

General Mosque Based Zakat Model To The Alleviation Of Poverty- Evidence From Bangladesh.

Md. Rafiqul Islam Rafiq¹

¹(Department Of Economics & Banking, International Islamic University Chittagong, 154/A, College Road, Chittagong-4203,)

Abstract: Poverty is a great challenge all over the world and Poverty alleviation has been a main concern in Bangladesh's development plans and programmed since 1972. It is defined in Islam as individual failure to fulfill any of the five basic human requirements of life such as religion, physical self, knowledge, dignity and wealth. While the conventional literature defines it as insufficiency of five basic needs such as food, clothing, housing, education and health care etc. However, this paper tries to evaluate the role of Zakat in reducing poverty. A socio economic approach was applied as a part of exploratory research to know the contribution of these instruments with the focusing on General Mosque based Zakat Model to reducing poverty. The study revealed that access and efficient provision of Zakat can enable the poor to smooth their consumption, gradually build their assets, develop their micro enterprises, enhance their income earning capacity, and enjoy an improved quality of life. This study also shows that Mosque based Zakat is one of the tools that can eliminate poverty completely within 18 years. It argues that with little efforts, the performance of Zakat institution can be improved and these institutions can play their better role in poverty alleviation than usual.

Keywords- Zakat, Poverty, Poverty alleviation, Mosque based Zakat Management, Bangladesh

JEL Classification - I32, H25, H53, K39

I. Introduction

Poverty is obvious, it occurs everywhere in the world, and seems to be "...the biggest moral challenge of this century" (Obaidullah, 2008b:30). Zakat is an instrument practiced in the Muslim world, which is capable of reducing poverty and income inequality. That is why Zakat has emerged as an effective social safety net. Bangladesh is a developing country with high rate of population below poverty line. It was estimated that about 25.6 percent population of the country living below the poverty line (Bangladesh Bureau of Statistics 2014). Literally Zakat means purity or, in its verbal form, "to be pure 'In its Quranic context, Zakat is typically translated as "alms" which Webster's defines as "anything given gratuitously to relieve the poor, as money, food, or clothing gift of charity." Only Zakat is the unique system which provides financial assistance to the poor community without any collateral and interest.

"In your earned asset there is a right of the depressed person of the society" (Al-Quran. Surah Aj Jariah 51:19) Muslims are obligated to pay Zakat, one of the five "pillars" of Islam. It is payable on business revenues and assets, gold and silver, and saving at the basic rate of 2.5 percent (Gambling and karim, 1986; Hamid et al., 1993; Mohammed, 2007; Mohammed Ibrahim, 2001; Lewis, 2001; White, 2004). Mohammed (2007) claims that Islam requires its followers to pay Zakat so that the money collected can be of help for the poor to have basic requirements in life. Unlike conventional tax, Zakat is viewed as a means of purification of payer's wealth and not just an obligation (Gambling and karim, 1986). Furthermore, Sulaiman (2003) states that Zakat plays an important role not only in the economy, but also in the moral and social well-being of a society. Morally Zakat promotes sharing of wealth and eliminates greediness, whilst socially; it helps to reduce poverty within the community (Gambling & Karim, 1986; Sulaiman, 2003).

As a result wealth is widely distributed to all sections of the society and this, undoubtedly encourage healthier economic environment. As a stated in Nasir and Zainul (2007), the seven categories of people that are eligible to receive Zakat include "the poor, the needy, the wayfarer, the heavily indebted, freedom of slaves, newly converted to Islam, and the cause of Allah." Statistics indicate that only 20% of the world's population live at a high level at a of comfort and luxury. While the vast majority of the population is experiencing poverty, ignorance, hunger, and some of them live on less than a dollar a day, and the gap between the two lives is increasing day after day (Todaro, 1981). Allah (SWT) imposed Zakat, as he says "So established prayer and give charity; and obey the Messenger that ye may receive mercy," (Al-Quran, Surah Al- Nur, 24: 56).

This paper is organized in the following manner: after a brief discussion of scope and limitations and objectives of the study, section 4 briefly discusses the available literature. Section 5 defines Methodology of the study, which is used of the study. Section 6 portrays discussion of the result and finally recommendations and conclusion are drawn in section 7 and 8 respectively.

II. Scope And Limitations

During the period of Hazrat Muhammad (saw-peace be upon him) Zakat funds were collected and distributed by the state. Zakat management has gone through historical challenges on that period. After the colonial period, a few Muslim countries such as Yemen, Saudi Arabia, Libya, Sudan, Pakistan, and Malaysia have opted for mandatory Zakat management through Government. Other countries such as Egypt, Jordan, Kuwait, Iran, Bangladesh, Bahrain, and Iraq have formed specialized state institutions but participation of public is made voluntary.

Nadzrie et al. (2012) shown that during the rulling period period of Khalifah Umar-bin Khattab (RA).Zakat had been used as an effective instrument to reduce poverty and the sitation of the poverty was dramatically changed (entirely eradication) in the Muslim world. They also mention that in order to the fall of Islamic empire and increasing influence of European colonialism, Zakat institution had become inefficient and lost his glory .The author conducted another study on the institution of Zakat in Malaysia for assessing its role in poverty reduction and found inefficient in distribution of Zakat to the poor, in specific to the extreme poor due to the problem of under staffing and timing that distribution Zakat at the end of the year. According to the authors collaboration with other organization such as NGOs, donor agencies sand microfinance organizations are require to improve the effectiveness of Zakat institutions.

However, Most of the Muslim countries, the contribution of Zakat from Zakat donors to such managed Zakat Funds has been less significant because of different reasons: (i) individual Zakat donors usually have preferences over whom they should pay Zakat- in some cases their close relatives and neighbors; (ii) the low credibility of management because of Government involvement; (iii) National Zakat Management Funds, which has little knowledge regarding the eligibility of recipients.In case of unavailability of relevant or authentic data for measuring the amount of moving citizen among the different districts of Bangladesh, this study limits the mention issues. However these limitations will definitely create farther research scope for the researchers or academicians as well.

III. Objectives Of The Study

Zakat is the most important cash transfer scheme in Bangladesh. Zakat help the rich Muslims get rid of their lust of wealth and purify it. Zakat also help among redistribution of income, alleviation of poverty, achievement of social justice and creation of effective demand, which would in turn, help boost up. In this study, it is analyzed that Zakat is an important element for an effective poverty reduction strategy. The role of Zakat on poverty alleviation is checked both in social and economic aspects. The Zakat payer will feel (peace as like as psychological peace) better from others and for this betterment, they can work more and output will be more. For more production, poverty will be diminished. This study also amid to show an expected required number of years, so that Bangladesh will become poverty free country through the implementation of Mosque Based Zakat Management, introduce new Zakat Administration and to offer some effective recommendations to the state and to the public regarding Zakat collections and distribution.

This study intense to develop a general Mosque based Zakat Model focusing on number of Mosques, amount of poor people and required period of time to established new Bangladesh, where poverty and / or poor people will rarely seen.

IV. Literature Review

The concept of poverty is as old as that of human civilization. While its history is very old the poverty measurement system came too later. Poverty has been defined in different ways by different people. Poor people mean a person and state which has too little amount of asset that he cannot meet the basic needs of living. Those who are sociologists, they have found the meaning of poverty is in deficiency and deprivation. Bangladesh is still now in the category of least developed and over populated poor country. Poverty indicates that the deprivation of well being and basically there are many factors that cause it and various approaches to explain the concept. According to the UN Millennium Development Goals (2005), “ the poor are defined as individuals living in households with command over no more than \$1 per day per person valued at international prices”. This is an example of an absolute poverty line, while most country defines their absolute poverty lines as well. Robert Chambers widened poverty from the limit of income and expenses to suddenly falling in economic hardship or probability to fall, insecurity, and powerlessness and lonely situation.

The people who are not able to purchase 2122 calorie food and 28 gram protein for living everyday are called people living below poverty line. And who are not able to collect even 1805 calorie by all means is called people living very low under poverty line. According to World Bank the country having GDP per capita is below than \$370 is called higher poor country and whose GDP is below \$275 is the lowest poverty country.

According to Sayyid Sabiq (1991), and as quoted by (Bakar and Rahman, 2007) Zakat is a portion of a one's wealth which is made for the poor, Zakat is an obligatory pillar of Islam in respect of funds paid for a specified type of purpose and for specified categories. It is a specified amount prescribed by Allah (swt) for

those who are entitled to Zakat as specified in the holy Qur'an. The term Zakat is also used to indicate the amount paid from the funds that is subject to Zakat" (AAOIFI, 2010)

Zakat conceptually can be defined as, a compulsory levy imposed on Muslim after fulfilling 1) minimum value required for Zakat (nisab) and 2) evaluated after completing 1 Islamic calendar year (1Haul) which is about 355 days as wealth redistribution mechanism from the comparatively well-to-do members of the Muslim society to the destitute and needy (Bakar, N and Rahman, 2007, p.30). Zakat has several meaning according to literary term; it means blessing, growth, increase or addition. Development, purity and neatness (Razak, M.I.M., Ismail, M., & Hamzah, A.S.A. 2013, p.141)

Simultaneously, Zakat will definitely ascended the welfare of the human wealth that theoretically significant and built- in the Islamic system. Al Qur'an mentions the needy and the poor is the first two groups from eight groups within recipient list Zakat (Mustahiq). (Al-Quran, Surah At-Tawbah 9:60) They are given priority by al Qur'an to receive Zakat. This shows that addressing the problem of poverty is the main aim of Zakat (Qardhawi, 1997). Zakat is a very effective tool to alleviate the poverty level as it is inherently pro-poor and self-targeted.

Chapra (2000) says that Zakat is religious instrument that assists individuals in society to help the needy and the poor people that are not able to help themselves. Although this instrument is very potential to encourage poverty reduction, it does not eliminate the obligation of governments to create prosperity. Zakat is also not replacing the components of government expenditure for welfare and the government budget for disaster management. The Zakat charity, however, is expected to partly fulfill the necessities of life that can be shifted to the more capable community, especially to close relatives and neighbors of the individual associated. Zakat also play its role as a fiscal mechanism, Zakat performs some of the major functions of modern public finance, which deals with social security entitlements, social assistance grants for childcare, food subsidy, education, healthcare, housing, and public transportation in a welfare state (Yusoff et.al 2012, p.449), Moreover, Shirazi and Amin has found that different countries have different policies and strategies in order to eliminate the poverty, but Organisation of Islamic cooperation-member countries have a very strong Zakat and sadaqa institution, which can be used to reduce the poverty, if it can be implement efficiently.

In another research, Akther (2000) found on the Islamic strategy for poverty reduction that is stresses on the impact of equitable growth .Three principles has been used to reduce the poverty such as Tawheed (unity), Khilafah (vicegerent), and Adalah (Justice). The Amount of Zakat collection was Tk.110 billion in 2010 in the country which was equivalent to 1.4 percent of the GDP (Gross domestic Product). Actually Tk.200 billion can be realized from Zakat if it can be managed properly through efficient Zakat institutions. (Source: Islamic Foundation Bangladesh)

From the above comprehensive literature, it has been clear that Zakat is the most important tools to alleviate the poverty, but The Muslim rolling Government has to take responsibilities to managing Baitulmal (Baitulmal is an Arabic word with means house of Money. It is known as a charitable institution or the national treasury, Treasury in general definition is property house or store treasury which manages all financial resource and Islamic community property) system to improve the welfare of the poor in the society. Zakat collection and distribution has been taken the measure by Mosque based in Bangladesh. This study tries to fulfill this gap.

4.1, The Ideas of poverty

According to Islam, Narrated by Abu Dawood. Poverty in Islam indicates that need or want. Actually, it is difficult to define the poverty although it is known to all. The concept poverty is varied from country to country and also within a single country from time to time, poverty is a dynamic phenomenon viewed differently according to several factors, including economic, social and political factors. Poverty is a curse known to all. Allah has sent human being and has given many ways to earn money. Man do not wants to live as poor. In Islam poverty is estimated as misfortune. Least liked profession is begging in Islam. The prophet of Allah (SWT), Hazrat Mohammed (saw)peace be upon him purchased an axe and gave a man who came to beg so that he had not to beg. "Reduction poverty" has become a long tongued sound in the world. For this different strategies such as PRSPs and other measures have been taken by different countries. But all strategies are failed to reduce poverty. The only one policy Mosque based Zakat Model can reduce this vast problem at a high rate. For this reason, it is needed to think to expand the area of Zakat collection and distribution.

On the other hand, the conventional view of poverty, Amartya Sen (1995) define poverty meaning deprivation of the capability. Professor Amartya Sen in his renowned book 'poverty and famines' (p. 9-25) has dealt at length on the concept of poverty from different approaches like requirement of concept of poverty as to who should be the focus of our concern and agreed with the consumption norms or of poverty line concept defining the poor as those people whose consumption standards fall short of the norms or whose income lie below that line. He also posed a question as to whether the concept of poverty related to the interest of (1) only the poor (2) only the non poor or (3) both the poor and non poor? He however viewed that alternative three would be more appealing since it is broad based and unrestrictive.

In addition to the focus of concept of poverty has to be on the wellbeing of the poor as such no matter what influences affect their wellbeing. Causation of poverty and effects of poverty will be pertinent issues to study in their own right and conceptualization of poverty in terms of the conditions of the poor does not affect the worthwhileness of studying these questions. Sen (year) also analyzed the definitional aspects of poverty in the light of Biological, the inequality, relative deprivation, value judgment, a policy, definition and standards and Aggregation approaches and has come to the conclusive remarks that poverty is of course a matter of deprivation both absolute and relative deprivation where relative deprivation supplements not supplant the absolute deprivation. Considerations of relative deprivation are relevant in specifying the basic needs but to make relative deprivation the sole basis of such specification is bound to failure since there is an irreducible core of absolute deprivation in the concept of poverty.

To reduce the poverty has failed by many conventional programs. (Hassan, 2008). However, It is important look after any alternative program and strategies. For this reason, Zakat is the best strategy in this case that it is a religious duty and the unique faith-based institution. Even Zakat is an instrument to discourage concentration of wealth in a few hand, this ideas leads to social satisfaction which Islam highly prohibited and to eliminate poverty from the Islamic society ((Rahman, 1979). Moreover, to alleviation of the poverty, Zakat is the effective instrument for eliminating the poverty and still it is not utilize properly to reduce poverty. Finally, Hossain (2007) is amazed that Zakat, it is an only one designed poverty eradication instrument, clearly prescribed in the Holy Qur'an and Sunnah, has been completely ignored in all poverty alleviation plans and program in Bangladesh, where more than 85 percent of the population are Muslim.

4.2, Poverty in Al-Qur'an and Hadiths

More than 2.2 million people worldwide are "either near or living in poverty" (Source: UN Report 2014). Actually the poverty comes only at the outcome of the failure of implementing the rules and lesion of the creator Allah in social activities. And to hold up the poverty, not implementing the lesion of Zakat and inheriting right of the society is one part of that. Almighty Allah (SWT) has given plenty resources in the world for living the human beings. According to the holy Qur'an poverty is created for the riches strife towards poor. Several times it is mentioned in the holy Qur'an "the rich are not agreeing to share the assets given by Allah with their poor brother" (Surah- Mawarij, 21-22). For creating poverty the poor's indifference to work is also liable. In Al Qur'an "the poor are ordered to work hard" (Surah At-Tawba-105).

Again Allah (swt) will never change the fate of the nation who does not try to change their fate at first. Under the ruling of Abu Bakar Siddiq (RA), he stressed the importance of Zakat payment and he was recorded as saying: "if anyone withhold giving Zakat even a little rein of a camel or a small baby sheep (that is due on them.) I will fight them for it. Zakat is the obligation on properties. By God, I will fight whoever discriminates prayer and Zakat."

V. Methodology

This study uses a quantitative approach to explore the perception of Zakat recipient regarding disbursement, procedural problems, needs fulfillment etc., and to examine the impact of Zakat, if any, on the household standard of living. This study is also conducted to examine the effect of Zakat on the social and economic condition of the poor living in Bangladesh. The present study is an empirical one. We used here national poverty rate to discount in this analysis. In order to structure this papers framework secondary sources have been used. We considered the mosque here, Juma Mosque, where juma prayer is said at every Friday. This study has been used 10 poor people will be eliminated per Mosque in a year and another study has shown that poverty will be diminished within 15 years. Relevant data are collected from the following sources:

- a) The Holy Qur'an verses & Al Hadith: Impotence and process of Zakat related verses have been picked here.
- b) Journals: Poverty alleviation related articles.
- c) Published articles in the daily News papers.
- d) Brochure of Islamic Bank Foundation: Zakat Board activities.
- e) Bangladesh Economic Survey 2011 and 2012.

Model 01: If annual poverty reduction (head count) is keeping constant, other variable (Year) will be varied. i.e., Number of poor people per Mosque is constant, which are 10 persons per Mosque.

$$NY = \frac{NPP}{NM \times \bar{P}} \dots\dots\dots (1)$$

Where,

NY = Number of years

NPP = Number of poor people

NM = Number of Mosque

\bar{P} = Poor people per Mosque, which is Constant term.

Model 2: If Number of years required to eliminate poverty is keeping constant, other variable will be varied (poor people). i.e., Number years are constant. This Model explains that poverty will be eliminated within 15 years.

$$\frac{NY}{P} = \frac{NPP}{NM \times P} \dots\dots\dots (2)$$

Where,

NY = Number of years, which is constant term

NPP = Number of poor peoples

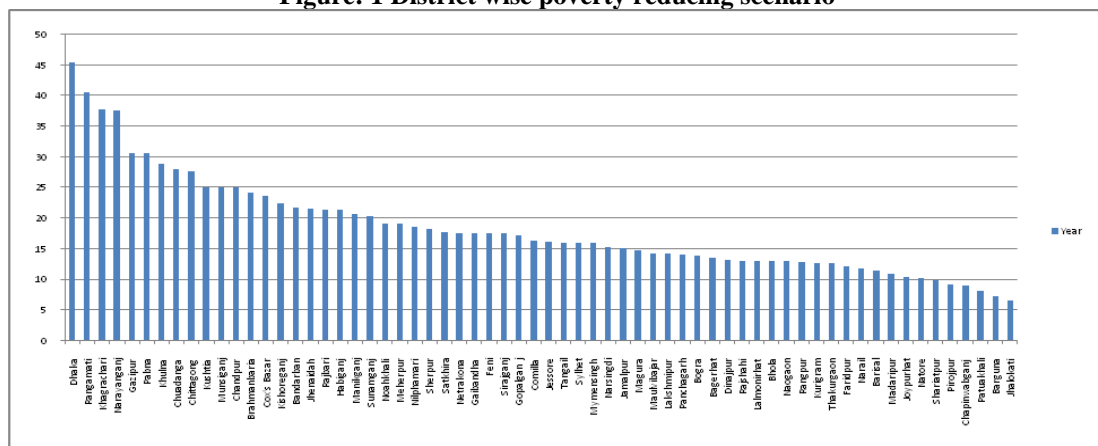
NM = Number of Mosque

P = poor people per Mosque

VI. Discussion Of The Result

In this part of the study, the poverty reduction ways and the implication of Zakat will be discussed. Additionally, this study amid to focus on the district wise Zakat distribution and Mosque based Zakat distribution and indicate that per Mosque poverty reduction is 10 poor peoples and year required to reduce poverty in a district in terms of reduction of poverty per Mosque 10 peoples.

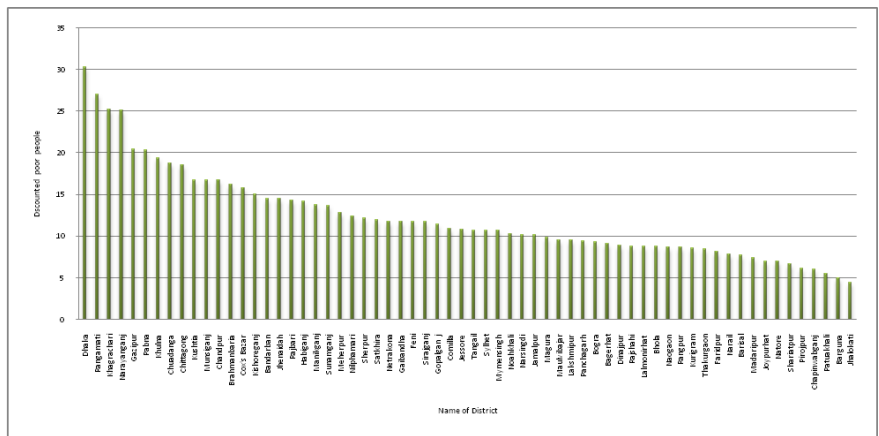
Figure: 1 District wise poverty reducing scenario



This study (Figure: 2) shows that poverty will be eliminated within 15 years. How many poor people will be needed to discount per Mosque in a district?

Figure: 2 Year wise poverty reducing

Table: 2 Road Map of alleviation poverty			
SL.	Year	Discounted Poor people (In millions)	Poor people
1	2015	-----	37.1105103
2	2015-2016	37.1105103 -2.13214	34.9783703
3	2016 -2017	34.9783703-2.13214	32.8462303
4	2017-2018	32.8462303-2.13214	30.7140903
5	2018-2019	30.7140903-2.13214	28.5819503
6	2019-2020	28.5819503-2.13214	26.4498103
7	2020-2021	26.4498103-2.13214	24.3176703
8	2021-2022	24.3176703-2.13214	22.1855303
9	2022-2023	22.1855303-2.13214	20.0533903
10	2023-2024	20.0533903-2.13214	17.9212503
11	2024-2025	17.9212503-2.13214	15.7891103
12	2025-2026	15.7891103-2.13214	13.6569703
13	2026-2027	13.6569703-2.13214	11.5248303
14	2028-2029	11.5248303-2.13214	9.3926903
15	2029-2030	9.3926903-2.13214	7.2605503
16	2030-2031	7.2605503-2.13214	5.1284103
17	2031-2032	5.1284103-2.13214	2.9962703
18	2032-2033	2.9962703-2.13214	0.8641303
19	2033-2034	0.8641303-2.13214	0

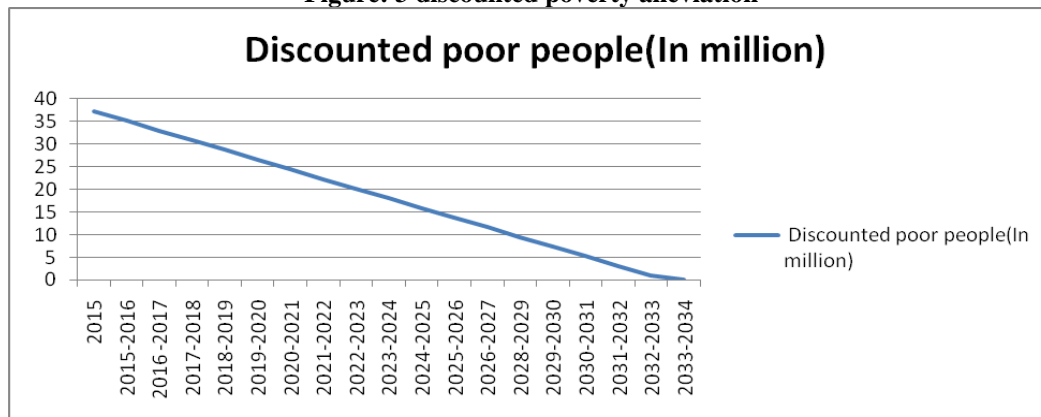


Source: Bangladesh Bureau of Statistics 2011

Table-1 (Shown in Appendix) and Figure-2 has shown that poverty will be eliminated by 15 years. In this case, how many people will be needed to discount per mosque in terms of a year in a district. This study indicates that eradication of poverty by 15 years, highest discounted poor people at Dhaka district under per mosque 30.31 persons, and lowest discounted poor people at Jhalokati per mosque 4.43 persons. Poverty will be eliminated among 15 years; on the average 12.24 poor people have to discount per mosque that means on the average per mosque 12.24 poor people discounted, no poverty will be exist among 15 years.

Table-2 indicates that the Road Map of poverty. This study shown that year 2015 poor people are 37.1105103 Million and 2015-2016 are 34.9783703 Million. Finally 2033-2034 is zero.

Figure: 3 discounted poverty alleviation



Source: Bangladesh bureau of Statistics 2011

Bangladesh is mainly a Muslim country containing its citizen are 25.6% poor (Bangladesh Bureau of Statistics). Table -2 has found that year 2015 total poor population is 37.1105103 million. In this case, national poverty rate has been used. There are 213214 Mosque in Bangladesh, per mosque 10 persons will be giving Zakat and Bangladesh is capable for providing Zakat 2.13214 Million poor people every year. Figure-3 also shown that 2015-2016 to 2033-2034 Islamic calendars year that means within 18 years poverty will be completely eliminated.

VII. Recommendations

The recommendations in this paper are related to the power of Zakat distribution and poverty alleviation is as follows:

- Government should be created Zakat administration unit surrounding Mosque.
- The government must create a separate Zakat division under Finance ministry.
- The local government should appoint every Jam-e-Mosque Imam as leader or advisor of Zakat administration periphery of Mosque. Mosque based Zakat administration will be monitored directly by Zakat board or Zakat should be administered with Government regulation, and Zakat is considered and stipulated as compulsory or mandatory payment to all Muslim.
- Government and social community should promote about Zakat in order to enhance the awareness to the Muslim in terms of Zakat as medim of poverty reduction.
- Creating Mosque based regional Zakat fund in public sector.
- Security aspects should be considered in Zakat distribution process specially, when the Zakat receivers are in Que.

VIII. Conclusion And Future Research Scope

This research may be considered as a first attempts to analyze the Zakat as benchmark to evaluate the economic growth. The fact that Zakat collections and distributions are performed as a part of the Ministry of Religion's Decision. Zakat Board monitors this activity. But poverty alleviation plan is taken and implemented by Finance ministry. So Zakat board should be shifted under finance Ministry. This study reveals that Zakat fund has more potential to improve the living standard of the poor in terms of household income. However, this study also found that the magnitude of impact of Zakat on the income is not significant in terms of amount of money. If the above recommendation are implemented and executed "Five years Plan" "three years Plan" Poverty reduction strategy are not necessary rather Bangladesh will be free from poverty curse within a short period of time. The Islamic social order is based on the principles of equality and justice and brotherhood and the concept of freedom and responsibility. Muslim must accompany the observance of his or her salat with the payment of Zakat, being an important component of Islam is established the Qur'an.

Although Zakat has huge potential capability to alleviate the poverty, but Current situation and research shows that many issues need to be resolved to meet the objectives of Zakat. There are some special scopes of farther research for the academicians and Islamic researchers especially Bangladesh Zakat Foundation and Islamic Relief and Muslim Aid as well on Zakat. Firstly, to measure the size (amount of Total Zakat) of Zakat collection in Bangladesh and/or across the Muslim countries. Secondly, to identify the poverty alleviation based on Zakat with dynamic model focusing on the moving people in across Bangladesh.

References

- [1]. Al Qur'an (Surah Aj Jariah), verse 51:19.
- [2]. Bangladesh bureau of Statistics (2011), available at: <http://www.bbs.gov.bd/>.
- [3]. Qardhawi, Y. (1997). *Fiqh az-Zakat* (24th ed., Beirut: Mu'assasat al-Risalah, 1997), 37-38; Abdullah Ibn Muhammad ath-Thayyar, *az-Zakat wa Tatbiqatuha al-Mu'asirah* (2nd ed, al-Riyad: Maktabat al-Tawbah, 1993), 12.
- [4]. Chapra, M. Uer . (2000) "The Future of Economics: An Islamic Perspective". Leicester, UK: The Islamic Foundation.
- [5]. Sen, A., 1981. Poverty and famines: an essay on entitlement and deprivation. Oxford University Press. Lewis, M. K. (2001). Islam and accounting, *Accounting Forum*, 25(2), 103-127.
- [6]. Mohammed, J. A. (2007). Corporate Social Responsibility in Islam, Unpublished doctoral thesis, Auckland University of Technology. Retrieved.
- [7]. Mohamed Ibrahim, S. H.(2001). Islamic accounting – Accounting for the _ew Millennium? Paper presented at the Asia Pacific Conference. Kelantan, Malaysia: International Islamic University Malaysia. Retrieved.
- [8]. Hamid, S., Craig, R. & Clarke, F. (1993). Religion: A confounding cultural element in the international harmonization of accounting? *ABACUS*, 29(2), 131-148.
- [9]. Gambling, T. E. & Karim, R. A. A. (1986). Islamic and 'social accounting'. *Journal of Business Finance & Accounting*, 13(1), 39-50.
- [10]. Nasir, N. M. & Zainol, A. (2007). Globalisation of financial reporting: an Islamic focus. In Godfrey, J. M. & Chalmers, K. (Eds.), *Globalisation of accounting standards* (pp.261-274). Cheltenham, UK: Edward Elgar.
- [11]. Sulaiman, M. (2003). The influence of riba and Zakat on Islamic accounting. *Indonesian Management and Accounting Review*, 2 (2), 149-167.
- [12]. White, L. S. (2004). The influence of religion on the globalization of accounting standards. Retrieved September 1, 2007, from <http://cbfa.org/papers/2004conf/White.doc>
- [13]. Bakar, N and Rahman, A " A comparative Study of Modern Taxation." *J.KAU: Islamic Econ.*, Vol. 20, No.1, 25-40.
- [14]. Razak, M.I.M., Ismail, M., & Hamzah, A.S.A. (2013) Overview of Zakat collection in Malaysia: Regional Analysis. *American International journal of contemporary Research* Vol. 3 No.8, 140-148
- [15]. Yusoff, M., & Densumite, S. (2012). Zakat distribution and growth in the federal territory of Malaysia. *Journal of Economics and behavioral Studies*, 4 (8) ,449-456.
- [16]. Todaro, M.P., 1991, *Economic Development in the Third world*, Longman, second edition, USA.
- [17]. The United Nations, 2005., <http://www.un.org/en/development/desa/population/>
- [18]. Bakar, N and Rahman, A "A Comparative Study of Zakah and Modern Taxation" *J.KAU: Islamic Econ.*, Vol. 20 (1), 25-40
- [19]. AAOIFI (2010), *Financial Accounting Standards*, Accounting and Auditing Organization for Islamic Financial Institutions. Manama, Bahrain.
- [20]. Hasssan, M. Kabir (2008), Estimation of Zakah in Bangladesh with secondary macro-data. Website: <http://center for Zakat management.org>
- [21]. Rahman, Shah M. Habibur (1979). *Zakat: A case for equitable distribution of income and wealth. Thoughts on Islamic economics*, Islamic Economics Research Bureau, Bangladesh
- [22]. Shirazi, N. S. & Amin, M. F. (2006). Providing for the Resource Shortfall for Poverty
- [23]. Elimination through Potential Zakat Collection in OIC-member Countries: Reappraised.
- [24]. Tabung Baitulmal Sarawak (Pusat Sumber) Akhtar, M. R. (2000). Poverty Alleviation on a Sustainable Basis in the Islamic Framework. *The Pakistan Development Review*, 2(4), 631-647.
- [25]. Nadzri, F. A. A., AbdRahman, R. and Omar, N. (2012) Zakat and Poverty Alleviation: Roles of Zakat Institutions in Malaysia. *International Journal of Arts and Commerce*. 1 (7),. 61-72.
- [26]. Islamic Foundation Bangladesh (2014), Available at: <http://www.islamicfoundation.gov.bd/>.
- [27]. United Nations (2014), Available at: <http://www.un.org/en/development/desa/population/>
- [28].

Table 1: Scenario of Population and poor population in Bangladesh

SL.	Name of District	Total population (Census-2011)	Poor Population	Total Number of mosque	Year	Discounted Poor People
1	Kishoreganj	2,911,907	745448.192	3307	22.55	15.02
2	Dhaka	12043977	3083258.112	6780	45.47	30.31
3	Narsingdi	2,224,944	569585.664	3727	15.28	10.18
4	Faridpur	1912969	489720.064	4016	12.19	8.12
5	Gazipur	3403912	871401.472	2842	30.67	20.44
6	Gopalganj	1172415	300138.24	1743	17.21	11.47
7	Jamalpur	2292674	586924.544	3868	15.17	10.11
8	Madaripur	1165952	298483.712	2703	11.04	7.36
9	Manikganj	1392867	356573.952	1724	20.69	13.79
10	Munsiganj	1,445,660	370088.96	1478	25.03	16.70
11	Pirojpur	1113257	284993.792	3087	9.23	6.15
12	Mymensingh	5110272	1308229.632	8192	15.97	10.65
13	Narayanganj	2948217	754743.552	2006	37.63	25.08
14	Netrakona	2229642	570788.352	3231	17.67	11.78
15	Rajbari	1049778	268743.168	1255	21.41	14.27
16	Shariatpur	1155824	295890.944	2965	9.98	6.66
17	Sherpur	1358325	347731.2	1904	18.26	12.17
18	Tangail	3605083	922901.248	5763	16.01	10.68
19	Chandpur	2416018	922901.248	3688	25.02	16.69
20	Chittagong	7616352	1949786.112	7021	27.78	18.52
21	Comilla	5387288	1379145.728	8439	16.34	10.90
22	Cox's Bazar	2289990	586237.44	2472	23.72	15.82
23	Feni	1437371	367966.976	2094	17.58	11.72
24	Lakshmipur	1729188	442672.128	3114	14.21	9.47
25	Noakhali	3108083	795669.248	4159	19.13	10.28
26	Brahmanbaria	2840498	727167.488	2992	24.30	16.20
27	Bagerhat	1476090	377879.04	2775	13.62	9.07
28	Chuadanga	1129015	289027.84	1030	28.06	18.71
29	Jessore	2764547	707724.032	4368	16.20	10.81
30	Jhenaidah	1771304	453453.824	2092	21.68	14.45
31	Khulna	2318527	593542.912	2047	29.00	19.33
32	Kushtia	1676906	429287.936	1710	25.10	16.74
33	Magura	918419	235115.264	1589	14.80	9.87
34	Meherpur	655392	167780.352	877	19.13	12.76
35	Narail	721668	184747.008	1572	11.76	7.84
36	Satkhira	1985959	508405.504	2850	17.84	11.90
37	Bogra	3400874	870623.744	6223	14.00	9.32
38	Joypurhat	913768	233924.608	2222	10.53	7.01
39	Naogaon	2600157	665640.192	5104	13.04	8.70
40	Natore	1706673	436908.288	4215	10.36	6.92
41	Chapinwabganj	1647521	421765.376	4680	9.01	6.00
42	Pabna	2523179	645933.824	2112	30.59	20.38
43	Rajshahi	2595197	664370.432	5049	13.15	8.78
44	Sirajganj	3097489	792957.184	4518	17.56	11.71
45	Dinajpur	2990228	765498.368	5757	13.29	8.87
46	Kurigram	2069273	529733.888	4153	12.76	8.51
47	Lalmonirhat	1256099	321561.344	2450	13.12	8.75
48	Nilphamari	1834231	469563.136	2521	18.63	12.42
49	Panchagarh	987644	252836.864	1788	14.14	9.42
50	Rangpur	2881087	737558.272	5711	12.92	8.61
51	Gaibandha	2379255	609089.28	3463	17.59	11.73
52	Thakurgaon	1390042	355850.752	2814	12.65	8.43
53	Habiganj	2089001	534784.256	2504	21.35	14.23
54	Maulvibajar	1919062	491279.872	3440	14.28	9.53
55	Sunamganj	2467968	631799.808	3096	20.40	13.61
56	Sylhet	3434188	879152.128	5503	15.98	10.66
57	Khagrachari	613917	157162.752	415	37.88	25.24
58	Bandarban	388335	99413.76	456	21.81	14.54
59	Rangamati	595979	152570.624	376	40.58	27.05
60	Patuakhali	1535854	393178.624	4765	8.25	5.51
61	Jhalokati	682669	174763.264	2631	6.65	4.43
62	Bhola	1776795	454859.52	3473	13.09	8.74
63	Barisal	2324310	595023.36	5190	11.46	7.65
64	Barguna	892781	228551.936	3105	7.36	4.91
Total		143,773,866	37110510.3	213214	1179.16	783.68
Average		2246466.65	579851.72	3331.47	18.42	12.245