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Empowering Communities: Redefining Zakat Distribution in Bangladesh Post-Covid-19

*Toplulukları Güçlendirmek: Bangladeş'te Covid-19 Sonrası
Zekât Dağıtımını Yeniden Tanımlamak*

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Empowering Communities: Redefining Zakat Distribution in Bangladesh Post-Covid-19

Abstract

Poverty persists as a global challenge, particularly in economically underdeveloped Islamic countries. Despite government efforts to address income inequality and reduce poverty, these issues continue to afflict societies. To effectively confront this pressing problem, it is imperative to scrutinize the impact of Zakat, a crucial institution in Islam, and its potential contribution to alleviating these challenges. Zakat, one of Islam's five pillars, plays a pivotal role as a guiding economic force and a form of worship. It serves as a means of social assistance and solidarity, fostering stronger bonds between the donor and the recipient. Zakat cultivates feelings of love, compassion, and mercy while also mitigating jealousy, envy, and hostility. Furthermore, it operates as a mechanism for income redistribution in societies marked by unequal wealth distribution. This long-standing practice is rooted in the belief that wealth is a trust from Allah and underscores the importance of sharing it with those in need. Zakat has the potential to address a range of economic issues, from supporting the marriages of impoverished individuals to tackling unemployment. It remains significant as an expression of social responsibility and a means to promote justice and compassion, ultimately creating a more equitable income distribution. The objectives of Zakat are multifaceted, encompassing goals such as poverty alleviation, wealth redistribution, strengthened social bonds, wealth purification, meeting basic needs, and empowering vulnerable individuals. However, in Muslim-majority countries such as Bangladesh, the impact of zakat distribution is often inadequate due to a lack of self-discipline and understanding among Muslims. Additionally, the economic recession triggered by COVID-19 has exacerbated poverty in Bangladesh, with adverse effects on employment and a significant increase in poverty rates among low-income workers. Fair and Shariah-compliant zakat distribution remains underutilized in these regions, including South Asian countries within the Organization of Islamic Cooperation. The ease of collective cash or clothing distribution in zakat practices has led to inaccurate assessments of the genuinely needy. This traditional approach has also drawn criticism for its deviation from Islamic principles. This study examines changing perceptions and practices of zakat distribution in Bangladesh, focusing on promoting effective and equitable distribution methods. These methods may include income-generating expenditures, vocational training, microfinance initiatives, and targeted cash transfers. By adhering to Zakat's authentic principles and purposes, Bangladesh can leverage its potential to alleviate poverty and foster a compassionate society per Islamic teachings. Emphasizing the importance of Zakat and applying it fairly can drive significant progress in poverty reduction and social development in Islamic countries like Bangladesh. This study seeks to explore innovative approaches to zakat distribution that align with contemporary economic challenges and societal dynamics, ultimately contributing to a more equitable and prosperous future for the people of Bangladesh. As a result, poverty remains an ongoing problem in Islamic countries, and Zakat is a powerful tool to overcome this problem. By revising and improving the zakat distribution practices in Bangladesh, where the principles of Islamic economics guide efforts to reduce poverty and increase social welfare, work can be done toward building a more just and compassionate society.

Keywords: Islamic Law, Zakat, Poverty, Bangladesh, Finance.

Toplulukları Güçlendirmek: Bangladeş'te Covid-19 Sonrası Zekât Dağıtımını Yeniden Tanımlamak

Öz

Yoksulluk, dünya çapında, özellikle de ekonomik olarak henüz gelişmemiş İslam ülkelerinde yaygın bir sorun olmaya devam etmektedir. Hükümetler, gelir eşitsizliği ile mücadele etmek ve yoksulluğu azaltmak amacıyla çeşitli politikalar uygulamış olsalar da bu sorunlar toplulukları rahatsız ediyor. Bu acil meseleyi etkili bir şekilde ele almak için, İslam'da önemli bir kurum olan zekâtın etkisini incelemek ve bu zorlukların hafifletilmesine nasıl katkıda bulunabileceğini anlamak önemlidir. İslam'ın beş şartından biri olan zekât, ekonomik hayatta yol gösterici bir güç olarak önemli bir rol oynamaktadır. Zekâtın bir ibadet olmasının yanında sosyoekonomik faydaları da bulunmaktadır. Sosyal bir yardımlaşma ve dayanışma faaliyeti olarak zekât, fertleri birbirine kenetler. Zekât veren ve alan arasında sevgi, şefkat, merhamet duyguları pekişir; kıskançlık ve düşmanlık hisleri yok olur. Zekât, zenginlik dağılımının eşit olmadığı toplumlarda geliri yeniden dağıtma mekanizması olarak işlev görür. Bu köklü uygulamaya, zenginliğin Allah'ın bir emaneti olduğu inancına dayanır ve bu zenginliğin ihtiyaç sahipleriyle paylaşılması gerektiğini vurgular. Zekât, yoksulların evlenmelerini desteklemekten işsizlik sorunlarına çözüm üretmeye kadar çeşitli ekonomik meselelere katkıda bulunma potansiyeline sahiptir. Zekât, gelir dağılımında daha adil bir toplum oluşturarak günümüzde de sosyal sorumluluğun bir ifadesi ve adalet ile merhameti teşvik etmenin bir yolu olarak önemini korumaktadır. Zekâtın hedefleri çok yönlüdür; yoksulluğu hafifletmek, zenginliği yeniden dağıtmak, sosyal bağları güçlendirmek, zenginliği arındırmak, temel ihtiyaçları karşılamak ve savunmasızları güçlendirmek gibi amaçları içerir. Ancak Bangladeş gibi Müslüman nüfusun çoğunlukta olduğu ülkelerde, Zekât dağıtımının etkisi, oto kontrolün sağlanamayışı ve Müslümanlar arasındaki anlayış eksikliği nedeniyle yeterince görünmez. Bunun yanında Covid-19'la birlikte başlayan ekonomik durgunluk çalışma hayatını olumsuz yönde etkilediği ve henüz bir toparlanışa geçilemediği için Bangladeş'teki yoksulluğu daha da kötüleştirdi; yoksulluk oranında önemli bir artış yaşandı ve düşük gelirli işçiler arasında iş kayıpları meydana geldi. İslam İşbirliği Teşkilatı'na üye Güney Asya ülkeleri dahil olmak üzere bu bölgelerde adil ve Şeriat'a uygun zekat dağıtımını yaygın olarak uygulanmamaktadır. Çünkü daha kolay olması sebebiyle nakit veya giysi dağıtımını içeren zekât dağıtımını geleneksel olarak toplu bir şekilde yapılagelmekte, bu işlem de fakirlerin tespitinde doğru ve uygun bir değerlendirmenin yapılmamasına ve gerçek ihtiyaç sahiplerine ulaşmamasına neden olmaktadır. Bu da bazı yönlerden suiistimal içerdiğinden ve İslami prensiplerden sapma barındırdığından eleştirilmektedir. Bu çalışma, Bangladeş'te zekât dağıtımının değişen algılarını ve uygulamalarını incelemeyi amaçlamaktadır. Ayrıca, gelir yaratıcı harcamalar, mesleki eğitim, mikrofinans girişimleri ve hedeflenen nakit transferleri gibi etkili ve adil dağıtım yöntemlerini teşvik etmeyi hedeflemektedir. Bangladeş, zekâtın gerçek ilke ve amaçlarını koruyarak, yoksulluğu hafifletme ve İslam öğretileriyle uyumlu, merhametli bir toplum inşa etme potansiyelini kullanabilir. Zekâtın önemini vurgulamak ve bunu adil bir şekilde uygulamak, Bangladeş gibi İslam ülkelerinde yoksulluğu azaltma ve toplumsal kalkınma konusunda önemli ilerlemelere sebep olabilir. Bu çalışma, sosyal zorluklara uyumlu, çağdaş ekonomik ve Bangladeş halkı için daha adil ve müreffeh bir geleceğe katkıda bulunacak zekât dağıtımına yönelik yenilikçi yaklaşımları keşfetmeyi amaçlamaktadır. Sonuç olarak, yoksulluk İslam ülkelerinde devam eden bir sorun olmaya devam etmektedir ve zekât, bu sorunun üstesinden gelmek için güçlü bir araç olarak durmaktadır. Bangladeş'teki İslam ekonomisi ilkelerinin yoksulluğu azaltma ve toplumsal refahı artırma çabalarına rehberlik ettiği zekât dağıtım uygulamaları tekrar gözden geçirilerek ve geliştirilerek daha adil ve merhametli bir toplum inşa etme yolunda çalışılabilir.

Anahtar Kelimeler: İslam Hukuku, Zekât, Yoksulluk, Bangladeş, Finans.

INTRODUCTION

There are two types of charity in Islamic law: *Ṣadaqa* (voluntary) and Zakat (obligatory). Zakat is an obligation that is specifically mandated for financially able Muslims. To fulfill this responsibility, individuals must have sufficient wealth and disposable income. Proper calculation is necessary to determine the exact amount of Zakat owed by those who are physically, mentally, and financially well-off. Zakat is a form of charity, not a tax, because its purpose is different. It is essential to distinguish Zakat from taxation, as they serve other purposes. Zakat is rooted in Islamic teachings and is an act of devotion and compassion aimed at helping the less fortunate. In today's world, Zakat remains relevant as an expression of social responsibility and a means to uplift the disadvantaged. Its goals include fostering social cohesion, reducing economic disparities, and promoting individual empathy.¹ Achieving these goals contributes to building a just and compassionate society. It is crucial to avoid distorting the concept of Zakat by equating it with taxation and embracing its genuine spirit and objectives, striving for a more equitable and caring world for everyone. Zakat's significance lies in its meticulous structure, with specific percentages and designated expenditures reflecting the wisdom behind this religious obligation. Adherence to these guidelines ensures fairness and equity in distributing wealth among deserving recipients. Some theorists present a more modest interpretation of Zakat, likening it to a system of social security driven by voluntary contributions and individual charity. However, it is essential to maintain Zakat's core principles and original intent. A Muslim's sense of worship and devotion adds sincerity to fulfilling Zakat, fostering compassion and generosity within the Islamic system. Man-made systems lack spiritual depth, focusing solely on material gains, leading to dishonest practices to evade financial obligations. Affluent individuals are crucial in maintaining economic balance, emphasizing social security free from usury. Zakat represents a sacred duty to help the less fortunate. It is a potent tool to alleviate poverty when thoughtfully implemented, as Prophet emphasized while sending Mu'adh to Yemen.² Its influence on a Muslim's sense of worship reinforces its significance. At the same time, the absence of such principles in specific systems may lead to ethical dilemmas and imbalances. By fostering compassion and justice, Zakat contributes to the well-being of all members of society and upholds Islam's core values. The objectives of Zakat are multi-faceted and encompass various noble purposes. Some of the key objectives include: a) alleviating poverty, b) wealth redistribution, c) strengthening social bonds, d) purification of wealth, e) provision of basic needs, f) empowering the vulnerable.

However, Zakat, the fourth pillar of Islam, is recognized as a potent tool to combat poverty and social discrimination. However, in Bangladesh, a Muslim-majority country, the impact of Zakat remains insufficiently visible due to inadequate mobilization and efficiency. Many eligible Muslims still lack clarity on the principles and rules of Zakat, resulting in a lack of well-planned and targeted payments.

The government's zakat policy is limited, with only one zakat fund administered by the Islamic Foundation. As a result, despite the country's rapidly growing economy, poverty eradication remains a challenge. As more people become financially stable, the number of eligible Muslims to pay Zakat increases, but a significant portion lacks awareness of its effective distribution. Tragically, distributing clothes to people experiencing poverty in the name of Zakat during Ramadan led to a chaotic rush, resulting in the loss of lives.

The Covid-19 crisis in Bangladesh has had a severe impact on poverty, with the poverty rate increasing from 20.10% to 30%.³ This crisis has particularly affected the marginalized

¹ Yūsuf Kamāl Muḥammad, *Uṣūl Al-Iqtisād al-Islāmī* (Jeddah: Dār al-Bayān al-'Arabī, 1985), 1/381.

² Abū 'Abd Allāh Muḥammad ibn Ismā'il ibn Ibrāhīm ibn al-Mughīrah al-Bukhārī, *Ṣaḥīḥ Al-Bukhārī* (Beirut-Lebanon: Dār Ibn Kathīr, 2002), 242.

³ *The Financial Express*, "Bangladesh's Poverty Rate Has Risen to 30% amid the Pandemic" (2021).

population.⁴ Around 16.5 million people, primarily low-income workers such as rickshaw pullers, vendors, and day laborers, lost their jobs during the pandemic.⁵

The government introduced incentive packages to support people experiencing poverty in response to the crisis. Additionally, affluent individuals and organizations voluntarily stepped up to provide financial aid to those affected and unemployed during the pandemic. Many wealthy Muslim countries also expanded the scope of Zakat, recognizing its potential as a poverty reduction mechanism and a means of equitable wealth distribution.⁶ Thus, Zakat played a transformative role in enhancing the existing social safety net program during the pandemic. Fair and Shari'a-based Zakat distribution is not widely practiced in South Asian countries enlisted in the Organization of Islamic Cooperation, such as Bangladesh. In Bangladesh, many Zakat payers allocate lump-sum amounts of cash or clothes to people with low incomes before the significant festival of id al-fitr.⁷ Additionally, some individuals and organizations distribute Zakat randomly without conducting proper value judgment or need assessment of the recipients. This distribution usually occurs within the same or nearby communities, with cloth items like saris, lungis, and mosquito nets being common choices. This traditional practice has faced criticism as it goes against the principles of Islamic Jurisprudence.⁸

Ali and Hatta (2018) acknowledge that such ineffective and faulty Zakat distribution stems from established misconceptions and a lack of Islamic understanding of Zakat. To rectify this, they advocate for the allocation of income-generating expenditures, as the true objective of Zakat is to eradicate poverty and foster an equitable society.⁹ The COVID-19 pandemic has exacerbated poverty in Bangladesh, leading to a 10% increase in the poverty rate as many individuals lost their jobs due to a prolonged nationwide lockdown imposed by the government.¹⁰ In this context, Zakat has garnered significant appreciation as a religious obligation.¹¹ However, it is expected that Zakat distribution will need to evolve from conventional practices to more effective methods. For instance, they are providing cash transfers as Zakat could be a way to mitigate the rise in poverty.¹²

Therefore, this study aims to highlight this issue and investigate the changing perceptions and practices of Zakat distribution in Bangladesh, moving away from the antithetical practices towards more impactful and equitable distribution methods.

1. DEFINITION OF ZAKAT AND ITS IMPORTANCE IN ISLAM

Zakat is defined in the dictionary as an act of increase, purification, praise, and abundance.¹³ In Islam, Zakat is the obligatory duty for Muslims to give a specific portion of their wealth to those in need, as determined by Shari'a, without any charge. It holds a

⁴ Mohammad Imran Hossain, "COVID-19 Impacts on Employment and Livelihood of Marginal People in Bangladesh: Lessons Learned and Way Forward," *South Asian Survey* 28/1 (2021), 57-71.

⁵ Md. Salman Sohel et al., "Understanding Rural Local Government Response during COVID-19-Induced Lockdown: Perspective from Bangladesh," *SN Social Sciences* 2/216 (2022), 1-21. *United News of Bangladesh (UNB)*, "Focus Both on Saving Lives, Livelihoods: Experts to Govt" (2020).

⁶ Isahaque Ali - Zulkarnain A. Hatta, "Zakat as a Poverty Reduction Mechanism among the Muslim Community: Case Study of Bangladesh, Malaysia, and Indonesia," *Asian Social Work and Policy Review* 8/1 (2014), 59-70.

⁷ *Dhaka Tribune*, "The Economies of Zakat" (2014).

⁸ Kibria, A. (2018), "Making zakat collection and distribution meaningful", *The Financial Express*, 17May, available at: <https://thefinancialexpress.com.bd/views/making-zakat-collection-and-distribution-meaningful-1526570598>

⁹ Asjadul Kibria, "Making Zakat Collection and Distribution Meaningful" (2018).

¹⁰ *The Financial Express*, "Bangladesh's Poverty Rate Has Risen to 30% amid the Pandemic."

¹¹ Fahmi Ali Hudaefi et al., "Zakat Administration in Times of COVID-19 Pandemic in Indonesia: A Knowledge Discovery via Text Mining," *International Journal of Islamic and Middle Eastern Finance and Management* 15/2 (2021), 271-286.

¹² Chadijah Haris, "Zakat as a Solution for Public Economic Recovery in the Era of Covid-19," *Tasharruf: Journal Economics and Business of Islam* 6/1 (2021), 1-19.

¹³ Muhammed b. Mukerrem Ibn Manzur, *Lisān Al-'Arab* (Beirut-Lebanon, 1990), 2/36.

significant place in the religion, being one of the fundamental acts of worship and becoming obligatory in the second year after the Hidjra, following fasting.¹⁴

The legitimacy of Zakat is firmly established through the al-Ḳurʿān, the *Sunna* (traditions and practices of the Prophet Muhammad), and the consensus (*Idjmāʿ*) among Islamic scholars.¹⁵ The al-Ḳurʿān underscores its importance, repeating the injunction to "Perform the prayer, give the zakat" in multiple verses.¹⁶ Prophet Muhammad emphasized the significance of Zakat as one of the five pillars of Islam, along with the declaration of faith, prayer, pilgrimage, and fasting during Ramadan.¹⁷ Thus, Zakat occupies a central position in Islamic teachings and is regarded as a duty that every financially capable Muslim must fulfill.¹⁸

Zakat is a multifaceted worship act encompassing individual, social, economic, political, and moral dimensions. It serves as a bridge, fostering cooperation and harmony between different social classes, and plays essential roles in self-purifying individuals and providing social security for the community.¹⁹ The importance of Zakat is emphasized in approximately 30 verses of al-Ḳurʿān, and the Prophet Muhammad further elucidated its principles through around 110 hadiths.²⁰ These sources serve as the foundation for the laws and practices related to Zakat. The close association of prayer and zakat in the Qur'an and Sunnah signifies that prayer represents individual and spiritual worship, while zakat represents social and financial worship. These two fundamental acts of worship are intricately linked, and achieving true piety involves fulfilling responsibilities in both these aspects. Giving zakat is emphasized as a defining characteristic of believers, good people with *Taqwā* (God-consciousness) and benevolence, as mentioned in the Qur'an. Believers recognize the significance of zakat both in Allah's eyes and for society's well-being. Their motivation to attain salvation leads them to fulfill their zakat obligations, and they strive to work and prosper not merely for personal gain but also to perform their zakat duties.²¹ Friendship and closeness to Allah are attainable through faith, prayer, and the fulfillment of zakat.²² This highlights the inseparable connection between these acts of worship and their role in attaining a higher level of spirituality and divine favor. As a powerful institution, Zakat encourages cooperation between the affluent and people in need, promoting a just and compassionate society. It embodies the essence of worship, combining spiritual devotion with practical care for others, reflecting the core values of Islam. Muslims must give their zakat in a definite order. According to the verses of al-Ḳurʿān and hadiths, Islamic scholars unanimously agree that disregarding this obligation constitutes a major sin, and those who deny this order may be considered to have renounced the religion of Islam.²³ However, the mention of zakat in the al-Ḳurʿān and Sunna goes beyond the use of this specific word. While the verses revealed during the Meccan period primarily focus on faith, moral values, and awareness-building against polytheism, they also address the individual's social responsibility and compassion towards orphans, people experiencing poverty, and those in need in various ways.²⁴

¹⁴ 'Abd Allāh ibn Muḥammad Ibn Qudāmah, *Al-Mughnī* (Riyād: Dār 'Ālam al-Kutub, 1997), 2/433. 'Abd Allāh ibn Maḥmūd ibn Mawdūd al-Mawṣilī, *Al-Ikhtiyār Li-Ta'līl al-Mukhtār* (Istanbul, 1980), 1/99. Yūsuf al-Qaraḍāwī, *Fiqh Al-Zakāh* (Beirut-Lebanon, 1980), 1/37. Mehmet Erkal, "Zekat," *Günlük Yaşayış Ansiklopedisi*, no date, IV/519.

¹⁵ al-Bukhārī, *Ṣaḥīḥ Al-Bukhārī*, 12.

¹⁶ Bakara 2/43, 110, 177; Tawvba 9/103; Maryam 19/31.

¹⁷ Yaḥyá ibn Sharaf ibn Murri ibn Ḥasan alḥzāmy al-Ḥūrānī al-Nawawī, *Al-Minhāj Fī Sharḥ Ṣaḥīḥ Muslim Ibn al-Ḥajjāj* (Dār al-Iḥyā' al-Turāth al-'Arabī, 1992), 1/2.

¹⁸ Muḥammad ibn Aḥmad ibn Muḥammad ibn Aḥmad Ibn Rushd, *Bidāyat Al-Mujtahid Wa-Nihāyat al-Muqtaṣid* (Riyād: Dār Ibn Ḥazm, 1992), 1/301.

¹⁹ Ismā'īl ibn Muḥammad ibn 'Abd al-Hādī al-Jarrāḥī al-'Ajlūnī, *Kashf Al-Khafā' Wa-Muzīl al-Ilbās* (Beirut-Lebanon: al-Maktabah al-'Aṣrīyah, 2000).

²⁰ al-Mubārak ibn Muḥammad ibn Muḥammad ibn Muḥammad ibn 'Abd al-Karīm al-Shaybānī al-Jazarī Ibn al-Athīr, *Jāmi' Al-Uṣūl Fī Aḥādīth al-Rasūl* (Dimashq: Maktabat Dār al-Bayān, 1969), 2655-2768.

²¹ al-Mu'minun 23/1-4.

²² al-Mayeda 5/55; al-A'raf 7/156

²³ al-Imran 3/180. Tawba 9/34,35. al-Bukhārī, *Ṣaḥīḥ Al-Bukhārī*, Zakat 3.

²⁴ al-Kalam 68/24; al-Muddassir 74/42-44; ad-Duhā 93/9-11; al-Ma'un 107/1-3

2. ZAKAT PRACTICES FROM THE PROPHET'S TIME TO THE CALIPHS AND OTHER ISLAMIC STATES

Zakat, a fundamental pillar of Islam, experienced substantial transformations throughout different historical epochs. The implementation of zakat during the time of the Prophet can be categorized into two distinct phases: the Meccan and Medina periods. Initially, during the Meccan period, zakat was a voluntary and recommended form of worship among believers. However, as Islam gained strength and established itself in Medina, zakat became an obligatory worship act and was institutionalized. The Prophet Muhammad played a crucial role during this period by specifying the types of goods subject to zakat, their respective proportions, and the timing of collection. He also appointed zakat officers to collect zakat from the taxpayers, centralizing the process and ensuring systematic management of the collected funds.²⁵

One remarkable practice during the Prophet's time was the flexibility in zakat payment. Individuals could fulfill their zakat obligations by offering goods subject to zakat instead of paying them in cash. They could give zakat directly from their property or authorize it to be taken from another property on their behalf.²⁶ This provided diverse means of fulfilling the zakat obligation, making it easier for people with different financial circumstances to contribute to charitable causes.

During the reign of the caliphs, including Abu Bakr and Ali, zakat remained an essential aspect of the Islamic State's financial system. Abu Bakr continued the practices established by the Prophet and collected zakat through appointed agents. He even took a strong stance against tribes that refused to pay zakat.²⁷ Despite facing various challenges and conflicts during his reign, Ali endeavoured to adhere to the zakat principles established by the Prophet and his forerunners.²⁸ Occasionally, Umar established varying criteria to determine the eligible beneficiaries for zakat. He carefully considered the economic circumstances of individuals during its distribution. While Umar suggested that "the poor" in the relevant verse may include non-Muslims, this interpretation did not gain widespread acceptance among Islamic scholars.²⁹

As the Islamic lands expanded during the Umayyad period, Muslims encountered buffalo breeding in the Asian region. This led Omar bin Abdulaziz to subject buffaloes to zakat, highlighting the obligation of giving a portion of wealth for charitable purposes.³⁰ However, officials encountered difficulties finding deserving zakat recipients in North Africa, resulting in the zakat collected being transferred to Damascus's capital. During this period, the state treasury overflowed with zakat.³¹

Throughout various historical periods, zakat practices continued to evolve. During the Abbasid period, efforts were made to maintain zakat worship as practiced during the Prophet's era and the reign of the Rashidun Caliphs.³² In the Ottoman period, zakat was collected from the deficit, and while some scholars considered certain taxes as zakat, the

²⁵ Yahya Demirhan, *Hız Peygamber Döneminde Zekâtın Toplanması İzlendi Yol* (Sosyal Bilimler Enstitüsü: Uludağ Üniversitesi, Yüksek Lisans Tezi, 2006), 31.

²⁶ Bayraktar Mehmet, *Türkiye'nin Tarım ve Hayvancılıkta Zekât Potansiyeli, Türkiye'de Zekât Potansiyeli İçinde* (İstanbul: İslami İlimler Araştırma Vakfı Yayınları, 1987), 98.

²⁷ Adnan Demircan, *Hulefa-i Raşidin Döneminde Zekât Uygulamaları, Tarihte ve Günümüzde Zekât Uygulamaları İçinde* (İstanbul: Ensar Neşriyat, 2017), 116.

²⁸ Demircan, *Hulefa-i Raşidin Döneminde Zekât Uygulamaları, Tarihte ve Günümüzde Zekât Uygulamaları İçinde*, 161.

²⁹ Mehmet Boynukalın, "Zekâtın Toplanması Ve Dağıtım İlk Kurumsal Tecrübeler (Hulefa-ı Raşidin Dönemi)" (İstanbul: Ensar Neşriyat, 2017), 105.

³⁰ Abdus Samed - Lowell M. Glenn, "Development of Zakah and Zakah Coverage in Monotheistic Faiths," *International Journal of Social Economics* 37/4 (2010), 267.

³¹ Samed - Glenn, "Development of Zakah and Zakah Coverage in Monotheistic Faiths," 263.

³² Ali Aksu, "Abbasiler Döneminde Zekât Uygulaması, Tarihte ve Günümüzde Zekât Uygulamaları" (İstanbul: Ensar Neşriyat, 2017), 336-337.

absence of a well-defined zakat institution and the presence of non-Muslims in the state influenced zakat administration and collection.³³ However, zakat did not take on a formal institutional structure in the Ottoman Empire as seen in other historical periods. However, zakat continued to be observed through fatwas issued by religious authorities, prompting individuals to fulfill their zakat obligations through taxation or individual contributions. The Ottoman Empire always accepted the concept of zakat and maintained its importance within the established economic order, ensuring that both zakat payers and deserving recipients were duly recognized.³⁴

As per Ağır et al. (2017), the Organization of Islamic Cooperation (OIC) stands as the world's second-largest international organization with a core objective of fostering economic cooperation among member states, promoting scientific and cultural activities, safeguarding holy places, and addressing poverty reduction and conflict resolution.³⁵ Despite the significant potential of member states in terms of their human and underground resources, achieving consistent levels of welfare and per capita income remains a challenge. To shed light on the Zakat collection scenario among OIC member states, data were presented by Ortakaya (2017), utilizing various sources. The table provided illustrates the Zakat collection systems adopted by OIC countries;³⁶

| No | Countries | Populations | Arranging zakat according to the state's decision |
|-----|-------------------|-------------|---|
| 1. | Afghanistan | 35.530.901 | No official regulation |
| 2. | Albania | 2.873.543 | No official regulation |
| 3. | Algeria | 41.318.243 | No official regulation |
| 4. | Azerbaijan | 9.862.529 | No official regulation |
| 5. | Bahrain | 1.492.687 | On a voluntary basis |
| 6. | Bangladesh | 164.669.897 | On a voluntary basis |
| 7. | Benin | 11.175.786 | No official regulation |
| 8. | Brunei Darussalam | 428.980 | On a voluntary basis |
| 9. | Burkina Faso | 19.193.456 | No official regulation |
| 10. | Cameroon | 24.053.827 | No official regulation |
| 11. | Chad | 14.899.890 | No official regulation |
| 12. | Comoros | 813.999 | No official regulation |
| 13. | Djibouti | 956.990 | No official regulation |
| 14. | Egypt | 97.553.345 | On a voluntary basis |
| 15. | Gabon | 1.908.432 | No official regulation |
| 16. | Gambia | 2.100.765 | No official regulation |
| 17. | Guinea | 777.987 | No official regulation |
| 18. | Guinea-Bissau | 1.861.342 | No official regulation |
| 19. | Guyana | 777.976 | No official regulation |
| 20. | Indonesia | 263.991.432 | On a voluntary basis |
| 21. | Iran | 81.162.872 | On a voluntary basis |
| 22. | Iraq | 38.274.760 | No official regulation |
| 23. | Ivory Coast | 24.294.839 | No official regulation |
| 24. | Jordan | 9.702.453 | On a voluntary basis |
| 25. | Kazakhstan | 18.037.759 | On a voluntary basis |

³³ Süleyman Kaya, *Osmanlı Döneminde Zekât, Tarihte ve Günümüzde Zekât Uygulamaları* (İstanbul: Ensar Neşriyat, 2017), 336–337.

³⁴ Melih Turan, *Zekat Politikası Ekonomi-Politik Yaklaşım* (Mevsimler Kitap, 2018), 117.

³⁵ Hüseyin Ağır et al., "İslam Ülkelerinin Makroekonomik Göstergelerinin Değerlendirilmesi" (International Congress of Islamic Economy, Finance and Ethics, İstanbul, 2017), 426.

³⁶ Ülku İstılal Ortakaya, *İslamda Sosyal Politika Uygulamaları: İslam Ülkeleri ve Türkiye* (Sosyal Bilimler Enstitüsü: Yıldırım Beyazıt Üniversitesi, Yüksek Lisans Tezi, 2017), 24–26.

| | | | |
|-----|----------------------|-------------|------------------------|
| 26. | Kuwait | 4.136.675 | On a voluntary basis |
| 27. | Kyrgyzstan | 6.201.768 | No official regulation |
| 28. | Lebanon | 6.082.435 | On a voluntary basis |
| 29. | Libya | 6.374.764 | Compulsory |
| 30. | Malaysia | 31.624.543 | On a voluntary basis |
| 31. | Maldives | 436.449 | No official regulation |
| 32. | Mali | 16.300.432 | No official regulation |
| 33. | Mauritania | 4.420.387 | No official regulation |
| 34. | Morocco | 35.739.627 | No official regulation |
| 35. | Mozambique | 29.668.900 | No official regulation |
| 36. | Niger | 21.477.437 | No official regulation |
| 37. | Nigeria | 190.886.543 | No official regulation |
| 38. | Oman | 4.636.387 | No official regulation |
| 39. | Pakistan | 197.015.991 | Compulsory |
| 40. | Palestine | 4.900.256 | No official regulation |
| 41. | Qatar | 2.639.276 | On a voluntary basis |
| 42. | Saudi Arabia | 32.938.299 | Compulsory |
| 43. | Senegal | 15.850.574 | No official regulation |
| 44. | Sierra Leone | 7.557.512 | No official regulation |
| 45. | Somalia | 14.742.723 | No official regulation |
| 46. | Sudan | 40.533.480 | Compulsory |
| 47. | Suriname | 563.782 | No official regulation |
| 48. | Syria | 18.269.981 | No official regulation |
| 49. | Tajikistan | 8.921.653 | No official regulation |
| 50. | Togo | 7.100.621 | No official regulation |
| 51. | Tunisia | 11.532.295 | No official regulation |
| 52. | Türkiye | 80.745.520 | No official regulation |
| 53. | Turkmenistan | 5.758.875 | No official regulation |
| 54. | Uganda | 42.862.100 | No official regulation |
| 55. | United Arab Emirates | 9.400.945 | On a voluntary basis |
| 56. | Uzbekistan | 32.387.704 | No official regulation |
| 57. | Yemen | 28.250.720 | Compulsory |

The table above reveals that not all Islamic Cooperation Organization member countries have established zakat institutions. Instead, in some countries, zakat is managed through various zakat formations. Countries like Sudan, Yemen, Saudi Arabia, Pakistan, Libya, and certain Nigerian states enforce compulsory zakat collection. On the other hand, there are countries where zakat collection operates voluntarily, including Jordan, Egypt, Bahrain, Bangladesh, United Arab Emirates, Brunei Darussalam, some parts of Indonesia, Iran, Qatar, Kazakhstan, Kuwait, Lebanon, Malaysia, and other Nigerian regions. The implementation and extent of zakat differ significantly among countries and even within a country's borders. Despite these practices, asserting that the Islamic world sufficiently benefits from zakat is challenging. According to the 2018 Human Development Report by the United Nations (UN), poverty remains prevalent in many Islamic countries. Among those struggling with poverty are nations like Burkina Faso, Chad, Niger, Mozambique, Benin, Sudan, Afghanistan, and Gambia.³⁷

3. POST-COVID-19 UNEMPLOYMENT AND THE ECONOMY IN BANGLADESH

Bangladesh, the world's eighth-most populous country, has earned praise for a successful development model and a significant regional economy. Since gaining independence from Pakistan in 1971, it has shown remarkable progress in both social and

³⁷ Günay Terzi, *Türkiye'de Zekâtın Kurumsallaşması ve Diyanet Personelinin Bakış Açısı Hakkında Bir Araştırma (Kocaeli Örneği)* (İslam Ekonomisi ve Finans Enstitüsü: Bursa Üniversitesi, Yüksek Lisans Tezi, 2019), 51.

economic aspects.³⁸ However, like many other nations, poverty has been a persistent and concerning issue in Bangladesh. Shortly after independence, approximately 82 percent of the population lived in poverty.³⁹

By 2020, Bangladesh's government debt as a percentage of GDP had reached 39.6%, which is still considered low globally. The fiscal deficit in the same year was 6.8%, allowing the government to allocate substantial funds to support the economy.⁴⁰ However, due to the impact of the COVID-19 pandemic, the country's GDP growth rate declined to 3.8% in 2020 from 8.2% in 2019. Despite the challenges posed by the pandemic, the economy grew by 6.94% in the fiscal year 2020-21, with both the service and manufacturing sectors experiencing growth.⁴¹

Bangladesh's progress in reducing poverty is noteworthy. Although it is not among the 25 countries listed in the United Nations Development Programme's Multidimensional Poverty Index (MPI) 2023, it has significantly reduced the number of deprived individuals.⁴² Between 2015 and 2019, approximately 19 million people in Bangladesh were lifted out of poverty, according to the latest MPI report.⁴³ However, some economists argue that the positive assessment of Bangladesh's progress may only partially reflect the impact of the post-Covid-19 situation. The pandemic has adversely affected the country's economy, similar to many other least-developed and developing nations, leading to slower recovery and a rise in poverty.

The COVID-19 pandemic had a significant effect on global economies, and Bangladesh was no different. As the world entered the post-pandemic era, Bangladesh faced challenges and opportunities in its economic recovery. The country's substantial informal sector experienced significant difficulties during lockdowns and restrictions, prompting the government to focus on supporting informal workers and businesses.

A study by the Centre for Policy Dialogue (CPD) revealed that the pandemic-induced economic shutdown and lockout resulted in nearly 60 percent of informal sector workers losing their jobs and remaining unemployed for approximately 95 days.⁴⁴ This dire situation pushed many families into poverty, forcing some unemployed individuals to turn to low-paying agricultural work for survival. Even before the pandemic struck, about 45 percent of households experienced reduced incomes,⁴⁵ compounding the financial strain.

Amid immediate income losses and reduced spending, households grappled with pressing challenges. It became crucial to stimulate domestic demand and create more employment opportunities to alleviate individuals' economic hardships. Increased consumer spending played a vital role in helping people cope with financial difficulties and contributing to the overall expansion of the economy.⁴⁶

Furthermore, a study conducted by CPD and Oxfam in Bangladesh found that 61.57 percent of working people lost their employment in March and April due to the COVID-19 closures. Only 15 percent of them managed to return to work after a month, leaving most unemployed for months.⁴⁷ Reports indicated a significant decrease in income generation for the working class, leading to the emergence of 24.5 million new poor in the country. The World

³⁸ *The Economist*, "Bangladesh's Economic Miracle Is in Jeopardy" (2023).

³⁹ Sumaya Khatun et al., "Impact of Poverty and Inequality on Economic Growth of Bangladesh," *International Knowledge Sharin Platform* 12/10 (2021), 107-120.

⁴⁰ Rejaul Karim Byron - Md Fazlur Rahman, "Bangladesh Economy 2020: Rising from the Rubble" (2021).

⁴¹ *Business Standard*, "Bangladesh Sees 6.94% Economic Growth in 2020-21 Fiscal Year" (2022).

⁴² "Bangladesh: Economic Growth Cannot Justify Keeping Workers in Poverty, Says UN Expert" (United States: United Nations, 2023).

⁴³ "The World Bank in Bangladesh: Overview," 2022.

⁴⁴ Imran Hossain, "Covid-19: Employment Takes a Serious Hit in Bangladesh," *Dhaka Tribune* (2020).

⁴⁵ Khan S, "Unemployment Still a Key Challenge," *The Financial Express* (2020).

⁴⁶ *The Daily Star*, "Unemployment in RMG Sector Deepened in September: Study" (2020).

⁴⁷ S, "Unemployment Still a Key Challenge."

Bank report highlighted that 68 percent of individuals who stopped working in Dhaka and Chattogram due to the pandemic had lost their employment.⁴⁸ The impact was particularly severe in the capital, where the rate of job loss was 76 percent, and in the port city, where it was 59 percent. All three regions experienced revenue reductions.⁴⁹

Among the sectors hit hardest by job losses were cleaning workers and housemaids, with 54 percent of job losses reported in these areas.⁵⁰ Soon, unemployment is expected to reach an all-time high in the country, with about 2.5 million individuals employed exclusively in the service industry, including hotels, restaurants, and resorts.⁵¹

The pandemic's impact on exports was also evident, with companies reporting export cancellations of 907.14 million units worth \$2.87 billion, per data from the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) on March 31. There were concerns that without financial support from the government and an extension of public holidays, many employees in small and medium-sized enterprises (SMEs) could face layoffs, according to the executive director of PRI-Public Radio International.⁵² The post-COVID-19 economic landscape in Bangladesh is grappling with significant challenges, but efforts are being made to restore economic stability and improve employment prospects for affected individuals and businesses.

Furthermore, Bangladesh continues to face challenges related to inflation, which negatively impacts various socioeconomic groups, including the middle and low-income segments. According to the previous survey conducted in 2016, the poverty rate in Bangladesh was 24.3%, with an extreme poverty rate of 12.9%. However, the latest report by the Bangladesh Bureau of Statistics (BBS) indicates a decline in poverty, with the current poverty rate at 18.7% and the extreme poverty rate at 5.6%.⁵³ Bangladesh has shown significant progress in various socio-economic indicators, but the COVID-19 pandemic and ongoing inflation pose challenges to sustained poverty reduction efforts. Continuous efforts and effective policies will ensure the country's path toward achieving sustainable development goals and further reducing poverty. However, one of Bangladesh's primary causes of poverty is the pervasive bribery system, which extends from the top to the bottom of the hierarchy. Those in positions of authority have exploited government aid programs, originally meant to assist economically disadvantaged individuals, for personal gain. An alarming example comes from a specific government relief program, where destitute households, supposed to benefit from the system, were forced to pay an average bribe of Tk 220 to receive Tk 2,500 in financial assistance. This corrupt practice was just one instance among several government relief programs.

Transparency International, Bangladesh (TIB) conducted a study revealing disturbing statistics. More than 12% of beneficiaries who received government financial assistance encountered anomalies and corruption, while only 10% of individuals with open market sales (OMS) cards faced similar experiences.⁵⁴ This disparity highlights the prevalence of corruption in the distribution of aid and its devastating impact on those already in dire economic situations.

The COVID-19 pandemic has disproportionately affected marginalized and impoverished youth. The face in education, employment, mental health, and digital access requires the collective involvement of all citizens.

⁴⁸ Fahmida Khatun, "Time to Address Youth Unemployment" (2019).

⁴⁹ *The Daily Star*, "Unemployment in RMG Sector Deepened in September: Study."

⁵⁰ Sayema Haque Bidisha, "Post-Covid Challenges for Our Labour Market," *The Daily Star* (2022).

⁵¹ Azaz Zaman, "A Freelancing Boom Is Reshaping Bangladesh and Its Economy," *ThePrint* (2019).

⁵² Aaron O'Neill, "Unemployment Rate in Bangladesh 2022," *Statista* (2023).

⁵³ *The Business Standard*, "Poverty Rate Drops 5.6 Percentage Points in 6 Years" (2023).

⁵⁴ Ersh Omar Jamal, "Time to Address the Growing Wealth Gap in Bangladesh," *The Daily Star* (2021).

3.1. Problem Statement

A significant proportion of Bangladesh's population resides in rural areas, facing limited resources, inadequate income, and education, leading to low quality of life. This poverty forces them to struggle to meet their basic needs, often resorting to income-generating activities (IGAs) for sustenance. Unfortunately, due to their financial vulnerability, they become dependent on local money lenders who exploit them through exaggerated interest rates, exacerbating their exploitation and deprivation.⁵⁵

Commercial banks in Bangladesh attempt to support these impoverished individuals by extending credit to accelerate their IGAs. However, the high risk and transaction costs associated with small loans and saving deposits hinder the banks from adequately fulfilling the needs of the rural poor.⁵⁶ Consequently, the traditional banking systems fail to effectively address the challenges faced by the rural poor in Bangladesh.

In response to these issues, Professor Muhammad Yunus created the microcredit system in 1976, forming Grameen Bank in Bangladesh. This program offers distinct features, providing small collateral-free loans for IGAs to groups of people, focusing on a participatory approach.⁵⁷ Despite the implementation of numerous microcredit programs, poverty continues to persist among people experiencing poverty. These programs have yet to entirely alleviate poverty or significantly improve the impoverished's living standards.⁵⁸ Research reveals that microcredit programs have sometimes increased indebtedness and trapped the poor in a cycle of poverty.⁵⁹

In this context, exploring a more holistic approach to sustainably address the root cause of poverty is essential. One promising alternative is zakat funding, rooted in the Islamic social system, which aims to address inequality and facilitate resource transfer from the affluent to the needy. Islam recognizes the right of the poor to share in the resources of the wealthy, making Zakat a crucial tool to alleviate poverty among various segments of the population significantly.⁶⁰ While the microcredit system offers some advantages over traditional banking for the rural economy, it still faces critical challenges, including limited loan sizes, inadequate support for the destitute, and high interest rates due to operational costs.⁶¹ Embracing the principles of zakat funding could serve as a more effective and sustainable approach to combat poverty and promote economic well-being among the underprivileged population in Bangladesh.

However, Zakat is one of the most significant instruments in Islam to combat poverty. As a religious obligation, it enables individuals in society to assist the needy and poor who cannot help themselves. Zakat plays a crucial role in reducing poverty within the community.⁶² The impact of Zakat on poverty reduction is substantial and integrated into the Islamic system automatically. Although the general public recognizes the purpose of Zakat as reducing poverty and aiding the poor, the complete picture is not always clear. Islam perceives poverty

⁵⁵ Kazi Tanvir Mahmud et al., "Impact of Microcredit on the Household Income and Expenditure of the Fish Farmers: Bangladesh Perspective," *Aquaculture Economics & Management* 26/2 (2021), 118–130.

⁵⁶ Roy Mersland et al., "The Effects of Religion on Development Efforts: Evidence from the Microfinance Industry and a Research Agenda," *World Development* 41 (2013), 145–156.

⁵⁷ M. Gehlich Shillabeer, "Poverty Alleviation or Poverty Traps? Microcredits and Vulnerability in Bangladesh," *Disaster Prevention and Management* 17/3 (2008), 396–409.

⁵⁸ Shah Nawaz, "Microfinance and Poverty Reduction: Evidence from a Village Study in Bangladesh," *Journal of Asian and African Studies* 45/6 (2010), 670–683.

⁵⁹ Shillabeer, "Poverty Alleviation or Poverty Traps? Microcredits and Vulnerability in Bangladesh," 396–409.

⁶⁰ M. Kabir Hassan - Juanyed Masrur Khan, "Zakat, External Debt and Poverty Reduction Strategy in Bangladesh," *Journal of Economic Cooperation* 8/4 (no date), 1–38.

⁶¹ Tazul Islam, *Microcredit and Poverty Alleviation* (Routledge, 2006), 36.

⁶² AbdulRazzaq Abdul-Majeed Alaro - Abdulrahman Habib Alalubosa, "Potential of Shari'ah Compliant Microfinance in Alleviating Poverty in Nigeria: A Lesson from Bangladesh," *International Journal of Islamic and Middle Eastern Finance and Management* 12/1 (2018), 115–129. Morris Michael et al., "Entrepreneurship as a Solution to Poverty in Developed Economies," *Business Horizons* 63/3 (2020), 377–390.

as a threat to 'Akīda (faith), morals, logical thinking, family, and society. Therefore, Zakat is a powerful mechanism to address this multifaceted issue from the Islamic perspective.

4. ZAKAT COLLECTION MECHANISMS IN BANGLADESH

Bangladesh follows a dual Zakat management system, where Zakat payment is voluntary without any official obligation. Surprisingly, despite the potential for substantial contributions, the Zakat board's estimates reveal disparities in collection and distribution among commercial banks. The public is familiar with the term Zakat, considering it the third pillar of Islam; however, its practice lacks the seriousness attributed to the other four pillars. The absence of a robust framework for the official Zakat board raises concerns about efficient collection and distribution. Economists project the significant potential of Zakat funds in contributing to Bangladesh's economic growth.

The Zakat Fund Department was officially formed under the Ministry of Religion as an ordinance by the government of the People's Republic of Bangladesh on June 5, 1982, and to efficiently manage the fund, a 13-member Zakat Board was appointed through the same ordinance.

According to the Zakat Fund Ordinance of 1982, 50% of the collected Zakat money from the affluent in all 64 districts is distributed among the poor and needy through the District Zakat Committee. The District Zakat Committee is crucial in effectively collecting and distributing Zakat. During 2015-2016, the committee underwent re-constitution, and an advertisement was issued through the Ministry, stating that from 1982 to 2016, 7,88,514 people benefited from the Zakat funds collected through the foundation.⁶³

The foundation has stated the conditions the Applicants seeking financial assistance are required to apply at the Zakat Board office, and their applications undergo verification by the respective district. Once approved, the funds are disbursed from the head office through the District Zakat Committee.

The Zakat Fund has been utilized for various beneficial activities, including:

1. Support for Zakat Board Children's Hospital.
2. Financial assistance for women involved in sewing training programs conducted at 24 centers.
3. Providing sewing machines to destitute women who have completed sewing training.
4. Rehabilitation programs for people with disabilities.
5. Employment initiatives for impoverished men.
6. Zakat allowances for eligible individuals.
7. Providing scholarships.
8. Empowerment programs for new Muslims.
9. Financial support for the treatment of poor patients.
10. Financial assistance for non-Muslims in the three hill districts.
11. Relief and rehabilitation programs for victims of natural disasters.
12. Plantation and nursery support programs.

Furthermore, 50% of the funds collected through the 64 district offices of the Islamic Foundation have been allocated to support projects such as housing for the disabled, employment programs for impoverished men, zakat allowances, scholarships, programs for new-Muslim self-reliance, and financial assistance for the treatment of poor patients.

Zakat money is deposited in various branches of public and private banks under the title of 'Government Zakat Fund.' Contributions can be made in the form of cash or checks at

⁶³ "Reorganized Zakat Board," *Ministry of Religious Affairs*, 2023.

the Islamic Foundation Baitul Mukarram office in Agargaon and all 64 district offices. It is important to note that Zakat money is exempt from income tax.⁶⁴

As Uddin (2016) mentioned, the Zakat Board's estimation highlights a discrepancy in Zakat collection among commercial banks, with only 14 out of 42 banks contributing BDT 60 million annually during 2012–2013, while the board distributed merely BDT 2 million. The remaining 28 banks neglected Zakat collection despite having substantial funds in separate accounts. The lack of accountability further compounds the issue. Economists project that Zakat funds could have contributed up to 43% of Bangladesh's annual development plan in 2004-2005.⁶⁵ The self-sustainable nature of Zakat offers opportunities to increase employment, productivity, and overall output.⁶⁶ Although Zakat payers show reluctance towards standard practices due to various issues, they continue to follow customary practices. Unfortunately, the focus on purchasing low-quality festive clothes for recipients indicates a lack of understanding of Islamic laws governing Zakat. Scholars emphasize that such methods do not effectively alleviate poverty. During the Covid-19 pandemic, there was a shift towards using Zakat funds to purchase food items for needy people, offering some relief during financial hardships.⁶⁷

Nine sectors were considered in the estimation process, and the results indicate that around 35% of the national revenue and 21% of the national budget could be generated from the potential Zakat in Bangladesh for FY2018-2019. Moreover, the overall potential of Zakat contributes 3.77% to Bangladesh's overall GDP.

The preceding discussion might suggest that the government effectively monitors Zakat's collection; however, the reality differs significantly. With a population of more than 150 million and around 91% of the people being Muslims, the government's Zakat collection falls far short of meeting the actual requirements. As a result, the Zakat collection in Bangladesh is mainly carried out through various channels, including the government, private institutions, and personal initiatives. Although Zakat collection is attempted through different means, private initiatives predominantly handle the distribution process.

Indeed, over the years, several foundations have emerged, engaging in annual religious rituals and various activities and taking up the noble task of collecting and distributing Zakat among people in need, which is praiseworthy. Zakat funds are also channeled into Bangladesh through various foreign Muslim NGOs. Nonetheless, it is worth noting that a portion of the funds from overseas ends up in the private accounts of specific individuals affiliated with these foreign organizations.

The Bangladesh government's failure to introduce an efficient Zakat collection system has hindered its potential impact on poverty reduction. Properly managed Zakat could quickly reduce the poverty rate to 3-4% and create employment opportunities for the youth by investing in various projects. The example of CZM's efforts shows the possibilities of collecting zakat and implementing projects to alleviate Bangladesh's poverty system. For instance, CZM has implemented several schemes to collect and distribute Zakat funds, including the ZEEBIKA initiative that supports marginalized individuals, disadvantaged children's education, and unemployed individuals. Another program CZM operates is GUL BAGICHA, which provides stipends to underprivileged students. However, the effectiveness of Zakat in Bangladesh lacks credible evidence and official data, leaving the actual amount in question.

⁶⁴ "Zakat Board," *Ministry of Religious Affairs*, 2023.

⁶⁵ Ahm Ershad Uddin, "Through Islamic Banks' Zakat House (IBZH): Investment of Zakah Funds in Microfinance to Remove Poverty in Bangladesh: A New Model," *International Journal of Islamic Economics and Finance Studies* 2/1 (2016), 1-25.

⁶⁶ Hassan - Khan, "Zakat, External Debt and Poverty Reduction Strategy in Bangladesh," 1-38.

⁶⁷ Md. Karimul Islam et al., "Perceptions about the Common Malpractice of Zakat Paying in Bangladesh during Covid-19 Pandemic: Evidence from the Supply Side," *Journal of Islamic Accounting and Business Research* 14/3 (2023), 361-378.

However, in 1999, in Bangladesh, a faith-based council known by its short name "MACCA" (Masjid Council for Community Advancement) was established. The council's headquarters is in Dhaka and comprises a chairman and four directors, with a consultancy services team providing technical support. MACCA currently operates in 17 different regions, with two regional offices. At its establishment, the primary objective of MACCA was to provide social welfare in the country and play a vital role in eradicating poverty while promoting equality and justice. The council focuses on various areas, including gender equality, women's empowerment, water and sanitation initiatives, clean drinking water, developmental programs for children, and free clinical services.⁶⁸

Additionally, MACCA has implemented the Hasana Project within the country. The project aims to support the development of people living in the region. As part of this project, MACCA brings together zakat payers and those in need, accompanied by civil servants or religious officials, to facilitate assistance and support. However, the council's activity is very low due to political reasons, and it cannot implement more projects nationwide.

4.1 Discussion

Hossain et al. (2020) reveal that in Bangladesh, many Zakat payers need more organization and distribute Zakat in fragmented and inconsistent ways.⁶⁹ During Ramadan, it has become customary to distribute clothing to the destitute, claiming it as Zakat.⁷⁰ However, even affluent individuals in Bangladesh engage in ostentatious public philanthropy, adopting flawed Zakat distribution methods that have led to unfortunate accidents and tragic consequences.

The improper practices of Zakat distribution in Bangladesh include a lack of awareness about eligible recipients, incorrect Zakat calculations, and arbitrary selection of beneficiaries, all of which contradict Islamic jurisprudence on Zakat.⁷¹ These flawed practices arise from a lack of knowledge about Zakat and its management, an inefficient Zakat distribution system, and inadequate public awareness.

This study sheds light on malpractices in Zakat distribution, particularly the random provision of traditional low-quality cloth items to recipients, which contradicts Islamic law, as noted by scholars.⁷² Surprisingly, Zakat payers engage in these practices due to their limited knowledge of Islamic guidelines regarding how, when, and what to provide as Zakat, leading to uncertainty about the validity of their actions.

Amid the pandemic, there has been a significant shift in Zakat distribution, with a greater focus on buying food items for the impoverished, a practice considered harmless and beneficial for societal development.

Notably, there is a dearth of rigorous research investigating Zakat malpractices in Muslim countries, prompting this study to examine the large-scale provision of low-quality traditional cloth items, non-judgment of recipients' eligibility criteria, and circumvention of institutions by avoiding the calculation of Zakat assets. Additionally, the study explores the changing patterns of Zakat distribution and its validity during the Covid-19 crisis.

Zakat is one of the most potent tools for alleviating poverty, yet Westerners and Muslims have often overlooked its potential. Mainstream economics has focused on

⁶⁸ Kazi Sohag et al., "Can Zakat System Alleviate Rural Poverty in Bangladesh? A Propensity Score Matching Approach," *Journal of Poverty* 19/3 (2015), 261-277.

⁶⁹ Md. Saddam Hossain et al., "Factors Influencing Proper Zakah Payment in Dighalia Upazila of Khulna District, Bangladesh," *European Journal of Business and Management Research* 5/2 (2020), 1-6.

⁷⁰ Ganiyev A - Umaraliev S, "The Role of Zakat in the Early Stages of the Islamic Civilization," *EPRA International Journal of Multidisciplinary Research* 25/1 (2020), 441-444.

⁷¹ Farah J.M.S et al., "Compliance Behaviour on Zakat Donation: A Qualitative Approach," *IOP Conference Series: Materials Science and Engineering* 572/1 (2019), 12040.

⁷² Saad R.A.J et al., "Business Zakat Compliance Behavioral Intention in a Developing Country," *Journal of Islamic Accounting and Business Research* 11/2 (2020), 511-530.

microcredit as a poverty-alleviating policy, but it may not fully address the social needs necessary to combat inequality within a society. In contrast, Zakat funds can free up resources from the government budget, allowing them to be redirected toward fulfilling other critical social needs.⁷³

CONCLUSION

Zakat is a central act of worship in Islam, fostering cooperation and harmony among different social classes. Historically, Zakat had two phases during the Prophet's time: voluntary and recommended in the Meccan period and obligatory and institutionalized in Medina. Throughout various historical periods, Zakat practices continued to evolve, aiming to maintain its worship and importance within the established economic order.

The research highlights the importance of Zakat in Islam as an act of devotion and compassion to help the less fortunate. It distinguishes Zakat from taxation and outlines its objectives, including alleviating poverty, redistributing wealth, strengthening social bonds, and empowering the vulnerable. However, Zakat's impact in Bangladesh is limited due to inadequate mobilization and efficiency, with many eligible Muslims lacking clarity on Zakat principles and making poorly planned payments.

The Covid-19 pandemic worsened poverty in Bangladesh, leading to an appreciation of Zakat as a means of poverty reduction. However, traditional Zakat distribution practices in South Asian countries have faced criticism for going against Islamic jurisprudence. Thus, the research investigates changing perceptions and practices of Zakat distribution in Bangladesh to adopt more impactful and equitable methods.

However, the government of Bangladesh has not integrated Zakat into its poverty reduction policy, despite being followed by approximately 91% of the population. Incorporating Zakat into poverty reduction strategies could be a meaningful step towards effectively addressing poverty.⁷⁴ Mobilizing Zakat requires a collective effort; utilizing different organizations for collection can enhance its efficiency. The primary goal of Zakat is to reduce poverty and empower individuals, leading to social improvement. For practical impact, Zakat should be distributed to enable recipients to overcome unemployment and hunger and become self-reliant. Efficient collection and distribution require improved governance and accountability. Harnessing Zakat's potential could be vital for alleviating poverty and fostering economic growth in Bangladesh.

The study calculates Zakat proceeds in Bangladesh using 2018 as a base, estimating almost one billion BDT (3.79% of GDP) under the classical approach and less than one billion BDT (2.33% of GDP) under the alternative approach. Despite Bangladesh's entry into the middle-income country group in 2021, the Zakat program lacks official recognition as an economic institution, hindering its potential for achieving sustainable development goals, such as a zero-poverty rate.⁷⁵

The study recommends developing a mentality to strengthen and change the economic status of the vulnerable group, targeting specific eligible individuals based on earnings and family size, and distributing Zakat from an entrepreneurial perspective to support small businesses.

Zakat holds immense potential as a tool for poverty alleviation and socio-economic development. However, its impact depends on the proper government and related authorities' intention to promote and integrate this institution into the mainstream economy. Establishing a robust and transparent Zakat collection system and promoting public awareness can enhance its effectiveness in reducing poverty and fostering social integration. Bangladesh can

⁷³ Hassan - Khan, "Zakat, External Debt and Poverty Reduction Strategy in Bangladesh," 22.

⁷⁴ "Poverty Reduction Programs in Bangladesh," *Bangladesh Ministry of Finance*, 2019.

⁷⁵ Rashed Jahangir - Mehmet Bulut, "Estimation Of Zakat Proceeds In Bangladesh: A Two-Approach Attempt," *Journal of Islamic Monetary Economics and Finance* 8/1 (2022), 145.

achieve sustainable social and economic growth by involving all stakeholders and fostering collective efforts.

The research also highlights the Zakat collection systems in OIC member states, revealing significant variations in management and extent. Despite these practices, many Islamic countries, including Bangladesh, still face high poverty rates, highlighting the need for a more practical approach to combat poverty.

In the post-Covid-19 economic landscape, Bangladesh faces challenges addressing unemployment and poverty, particularly in rural areas. The study suggests establishing rural agro-based industries, providing non-formal education, and allocating government land to landless farmers to promote economic activities and organic farming.

Zakat stands on a clear Islamic philosophy, emphasizing the importance of caring for needy people. The consistent payment of Zakat by Muslims since the time of the Prophet demonstrates its significance. Zakat's fixed and recurrent nature allows governments to develop long-term strategies for poverty alleviation, contributing to creating a social safety net.

Nevertheless, Zakat's true potential lies in its proper implementation and adherence to Islamic principles. With a well-managed collection and distribution system, Zakat can be a powerful instrument to remove poverty alleviation and sustainable development. By recognizing its economic significance and involving all stakeholders, Bangladesh can achieve social and economic growth, fostering solidarity and cooperation among its citizens.

Etik Beyan/Ethical Statement: Bu çalışmanın hazırlanma sürecinde bilimsel ve etik ilkelere uyulduğu ve yararlanılan tüm çalışmaların kaynakçada belirtildiği beyan olunur / It is declared that scientific and ethical principles have been followed while carrying out and writing this study and that all the sources used have been properly cited.

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