

***Zakah* Management in Rural Areas of Bangladesh: The *Maqasid al-Shari'ah* (Objectives of Islamic Law) Perspective**

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Abstract: The present study aims at asserting the present condition of *zakah* management in the rural areas of Bangladesh from the *maqasid* (objectives) perspective. One of the significant *maqasid* of *zakah* is to establish a balanced economic society wherein none lives in the extreme level of poverty. In Bangladesh a 90% Muslim major country, *zakah* management is very poor. Only few people pay their *zakah* and most of the people are careless about it. Those who pay *zakah*, they do not pay it in the proper ways. Therefore, it does not work to achieve the goals of the Islamic *shari'ah*. The reasons behind it include (1) lack of knowledge about *zakah*, (2) lack of public awareness, (3) lack of *zakah* management (4) defected *zakah* distribution system and (5) anti-religious sentiment. In the rural areas of Bangladesh, however, most of the people are not in the situation of paying *zakah* but there is good number of people on whom *zakah* is compulsory. If they pay their *zakah* appropriately, it would certainly play a significant role towards alleviating the poverty in the present-day Bangladesh. The study, therefore, examines either the *maqasid al-zakah* is attained in the rural areas of Bangladesh or not. The study also highlights the challenges of *zakah* management in rural Bangladesh to find out effective recommendations for overcoming those challenges. The methodologies applied in this study are analytic and descriptive. An interview session was also conducted by the researcher to get information from the people who are living in rural areas of Bangladesh.

Key words: *Zakah* • *Maqasid* • *Shari'ah* • *Islam* • *Poverty* • *Bangladesh*

INTRODUCTION

Zakah can play a good role towards poverty alleviation in Bangladesh as it is one of the potential institutions of Islam for wealth sharing between rich and poor people. It is also the major economic means for establishing social justice and leading the Muslim society to prosperity and security. As a Muslim majority [1] and developing country, Bangladesh can use this opportunity in developing the country and achieving the national economic goals as well as the Millennium Development Goals (MDGs) [2]. However, the *zakah* is, almost in all cases, absent from either government [3] or Non-Government Organizations' strategies and plans. [4] Recently some Islamic NGOs have taken initiatives to utilize *zakah* in eradicating of poverty but these are very limited not only in number but also in scopes. [5] Research shows that the situation of not paying

zakah is because of some reasons such as lack of knowledge, anti-religious sentiment, [6] lack of *zakah* management etc. It is also noted that most of those INGOs are working based on capital and other divisional cities. Therefore, in the rural areas of Bangladesh, paying *zakah* and its proper utilization according to the *maqasid al-shari'ah* is neglected and absent as well in real sense. The present study, therefore, going to answer the following three questions:

- What is the condition of *zakah* management in rural areas of Bangladesh?
- Are the *maqasid* (objectives) *al-zakah* achieved in rural areas of Bangladesh?
- Are there any challenges in *zakah* management system in rural Bangladesh? If yes, how those challenges can be overcome?

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Background of the Study: *Zakah* management system in Bangladesh has been concerned by the scholars, thinkers, policymakers, socialworkers and, most importantly, by the researchers and academicians. Several studies have been conducted to show the condition of *zakah* management system in Bangladesh, its significance, challenges and setting up the recommendations to overcome those challenges and to achieve its goals such as to establish a just, fear and developed economic society. In most of the cases, however, their studies focus on general scenario of *zakah* and its role in Bangladesh. For example, “*Zakah* Based poverty eradications in Bangladesh: The Millennium development Goal is exceed able” [7] by Dr. MonowarHussain [8], Impact of *zakah* in alleviating Rural Poverty: A Case of MACCA in Bangladesh” by KaziTanvir Mahmud, M. Kabir Hassan, KaziSohag, Md. FerdousAlam, [9] “Islamic Banking and *Zakah*: An Alternative Approach to Poverty Reduction in Bangladesh” [10] by AbdurRaqub, [11] “Role of *Zakah* as an Effective Social Safety Net” [12] by Foyasal Khan, [13] “An Integrated Poverty Alleviation Model Combining *Zakah*, *Awqaf* and Micro-Finance” [14] by M. Kabir Hassan, [15] emphasized on the general concept of *zakah* and its role towards eradicating poverty in Bangladesh. They also showed the scenario of poverty and scope of poverty alleviation in Bangladesh. They, furthermore, recommended and suggested some strategies and plans to use *zakah* as a key tool to eradicate poverty in Bangladesh.

On the on hand, many works have been done to illustrate the *maqasid al-zakah* by prominent scholars. Such as Yusuf al-Qardawi’s famous work “*Fiq al-zakah*” is remarkable. Qardawi divided the objectives of *zakah* into two: individual and social. [16] M. Sulaiman in his article entitled “*The influence of Riba and Zakah on Islamic Accounting*” claims that *zakah* can play a good role not only in the economy, but also in the moral and social well-being of a society. [17] Besides, Mohamed claims that Islam requires its followers to pay *zakah* so that the money collected can be of help for the poor to have basic requirements in life. [18] Gambling and Karim stated, unlike conventional tax system, that *zakah* is a way for purification of both person and wealth [19].

Some other works are available in many sources on *zakah* and its objectives. But, Study could not find any work which can answer the following questions. Why the *maqasid* (objectives) of *zakah* are not attained in rural Bangladesh? What are the challenges of achieving the higher purposes of *zakah*? How should we overcome

those challenges in the context of rural Bangladesh? The present study tried to answer those questions in an adequate manner.

Objectives of the Study: The study aims at asserting the following objectives:

- To study the condition of *zakah* management system in rural Bangladesh.
- To examine either the *maqasid al-zakah* are attained by the present *zakah* management system in rural Bangladesh or not.
- To find out the challenges in *zakah* management system in rural Bangladesh and set up the recommendations to overcome those challenges in the context of rural Bangladesh.

MATERIALS AND METHODS

The methodologies used in this study are descriptive and analytic. Data have been gained from secondary sources such as books, journals, newspapers, magazines, annual reports of government and non-government organizations, thesis, dissertations and other available sources from library and internet sources. Moreover, the primary source of Islamic knowledge such as Qur’an and *Hadith* have been studied carefully and quoted sufficiently. Other scholarly works have also been studied, analyzed and discussed critically.

A short interview session was also conducted by researcher to get the public opinion on *zakah* payment, its collection and distribution methods in rural areas of Bangladesh. A self-demonstrated questionnaire was prepared to conduct the interview. There were 2 imams, five *zakah* payers, 5 beneficiaries and 5 observers in the interview session.

RESULTS

Zakah: A Conceptual Idea: *Zakah* is an Arabic word. It is originated from the Arabic root *zaka* that literally means to grow, to increase and to purify [20]. The literal meaning of *zakah* is reflected in the Qur’an as it states: “*Take sadaqah (alms) from their wealth in order to purify them and sanctify them with it and pray for them.*” [21] *Zakah*, in technical meaning, is a certain fixed proportion of the wealth and of the each and every kind of the property liable to *Zakah* of a Muslim to be paid yearly for the benefit of the poor.

The payment of *Zakah* is obligatory as it is one of the five pillars of Islam besides *shahadah*, prayer, fasting and *Hajj* [22]. In the Qur'an, Allah orders to pay *zakah* in many places. He says: "... and perform *Salat* and pay *Zakah*" [23]. He also says: "... and they were commanded not, but that they should worship Allah, making pure for him the religion, turning towards the truth and perform *Salat* and pay *Zakah* and that is the religion of the upright scriptures" [24]. Moreover, Prophet Muhammad (pbuh) warned the people who do not pay *zakah*. He says: "the nation that does not pay *zakah*, Allah will bring about a drought on them" [25]. He also reminded that "the person whom Allah has bestowed with wealth, but does not pay *zakah*, on the day of Qiyamah, his wealth will turn into a venomous blade serpent which will wind around his neck and bite his jaws and say: "I am your wealth, I am your treasure" [26].

According to the Qur'anic statement, there are eight beneficiaries of *zakah* such as the poor, the needy, the administrator of *zakah*, the converts, the slaves, the debtors, those who act in the cause of Allah and wayfarers [27]. These beneficiaries are also known as *asnaf* [28]. The ultimate wisdom and the objectives of *zakah* are to assist the eight beneficiaries in fulfilling their basic needs and also to achieve socio-economic justice. It helps to establish a balanced and fear society where people can live peacefully with having their basic needs and necessities.

How Much Are the Poor and Needy Given as *Zakah*?:

This is very important to know the minimum and maximum amount that should be given to the poor and needy people as *zakah*. There are two famous opinions in this regard. According to the Hanafites and Shafities jurists, one is to give them as much as sufficient to fulfill their essential and basic needs commonly known in that concerned society without determining any specific amount. Al Khattabi states that "the upper limit of giving in *zakah* is the provision of sufficiency of sustenance. This differs from one person to another and there is no definite amount that applies to all people in all their different circumstances" [29]. On the other hand, the second group is to pay them specific amount such as minimum one year's sustenance. Most of the Malikites and Hanbalites jurists are of this last view based on Prophet Muhammad (pbuh) used to keep for his family food needed for one year and that *zakah* is collected on a yearly basis, so its distribution must be on a yearly basis too [30].

After a long discussion and analysis, Qurdawi states that "in comparing these two views, one must note that they are not exclusive. Each of them may be the best when applied in the proper arena" [31]. He then concludes the discussion with stating that:

"The poor and the needy may be classified into two subcategories. First are the poor and needy who can work and earn sustenance, such as craftsman and those who know any kind of business that needs capital or equipment for its practice. It is obligated to give them what they need in order to enable them to earn their sustenance for the rest of their lives, so that they are no longer on the list of *zakah* recipients. Second, there are those who are incapable of earning because of a physical handicap, like the elderly or social handicap, like widows who are raising children. They may be given sufficiency for one year, provided that it is repeated every year. It may even be advisable to give them monthly payments instead of yearly payments" [32].

Therefore, we can conclude to state that there can be two conditions of *zakah* beneficiaries, one who know work and are able to do that thus they will be paid only what they need. On the other hand, the people who are not able to do work, they should be given for a year's sustenance either at a time or monthly basis. However, it would be the best if the *zakah* payers arrange to make fixed deposit for them that could enable them the daily needs. Therefore, the objective of *zakah* here is not to solve the problem temporarily but for permanently and it must be at least sufficient for the beneficiary. Of course, all these are on the basis of situation, demand and supply.

Maqasid Al-Zakah: The Higher Purpose of Zakah:

There are five purposes of *shari'ah* (*maqasid al-shari'ah*). These are: to preserve life, to preserve religion, to preserve the faculty of reason, to preserve chastity and to preserve material possession [33]. If we look at those objectives of Islamic *shari'ah*, we can see that the first objective of *shari'ah* is to protect life. *Zakah* is taken from rich people to distribute it among poor and needy people [34] besides other beneficiaries [35] to protect their life. Poor and needy people need helps to survive their life that should be from rich people. Therefore, *zakah* has been obligatory by Allah for every Muslim who reaches to the level of that wealth and fills up other requirements. Since it is obligatory and one of the five pillars of Islam, of course, there are some higher purposes of it. Al-Tabari says in this regard that:

"God makes *zakah* fulfill two objectives, namely satisfying the needs of Muslims and strengthening the cause of Islam. The cause of Islam covers rich and poor alike, since what is given for this purpose is not aimed at erasing destitution, but at strengthening commitment to Islam. Fighters for the sake of God are given *zakah* regardless of whether they are rich or poor" [36].

Yusuf al-Qardawi says that "the foremost objective of *zakah* is to elevate the spirit of human beings above the love of material acquisition" [37]. Ibn Qudamah says that "... the last four categories (beneficiaries of *zakah*) take *zakah* in order to use it toward fulfilling some objectives, while the first four categories are themselves objectives of *zakah*. For example, the purpose of *zakah* is fulfilled by giving the poor, thus making the poor rich" [38]. Norma Saad and Naziruddin Abdullah states five goals of *zakah* such as "(1) purification of sour and wealth, (2) Narrow down the economic inequalities, (3) social security and minimization of unemployment, fair distribution of income, wider circulations of wealth and economic stability, (4) major source of income and (5) mobilization of resources, capital accumulation and self-reliance" [39]. The study, therefore, concludes that the followings are the higher purposes of *zakah*:

To Show the Obedience to Allah's Order: *Zakah* is an obligatory worship like *salat*, *sawm* and *hajj*. A Muslim pays *zakah* with a good intention, devotion and sincerity to seek the pleasure of Allah (swt.) in accordance with the saying of Prophet Muhammad (pbuh) as he is reported to have said that "deeds are (weighed) by intention and each person will have [reward] according to his own intention" [40]. And the Qur'anic verse "And they have been commanded no more than this: to worship God, offering Him sincere devotion, being true (in faith), to establish regular prayer and to practice *zakah* and that is the religion right and straight" [41]. Therefore, from the religious perspective of *zakah* is to show the obedience and submission to Allah's command. If anyone denies paying *zakah*, he is not the believer any more. For example, AbuBakr, the first caliph of Islam declared *jihad* (war) against the people who refused paying *zakah* immediately after the Prophet's *intiqal* (passing away) [42]. Thus the first objective of *zakah* is worship [43].

To Increase and Purify the Wealth: It is noted that the meaning of *zakah* is to grow, to increase and to purify

[44]. It means *zakah* helps to grow, increase and purify the *zakah* payers' wealth. Qur'an states that it increases and purifies the wealth [45]. In a general sense, it can be seen that paying *zakah* decreases the wealth because *zakah* payers pay *zakah* in amount of 2.5% of his wealth. Therefore, immediately it reduces the amount of *zakah* from the wealth. However, by a critical observation, giving *Zakah* boosts one's wealth and increases it's blessedness, as it is stated in the *hadith* in which Prophet Muhammad (pbuh) said: "*Charity does not detract from one's wealth*" [46]. This means that, even though, charity (*zakah*) takes away from one's wealth numerically, it indeed never takes away from its blessedness or its increasing in the future. Rather, Allah will replace what he gave away and bless his wealth. Yusuf al-Qardawi says that "the security of individual and national wealth from the factors of destruction and demolition can only be achieved by paying the due right of the poor obligated by God" [47]. The Prophet says "Due *sadaqah* is never left mixed with wealth but destroys that wealth," [48] Furthermore, when *zakah* is not performed on a large scale in a society, the nation's wealth is exposed to natural catastrophes and disasters, for "No people prevent (The performance of) *zakah* but are deprived of rain from the sky and if it were not for the animals, they would not be given rain" [49].

To Help The Poor and Needy People: *Zakah* is taken from rich people to distribute it among hard-core poor and needy people to help them to survive in this world. It fills up the basic needs of beneficiaries. It does not only protect their life, but also changes their dire economic situation. Therefore, it destroys distance between rich and poor people towards establishing a balanced and peaceful society. Allah says: "*What God has bestowed on His Apostle [and taken away] from the people of the townships, belongs to God, to His Apostle and to kindred and orphans, the needy and the wayfarer, in order that it may not merely make a circuit between the wealthy among you*" [50].

Qardawi states:

"*zakah*, as we have seen earlier, does not only provide relief to the poor but aims also at making the poor own means of production by giving them the tools and machinery necessary for productive work, so that persons given *zakah* are removed forever from the category of poor and needy deservers. This is in addition to necessary shelter and immediate relief that *zakah* provides" [51].

To Establish A Just and Balanced Society: Since *zakah* helps poor and needy people directly in every year, it improve their economic condition that surely can establish and just and balanced society. It reduces the distance between those two groups economically. Therefore, a fear society can be established wherein the rich people will not be richest and poor will not be poorest.

Yusuf al-Qardawi states:

“The role of *zakah* can play in this regard is obvious. It can provide the unemployed with the necessary tools, machinery and capital for production, ...*Zakah* can also fund job training or job rehabilitation programs. Above all, it can establish collective projects and industries run by the poor and formerly unemployed workers” [52].

To Promote the Concept of Brotherhood: Brotherhood is very essential and significant in Islam. The Qur’an says: “Without doubt the believers are brothers of one another...” [53] In this regard, *zakah* can play a good role towards promoting the brotherhood among the people in the society. Since the rich people help the poor and needy, they may be close to each other. It surely builds a good relationship among the people irrespective of the social status and economic condition.

Zakah in Rural Bangladesh: Poverty is one of the obvious challenges of development in today’s Bangladesh. 31% of total populations are living under poverty level in Bangladesh [54]. According to the present situation, 80% of the total populations live in the rural areas in Bangladesh [55]. Among them an estimated 36% lives below the poverty line [56]. They suffer from persistent food insecurity, own no land and assets, are often uneducated and may also suffer serious illnesses or disabilities. Another 29% of the rural population is considered moderately poor [57]. Therefore, almost 65% of the total populations in rural areas of Bangladesh are considered as poor people. However, there are good numbers of people who are eligible for paying *zakah*. It means they are ordered to pay *zakah* of their wealth as they are commanded for prayer, *sawm* (fasting) and *hajj*. But how many of those people pay their *zakah*? How do they pay *zakah*? Do they pay it in the proper way? Statistics shows if the people pay their *zakah* properly, within ten years there will not be found any person who lives under the poverty level [58]. In a close observation, as responded stated, we can see that the people in the

rural areas of Bangladesh usually do not pay *zakah* except a few. One the one hand, neither they pay *zakah* properly nor distribute it in the proper channels. Therefore, *zakah* cannot play its good role towards eradicating poverty in Bangladesh.

Zakah Management in Bangladesh: A good question can be that is there any *zakah* management organization in rural areas of Bangladesh? If yes, how many of those in number? Is it in every district and in *thana*? Study could not find any organization in rural areas of Bangladesh which is working for *zakah* management in its real essence. Yes, of course, there are some organizations working on *zakah* management but they are not collecting the *zakah* from the rural areas rather than distributing it among the poor and needy people there. Now, let us see the condition of *zakah* management in rural Bangladesh.

Collection of Zakah: Almost in all cases, collection of *zakah* collectively is absent in rural areas of Bangladesh. There is no particular organization either government or non-government which work for *zakah* management in rural Bangladesh. Individually a few people pay their *zakah* in accordance with very traditional ways. Moreover, most of the people who are eligible for paying *zakah* do not know themselves that they must pay it. People are also not concern about *zakah*.

Distribution of Zakah: Likewise *zakah* collection, *zakah* distribution is also neglected and miscalculated in the rural areas of Bangladesh. The distribution is not in the proper channels because of following two issues:

Amount of Zakah Distributed among Receivers: It is obvious to note that that there is no fixed either minimum or maximum amount in *zakah* distribution in Bangladesh. The institutions especially the individuals pay lump sum amount to the beneficiaries irrespective of their needs and necessities. In most of the cases, individual pay cloths (*Lungi* and *Shari*; traditional cloth for male and female). It is also shameful to observe that there any some shops especially sale *zakah*’s cloths. A vital question can be raised that why they distinguish between *zakah*’s and other cloths. Why the *zakah*’s cloths are very cheap and in low quality?

Methods of Distribution: In the rural areas, *zakah* is distributed among the beneficiaries randomly or selectively according to the *zakah* payers’ will. Sometimes, they pay among their relatives who are eligible

for receiving *zakah*. Sometimes, they notice that they will distribute *zakah* thus all of the poor are invited to collect it on a particular day and at the specific place. So, that the poor and needy people come and take it. However, there are some incidents happen frequently in this kind of occasions even it causes death. Therefore, *zakah* payers either individuals or institutions should not do like this. *Zakah* is not for showing the distance between *zakah* payer and receiver. This is the right of the poor and needy people [59] and the responsibility of rich people. Thus the rich people should send this money to beneficiaries. Distribution of *zakah* should not intentionally be publicized.

Beneficiaries of *Zakah*: Selection of *zakah* receivers (beneficiaries) is also defected in rural areas of Bangladesh. Three kinds of beneficiaries are always considered to be *zakah* receivers in rural areas such as the poor, needy and in the cause of Allah (*fisabili Allah*). However, relatives are also given priority in paying *zakah*. Therefore, sometimes real deservers are sometimes deprived from this opportunity.

***Zakah* Management Organization/s:** In the rural areas of Bangladesh, the *zakah* management system is very poor. Since there is no rural based organization which is working on *zakah* collection and distribution, people are unknown about the basic knowledge and information of *zakah*. As for example, in the researcher's own and other villages near to him, there is no organization or any arrangement to collect *zakah* and distribute it. Therefore, only few people pay their *zakah* but they are very limited in number. Although, according to the respondents, there are many people who are eligible for paying *zakah*. They do not pay *zakah* for two main reasons, (1) They don't know that they are eligible and (2) they are not careful about this worship because of lack of knowledge and awareness.

Impact of *Zakah* in Rural Bangladesh: Although, the percentage of poor people is day by day decreasing, it is very slowly because of some reasons including proper strategies, plans and programs for poverty eradication. In a 90% Muslims country, *zakah* could play a good role towards promoting poverty alleviation. It could also contribute to economic development of the nation.

Although, a lack of rural based *zakah* organizations in Bangladesh, the poor and hard-core poor of rural areas have been benefiting from some urban based *zakah* organizations. Those organizations are working for their

own mission and vision. They have their own philosophies and strategies in this regard. For an example, Bangladesh Liver Foundation [60] collects *zakah* and pays it among the poor patient of liver diseases [61]. Therefore, other beneficiaries are deprived from this fund collected by this kind of organizations. These organizations may be called purpose serving *zakah* based organization. It is noted that *zakah* fund should not be confined in distribution. It should be according to the situation and demand thus any one asks *zakah* from their fund, they should pay them. Moreover, *zakah* is neglected by the national plans and strategies. Therefore, it is not significantly effective in the rural Bangladesh to achieve its objectives.

DISCUSSION

Are the objectives of *zakah* attained?: The objectives of *zakah*, according to preceding discussion, are not attained in rural areas of Bangladesh. This is from both sides:

***Zakah* Collections:** In collecting *zakah*, there is no mentionable organization which is devoted to collect *zakah* in rural Bangladesh. Individuals are also careless about this worship because of their lack of knowledge, public awareness, seriousness and others. Only a few people pay their *zakah* but not accordingly. They pay, in most of the cases, lump sum basis either when they count their wealth, assets and money or when they pay it. Some people said, in the interview, that they pay more than the required amount of *zakah* thinking to be safe-side from less payment of *zakah*. A good number of people who are considered as rich people in the society were asked either they pay *zakah* or not. Only a person answered "yes". It means rest of them does not pay *zakah*. Even though, they know that the paying *zakah* is also obligatory like *salat* and *sawm*. The study also found that there was no activity for publicizing importance of paying *zakah* and the harmfulness of not paying it in rural areas of Bangladesh.

***Zakah* Distributions:** It is surprising to note that the *zakah* distribution is more popular and known among the people rather than *zakah* collection. The study found, the hardcore poor people sometimes receive *zakah* form some of their relatives. Researcher asked them either they received any fund from government as *zakah* or not. All respondents said "no". It means they only received from individual *zakah* payers. As it has already stated in

the *zakah* distributions system in rural Bangladesh that *Shari* and *Lungi* are the most common things which are distributed among *zakah* beneficiaries, other policies and objectives of *zakah* are then totally absent. Only a few people received financial help from such organizations e.g. IBBL's *zakah* fund for their medical treatments. These ways of distribution never can fulfill the *maqasid al-zakah* in the rural areas in Bangladesh. Neither, the payers follow the instructions developed by the scholars in *zakah* distribution such as minimum and maximum amount of *zakah*, condition of *zakah* beneficiaries, preference where to be given and others.

Challenges: the Study Found the Following Challenges:

Lack of Knowledge: The real concept of *zakah* is not well known to the mass people especially in the rural areas of Bangladesh. The rich people who are eligible for paying *zakah* and poor people who are the beneficiaries of *zakah* both are not clear about their rights, responsibilities and duties in this regard.

Lack of Public Awareness: A close observation can claim that the initiatives which can play good role towards promoting the public awareness of *zakah* and its managements in rural Bangladesh are almost absent. In most of the cases, *imams* play the key role in this regard as they deliver speech in the *jumu'ah* (Friday) payer. It is surprising to note that, however, most of the *imams* of mosques in rural areas especially in villages are low educated people. Sometimes, they are not even clear about the issues related to *zakah*. Therefore, how do the people learn about *zakah* and be influence to pay and consume this prospect appropriately to confirm its objectives?

Carelessness: Since the people do not know the true concept of *zakah* and other related issues, they are not careful about this worship. However, this worship is *fard* (obligatory) like other obligatory worships such as *salat*, *sawm*, *hajj* etc. The people who are very serious and careful about the daily prayers, on the other hand, they do not know the clear concept of *zakah*. They don't know either they are eligible for it or not; even though, they are considered and treated as rich people in the society. It was also observed that some people who performed *hajj* second time in his life but do not pay *zakah* properly and regularly. Several respondents even could not answer the question on minimum amount of *zakah*.

Anti-Religious Sentiment: To explain why the *zakah* could not play a good role in establishing a just and balanced society in a Muslim majority country like Bangladesh, MonowarHossain states:

“there was a strong anti-religious sentiment prevailing in intellectual quarters since the Liberation War when Muslims were spilling Muslim blood and Hindus were giving shelter and protection to the displaced Muslims. This is to a large extent explains the adoption of secularism as a fundamental principle in the Constitution of Bangladesh.”

This sentiment also leads people to be far away from the religious activities including *zakah*. However, the *zakah* can revolutionary contribute to the national development and to eradicate the poverty.

Lack of Poverty Alleviation Strategies: Many plans and programs have been taken by the state to achieve MDGs in Bangladesh and we are moving onward to achieve it. But *zakah* is again neglected here. *Zakah* can also play as a role model in this regard. *Zakah* is neglected here because of, according to MonowarHossain's statement, “the planners, both in government and the NGO sectors, of poverty alleviation strategies were western-educated elites who were by training brought up to consider any religious idea as non-progressive. In fact, being an atheist was tacitly considered to be smart and intellectually mature” [62].

Lack of Good Governance, Organizations and Good People: Lack of Good governance and Good people is also a challenge in achieving the *maqasid al-zakah*. Without any organization or institute and good intended people, the objectives cannot be attained and these are totally absent in the rural areas of Bangladesh.

CONCLUSION AND RECOMMENDATIONS

In the preceding discussion, the objectives of *zakah* and the situation of *zakah* management in rural areas of Bangladesh have been depicted. The study found the higher purpose of *zakah* is to establish a just and balanced society through eradicating poverty and reducing the distance between rich and poor people. It also found that most of the people in rural Bangladesh are not eligible for paying *zakah* and about 60% of those

populations are living under the poverty level. Besides, a good number of people are in a position that *zakah* is obligatory for them. Among these people, only few people pay *zakah* but not in proper ways which lead to achieve the higher purposes of *zakah*. The collection of *zakah* and its distribution are both defected. Lack of knowledge, carelessness, anti-religious sentiment and proper strategic plans and programs are the challenges in achieving the goals of *zakah*. Therefore, the study suggests the following recommendations which should be taken in consideration immediately to ensure the *maqasid al-zakah*.

- Public awareness should be increased on the concept of *zakah* and other essential issues related to it such as on whom *zakah* is obligatory, what and how much should be paid as *zakah*, the beneficiaries of *zakah*, how *zakah* should be paid, what are the objectives of *zakah* etc.
- Government should take an initiative to confirm *zakah* management in rural areas of Bangladesh in real sense. Moreover, Kabir Hassan pointed out three challenges of having less significance of *zakah* donors to the *zakah* management institutions or organizations such as “(1) individual *zakah* donors usually have preferences over whom they should pay *zakah*-in some cases their close relatives and neighbors, (2) the low credibility of management because of government involvement and (3) More importantly, in National *zakah* management Fund, which has little knowledge regarding the eligibility of recipients” [63]. The state must take some initiatives to overcome those three challenges.
- *Zakah* should be taken place in national budget especially to alleviate poverty in rural areas of Bangladesh.
- A law should be formed to confirm *zakah* and its management.
- The state should enhance *zakah* institutions and ensure the opportunities of all equally.
- Proper distribution of *zakah* must be ensured accordingly.
- In a country of 90% Muslim populations, Islamic religious activities like *zakah* should be confirmed. Therefore, the anti-religious sentiment should be stopped by the government.
- The channel of *zakah* distribution should be selected on the basis of priority. It means the priority should be given to the development projects for long term

basis. Such projects should be taken in consideration that can ensure the basic needs of the *zakah* beneficiaries.

- Union or village based *zakah* management system can be formulated and established to use it properly.
- The amount of *zakah* should confirm the fulfillment of basic needs of beneficiaries not temporarily but permanently.
- The standard to be considered as the poor and needy people should be confirmed by either the national religious leader/s or the state according to their condition, assets, income or any other sources of sustenance. As an example, Malaysia has considered *faqir* who has monthly income below RM 400 (in Peninsular Malaysia) and *Miskin* whose income are between RM 400 - RM 691 [64].
- The beneficiaries, poor and needy people, should not always be given the same amount of *zakah*. The amount of *zakah* may diverge on the condition and need of beneficiary. It also would be on the basis of beneficiary's social status. Therefore, the same quality cloths e.g. *Shari* or *Lungi*, as for example, should not be distributed among all beneficiaries of *zakah* irrespective of their economic and social conditions.

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2. "The UN held a millennium Summit in September, 2000. where eight development goals, expressed as numerical targets, were set to be achieved by 2015. These are known as the Millennium Development Goals (MDGs) which included halving headcount poverty, achieving universal primary education,

- reducing infant and child mortality by two-thirds, reversing the spread of HIV/AIDS and other communicable diseases etc." (Quoted from MonowarHossain, Zakah Based Poverty Eradication in Bangladesh: The Millennium Development Goal is exceed able, p. 1. <<http://www.ihmsaw.org/resourcefiles/1261372867.pdf>> retrieved October 10, 2014).
3. The Islamic Foundation of Bangladesh is working on collecting and distributing the zakah fund but it is not enough for the country.
 4. See for details: MonowarHossain, Zakah Based Poverty Eradication in Bangladesh: The Millennium Development Goal is exceed able, pp: 7.
 5. Among those Non-Government Islamic Organizations, The Center for Zakah Management (CZM), Masjid Council for Community Advancement (MACCA), Ahsanullah Mission Zakah Fund and the Institute of Hazarat Muhammad (sws) are mentionable.
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 21. SĒrah al-Tawba, 7: 103.
 22. Muhammad ibnIsma'il al-Bukhari, Sahih, Book: Iman, hadith no. 8.
 23. Surah al-Baqarah, 2: 43
 24. Surah al-Bayyinah, 98: 5.
 25. Muhammad ibnIsma'il al-Bukhari, Sahih, Book: zakah.
 26. Ibid.
 27. Allah says: "Zakah is for the poor and the needy and those who are employed to administer and collect it (zakah) and the new converts and for those who are in bondage and in debt and service of the cause of Allah and for the wayfarers, a duty ordained by Allah and Allah is the All-Knowing, the Wise". Surah al-Tawbah, 7: 60.
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