to the findings if one Zakat payer is privileged and capable to change only one life (Zakat receiver) by contributing a good number of resources to the specific needy people in that time this method can be the best way of Zakat Distribution.

3.11.2 Collective Demand-Supply Model of Zakat Distribution

According to the study when the Zakat payer is not too much privileged and cannot change of life alone in that time, they can contribute a small number of resources. In terms of this situation the collective Demand-Supply model of Zakat distribution can be the best alternative for Zakat distribution. This can contribute to alleviate poverty and also gain Sustainable Development goal for Bangladesh. Few steps are given below how the model will work. The model will cover a number of zones. Where specific institutions will do the entire task it can be government, NGO, Islamic Foundation or other charity organization. Here the Zakat will be collected from all over the country and store in the specific central fund. After collecting fund, according to the demand the instructions will distribute the Zakat all over the country.

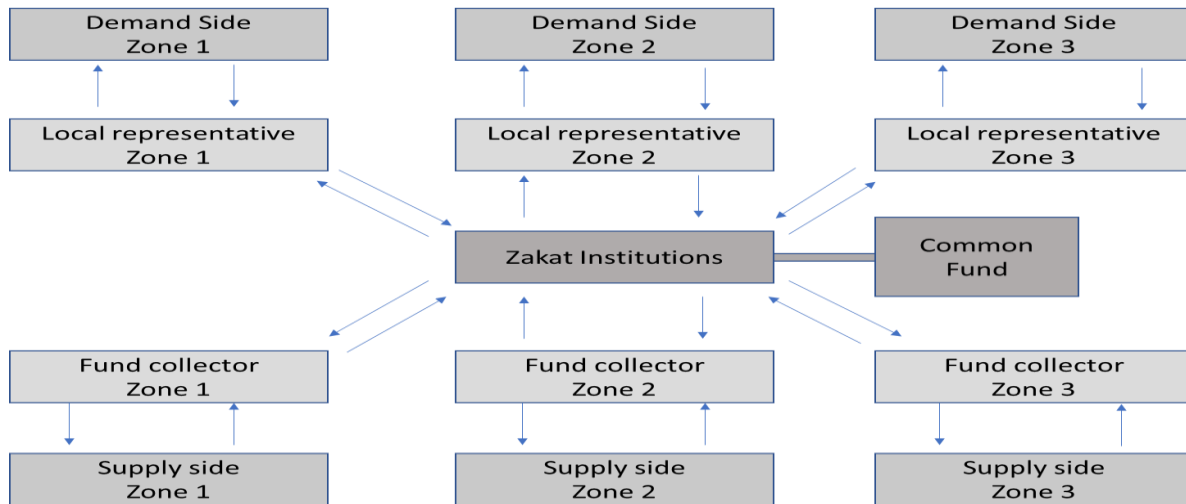


Figure 2. Collective Demand- Supply model of Zakat Distribution

Step 1: local representatives will identify the demand of Zakat from the various zones and report to the institutions.

Step 2: Institutions will assess the data and after analyzing the data they go for collecting fund by approaching supply side.

Step 3: Fund collector also will approach to the supply side of Zakat and collect the Zakat. After collecting Zakat amount from supply side, they will send the amount to the common fund of institutions.

Step 4: After getting fund from all the zones institutions will divide the resources according to the demand and supply and they will send the fund to their local representatives.

Step 5: Finally, the local representatives will distribute the Zakat to the poor people according to the previous demand recorded.

4. Methodology

This research uses qualitative data because researchers serve as crucial instruments in gathering information from interviewees. The paper focuses on both primary and secondary data. This specific study is a primary study in which the researcher collected data from the internet and database sources through a survey and also used some secondary data. The primary data were collected through both face to face and over phone interviews. The authors conducted the survey in the rural area of Nagarkanda which is located in Faridpur district, Bangladesh. Around 31 interviewees contributed their thoughts. Where 14 participants are male and rest of 17 participants are female and most of the interviewees were underprivileged people who are actually receivers of Zakat. It was too difficult to reach those people and collect data from them because most of them are uneducated and felt insecure to share information. Some of Zakat receivers were not interested to explore their name by interviewing with the researcher. And most of them do not use mobile phone so it was also tough to contact with the trough phone call. Some interviews were conducted with the trough using third party who helped us to contact with Zakat receiver over their phone. On the other hand, the researchers also collected data from the Donor of Zakat who are effectively participate in the Zakat distribution process. We faced difficulties to collect data because most of them are very less knowledgeable about the distribution policy of Zakat and some of donors were not willing to share information about their Zakat donation because they believed that it should not be shared with others which is the direction of Hazrat Muhammad (PBUH). The researchers also discussed with the third party who collect resources from donor and distribute to the receivers. The main purposes of the interview understood the actual overview of Zakat system in Bangladesh and identify the impact of Zakat in terms of alleviating poverty in Bangladesh. Descriptive analysis is adopted to explain the collected data.

5. Findings and Discussion

Bangladesh is a developing country. In Bangladesh there are around 20% of the people are still under the poverty line (Prothom Alo, 2019) so in this country there are a huge amount of people who are still suffering for their basic needs. Zakat can be a remarkable alternative to fight with the poverty as Bangladesh is a Muslim country so the Zakat system is very common. As reduction of poverty is the first goal of SDG so Zakat can be also effective in

terms of gaining SDG goals. Zakat is the third pillar out of five pillars of Islam. So as a Muslim country the people of Bangladesh are more or less follow the procedure of Zakat. There are some people who are privileged in the society are Zakat payer, according to the study we can call them the supplier on the other hand the people who are needy, poor and living under the poverty line are getting Zakat from the privileged people are called Zakat receiver, we can also call them the Demand- Side. There are also some people or institutions who are doing intermediary task for the Zakat payer and receiver such as local mosque, community leader, etc. We can call them the intermediary of Zakat. According to the findings of the study here the researchers mentioned a framework.

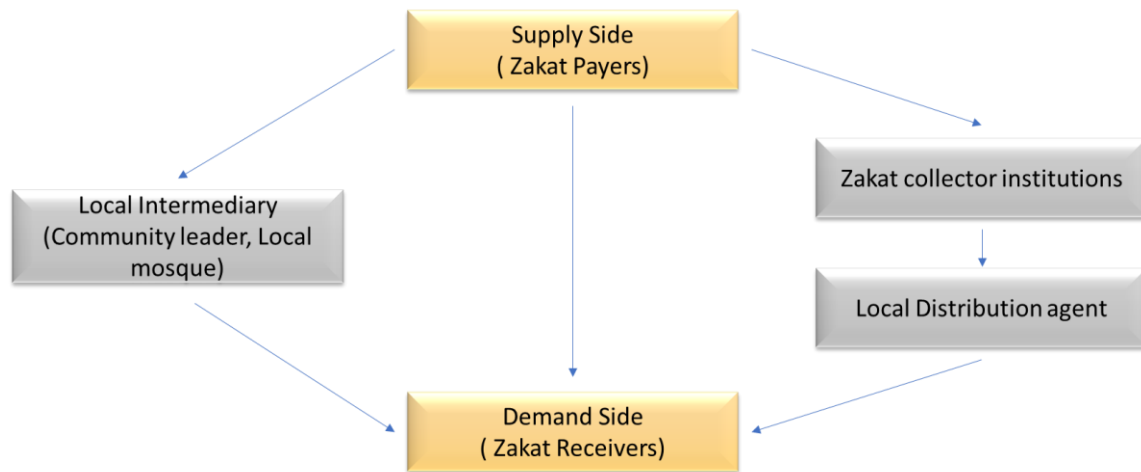


Figure 3. Distribution model of ZAKAT

5.1 Zakat Distribution Period in Bangladesh

As Bangladesh is not a privileged country so the number of Zakat payers are not that much high and many people who are capable for giving Zakat deny the procedure. But overall, as a Muslim country the practice of Zakat is common here and according to the study most of the Zakat payers are more than 40 years old. Most of the Zakat payers participate for one time and research also shows that 87% of the donors pay their Zakat in the month of Ramadan in Bangladesh and rest of 13% participate all over the year. Finally, the study shows that 51% of Zakat they pay money and 30% of Zakat give cloths and rest of 7% are consumer goods (Regular necessary goods, food etc.). But overall, observation mentions that the payment of zakat is not up to the mark and also cannot represent the policy of Islam in terms of Zakat.

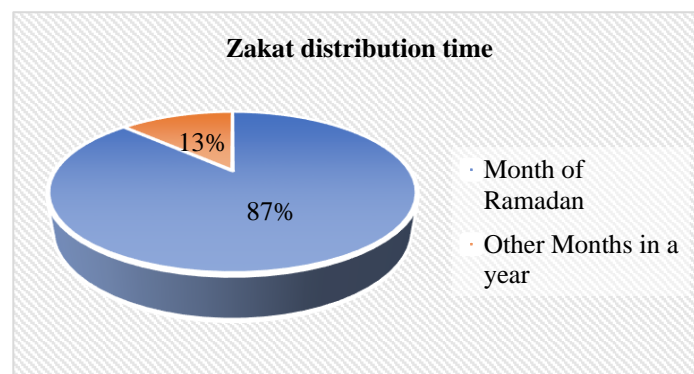


Figure 4.

5.2 Mode of Payment of Zakat in Bangladesh

According to the analysis of interview most of the Zakat receivers are underprivileged who are living in the rural area or in the slum of urban area. Though 77% of the interviewee's monthly income is more than 5000. They receive Zakat on an average 1 to 2 times in a year and mainly they get Zakat always in the time of Eid ul Fitr. The research also find that people are more interested to get money as Zakat and 60% of Zakat they get as money which is also effective for the alleviation of poverty on the other hand, 25% get cloths and 15% is consumer goods. But the study also finds that the amount of Zakat is not enough to changes one's poverty line on an average. And almost all the

receivers of Zakat claim that they do not get that much amount of Zakat which help them to change their life. And they also clarify that the policy of Zakat in Bangladesh is not appropriate and transparent and most of the time they deprived from their desire need. In terms of spending money which was collected from Zakat, they mostly spend it for food. Because the amount what they get is not that much enough to do something else. And the mentioned amount is not enough to start something new. Sometime this money is used for repairing their houses.

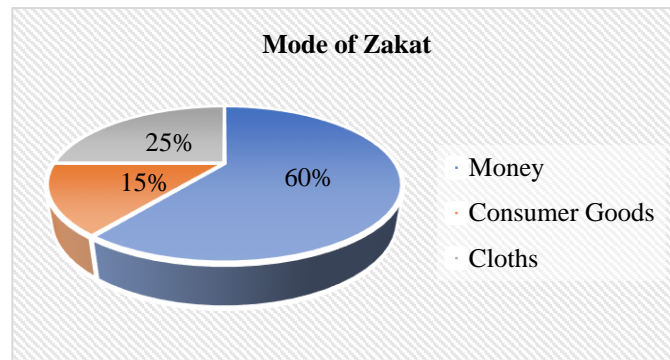


Figure 5.

5.3 Discussion of Findings

As a Muslim country Zakat is very common issue in Bangladesh. According to the observation of the study, there is no big impact of Zakat and Ushr for the better life of poor. Because the amount of Zakat is not that much enough to change anyone's life. It just contributes for their small need such as food, clothes or necessary goods. But according to overall view the distribution process of Zakat is not that much impactful. But some individual payers are following some effective way to ensure collective gain by giving Zakat in an appropriate way where the receiver can get a better life by starting something new such as starting a business from the fund of Zakat. This can change not only the individual receiver's life but also change his family's life structure, which method can be effective in terms of ensuring the better life of poor. Though the concept of Zakat is clear and perfect which direct to ensure the better life to poor people by sharing the wealth of rich people. But the concept of Islam in terms of Zakat is not followed appropriately in Bangladesh which is also mentioned by the interviewees. But if the policy of Zakat and Ushr are followed properly it can ensure better life of poor people. According to the study following facts can be added.

- (1) Zakat can ensure a bridge between privileged and underprivileged people by sharing wealth.
- (2) Proper distribution of Zakat can reduce the need of specific needy individual and help them to start something new.
- (3) Zakat can contribute to change the life formation of the poor people when they get enough number of resources.
- (4) Zakat helps poor people to become stable and fulfill the necessity for a better life.

6. Conclusion and Recommendations

Zakat is the third pillar of the five pillars of Islam. Islam always directs for the betterment of the people and Zakat is also a great example of it. Zakat is the bridge of creating relation between rich and poor people and help poor people to get a better life. The study found that most of the Zakat payers are more than 40 years old; participate for one time and research also shows that 87% of the donors pay their Zakat in the month of Ramadan in Bangladesh and rest of 13% participate all over the year. Finally, the study shows that 51% of Zakat they pay money and 30% of Zakat give cloths and rest of 7% are consumer goods (Regular necessary goods, food etc.). But overall, observation mentions that the payment of zakat is not up to the mark and also cannot represent the policy of Islam in terms of Zakat. The present study also revealed that there are 77% of the interviewee's monthly income is more than 5000. They receive Zakat on an average 1 to 2 times in a year and mainly they get Zakat always in the time of Eid ul Fitr. The research also find that people are more interested to get money as Zakat and 60% of Zakat they get as money which is also effective for the alleviation of poverty on the other hand, 25% get cloths and 15% is consumer goods. But the study also finds that the amount of Zakat is not enough to changes one's poverty line on an average. And almost all the receivers of Zakat claim that they do not get that much amount of Zakat which help them to change their life.

The study concluded the several aspects of Zakat, importance of Zakat and clarify a number of literatures to understand the overall viewpoint of Zakat in terms of alleviating poverty and ensuring sustainable goal. Here the study found that the practice of Zakat in Bangladesh is not up to the mark which was directed by the Islam that is

why the study also observed that there is no major impact of Zakat for reducing poverty. But the study also mentioned some Impactful ways (One to 'One Development System' and 'Collective Demand-Supply Model' for distributing Zakat) which can impact effectively to ensure the main perception of Zakat. So, a proper monitoring system and effective methods can be accomplished properly in terms of distributing Zakat and which can help to reduce poverty and achieve sustainable development goals. Finally, study addressed for following recommendations; Zakat can ensure a bridge between privileged and underprivileged people by sharing wealth; Proper distribution of Zakat can reduce the need of specific needy individual and help them to start something new; Zakat can contribute to change the life formation of the poor people when they get enough number of resources; Zakat helps poor people to become stable and fulfill the necessity for a better life.

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