

Zakat Distribution Practice of Non-Institutional Zakat Management in Bangladesh

Md. Muhibur Rahman¹

¹Lecturer in Islamic Studies and Officer on Special Duty at the Directorate of Secondary & Higher Education, Bangladesh; PhD Fellow, Institute of Bangladesh Studies, University of Rajshahi, Rajshahi-6205, Bangladesh.

ABSTRACT

This study examines the methods and challenges of managing zakat outside of organized institutions in Bangladesh. A qualitative and quantitative approach is used to obtain a better understanding. The research encompasses an extensive field survey of 210 participants, comprising zakat payers and recipients from six districts. It was found that most of the zakat is directly given to recipients instead of flowing through formal channels, meaning there is a tendency for personal involvement, which has almost immediate impacts. Most respondents compute their available assets to determine the proportion to pay as zakat, yet only a part understand this process. Nevertheless, despite vast differences between overall contribution and actual money received by beneficiaries, cash remains the most common mode of distributing zakat. This difference shows the challenges in allocating funds. Besides, it identifies issues regarding the government, monitors what is given out, and indicates ongoing discussions on how effective institutional or non-institutional management is. The conclusions highlight a need to improve zakat management practices involving direct and institutional methods.

Keywords: Zakat, Distribution, Non-Institutional, Bangladesh, Zakat Practice

INTRODUCTION

Zakat, an essential component of the Islamic faith known as one of the Five Pillars of Islam, serves a vital function in the socio-economic structure of Muslim societies by effectively redistributing wealth to individuals who are in need. Non-Institutional Zakat Management (NIZM) is the system of zakat distribution by the individuals directly to the zakat recipients. Zakat distribution is a significant practice in Bangladesh, where most of the population is Muslim. Historically, zakat has been disbursed through direct individual contributions to beneficiaries or established formal organizations. Nevertheless, in recent years, there has been an increasing fascination with comprehending the intricacies of non-institutional zakat management, which entails the direct distribution of zakat without the participation of established organizations.

While it is preferable to give zakat to the state or a zakat agency, there is no wrongdoing in directly giving zakat to the beneficiaries, especially in cases where there is a lack of trust in the state or zakat agency (Owoyemi, 2020). The main purpose of Zakat is to foster socio-economic equality and justice (Nawai & Ruzaiman, 2022). Zakat substantially impacts economic growth, indicating that an increase in zakat funds leads to a corresponding increase in economic growth (Ridlo & Mochlasin, 2024). The realization of the overarching goals of Islamic law in society is significantly contingent upon the efficient collection and equitable distribution of Zakat (Sayuthi & Juisin, 2024). Zakat has a significant potential to increase the productivity and efficiency of the impoverished through capital or other items for productive enterprises (Arif et al., 2024).

Poverty is a significant issue that Bangladesh confronts, alongside numerous

other challenges. According to the Household Income and Expenditure Survey (HIES) of 2022, the national poverty rate, measured by the Headcount Ratio, is estimated to be 18.7 percent, using the upper poverty line. The poverty rate in rural regions is projected to be 20.5 percent, whereas in urban areas, it is estimated to be 14.7 percent (HIES-2022, 2023). Street children in Bangladesh are commonly found in large cities and towns, enduring a miserable life due to extreme poverty. Most of these street youths beg (Islam, Nasrin, et al., 2023). Implementing the Zakat system in Bangladesh can eradicate street begging (Billah & Alam, 2017). Income inequality is a significant issue in Bangladesh. In 2020, the Gini coefficient, a metric used to quantify income inequality, stood at 0.482, indicating a substantial level of income disparity within the country (World Bank, 2022, as cited in Ferdous, 2023). Zakat empowerment programs and business assistantships promote the expansion of recipients' enterprises, improving overall well-being (Mawardi et al., 2022). Zakat is obtained from affluent individuals and distributed to indigent and impoverished individuals to support their sustenance (Obaidullah, 2015).

In Bangladesh, individuals who are obligated to pay zakat typically distribute it on an individual basis. When zakat payers announce the zakat distribution program at their residence or business, the poor and needy frequently gather in significant numbers, occasionally leading to unfortunate incidents. Over the past three decades, a total of three hundred zakat recipients lost their lives due to inadequate zakat management, resulting in fatal incidents in crowded areas (Rahman & Obaidullah, 2021). A total of twenty-seven individuals lost their lives at the Noorani Jorda factory in Mymensingh city as a result of the intense crowd pressure and trampling that occurred during the collection of Zakat clothing (*Stampede in Zakat Delivery*, 2015). Ten individuals perished, and thirty

fell ill due to a stampede and heatstroke incident in the Satkania upazila of Chattogram districts, which occurred during the collection of zakat and iftar items (Alamgir & Ullah, 2018). By observing those occurrences, individuals often misconstrue the function of Zakat in promoting socio-economic well-being.

Although Islamic social funding systems like Sadaqat, Waqf, and Zakat have not fully realized their potential, they can still contribute to development. The precise global magnitude of the ISF cannot be ascertained with accuracy. Several groups have provided conflicting figures regarding the worldwide scope of these instruments. The Islamic Development Bank (IDB), a significant proponent of Islamic social finance instruments, reports that the annual value of global Zakat collections surpasses US\$1 trillion (Dirie et al., 2023; Rehman, 2019). According to research, the Zakat funds in Bangladesh are estimated to be BDT 883,979.66 million when calculated using traditional Zakat techniques and BDT 542,563.92 million when calculated using modern or alternative Zakat methods. The figures correspond to 3.79% and 2.33% of the nation's Gross Domestic Product (GDP), respectively (Jahangir & Bulut, 2022). The current budget may be covered by 23% through the national Zakat volume, surpassing the amount designated for social protection. This suggests that the Zakat has a substantial potential impact (Hassan et al., 2024). To enhance the effectiveness of Zakat compliance, it could be beneficial to introduce legislative measures such as offering tax refunds for prompt Zakat payment and establishing specific goals for Zakat collection. These measures could act as supplementary motivators. Collaborations between organizations that collect Zakat and national/international development organizations can improve the administration and implementation of Zakat (Hassan et al., 2024). However, challenges still need to be addressed to optimize the effectiveness of Zakat administration and encourage greater financial contributions

from Zakat payers. It is essential to consistently follow Zakat regulations to fully achieve Zakat's potential advantages (Sawmar & Mohammed, 2021).

This study employs a structured questionnaire survey to explore the existing methods and choices in Bangladesh's non-institutional zakat distribution practice. The research aims to offer a comprehensive overview of zakat's calculation, distribution, and reception outside institutional frameworks.

LITERATURE REVIEW

Zakat Distribution System in Islam

Islamic literature indicates that a non-institutional zakat distribution system is not an ideal method of zakat management. Zakat is an Arabic term that signifies the act of purifying, fostering growth, and/or promoting increase. It signifies the process of enhancing the purity of one's soul through growth (Owoyemi, 2020). Islam, as a comprehensive system of principles, tackles the problem of economic instability by emphasizing the responsibility of the wealthy to use their wealth to enhance society. Islam places great importance on philanthropy and generosity, with many Muslims viewing charity as a form of religious devotion (Hartono, 2023). Zakat management institutions must demonstrate their capacity to operate with utmost efficiency to validate their existence (Johari, 2023). Al-Qardawi (2014) said, "The Islamic State takes on the responsibility of collecting and distributing Zakat. It is widely agreed among scholars that the state should appoint individuals to collect Zakat, as this was the practice of the Prophet (pbuh) and his Successors" (p. 627-632). As per Allah's instructions, there are eight distinct categories of individuals designated as the recipients of Zakat. The Amils, individuals involved in the administration of Zakat, are classified into these eight categories, which is a significant matter of consideration. The Quran stipulates that

"Sadaqah (Zakat) is designated for specific groups of individuals: the impoverished, the destitute, *Amil*-those responsible for its distribution, those with a strong inclination towards the faith, those involved in freeing slaves, those burdened with debt, the cause of Allah, and travelers in need. This is an obligatory duty mandated by Allah" (Al-Quran, 9:60). *Amil* belongs to the third group out of eight groups of individuals eligible to receive Zakat. Ibn Kathir (2000) said, "These individuals are responsible for gathering taxes (Zakat) and distributing them to the intended beneficiaries while also receiving a salary for their services" (p. 7:221). An *Amil* Zakat is tasked with supervising the administration of Zakat, which includes the collection and identification of eligible recipients, locating them, and distributing and delivering the funds to them (Hakim & Gunawan, 2020). The inclusion of the *amil* system in this verse indicates the need to establish an organization specifically focused on collecting and distributing Zakat.

Effective Distribution

Islamic scholars stress the importance of fulfilling basic needs before engaging in productive distribution, such as acquiring capital or income-generating assets (Sarif & Kamri, 2009). An effective strategy for reducing poverty involves offering products or financial aid (Yuan et al., 2022). Multiple studies suggest that offering monetary grants to impoverished individuals is as practical, if not more effective, than various traditional assistance methods in reducing poverty. Transferring funds is becoming more cost-effective (Blattman & Niehaus, 2014). Zakat can serve as a funding source for income generation. It could acquire fertilizer, machinery, and other essential items for the disadvantaged. According to Imam Al-Nawawi, a craftsman should be provided with enough money to purchase necessary tools and equipment, regardless of their monetary value. The amount should be such that the craftsman can earn an income nearly sufficient to cover their basic needs

(Al-Nawawi, 2014, p. 6:194). The zakat funds allocated to the recipients should be sufficiently substantial to help them escape poverty. Al-Nawawi discussed the amount of zakat that should be contributed in this situation. He stated that *مَا تَحْصُلُ بِهِ الْكِفَايَةُ عَلَى الدَّوَامِ* “(The amount) by which permanent sufficiency will be achieved” (Al-Nawawi, 2014, 6:193). The distribution of zakat funds is determined by the recipient's employment status and living expenses. For individuals unable to work due to physical limitations, the zakat fund should be allocated to ensure they have enough resources to sustain themselves for the entirety of their lives. Furthermore, the allocation of zakat is established based on the current mean spending of the nearby community. Regarding this matter, al-Dusuqi, a scholar of the Maliki school of thought, along with most Hanbali Islamic scholars, believes that zakat should be distributed as a monthly income to the recipient and their dependents, specifically intended for the impoverished and needy individuals (Lubis, 2019).

Zakat Distribution System in Bangladesh

In Bangladesh, Zakat is mainly distributed through charitable initiatives by madrasas (Islamic schools), personal connections, impoverished relatives, and Zakat organizations associated with the government and the private sector. The transparency and efficiency of how these institutions manage Zakat funds is questionable (Adnan et al., 2023). According to the 2022 and 2023 census data, Bangladesh is primarily populated by Muslims, with 91.08% of the population practicing Islam (Census-2022, 2023). Zakat is a customary religious donation that is frequently observed in Bangladesh. Bangladesh employs two distinct forms of Zakat management practices: institutional and non-institutional. Institutional Zakat Management (IZM) refers to the process by which institutions gather and allocate Zakat funds. Non-institutional Zakat management (NIZM) refers to individuals' direct distribution of Zakat. Nevertheless, the

government formally instituted the practice in the late 1970s (Absar, 2024). The private sector has demonstrated tremendous success in operations, activities, and public acceptance in managing Zakat, as stated by Absar (2024). Although Zakat payers dislike certain conflicting aspects, they still follow the customary norms. Furthermore, most of the Zakat funds are allocated towards purchasing affordable clothing adorned with celebratory patterns for the recipients. They possess a deficiency in understanding Islamic law and the validity of such actions. Experts assert that these activities lack the necessary elements to be considered a legitimate system for distributing Zakat and are ineffective in alleviating poverty (Islam, Mitu, et al., 2023). The scattered distribution of zakat does not appear to have any discernible impact on alleviating poverty. When zakat payers announce the zakat distribution program at their residence or place of business, numerous individuals who are impoverished and in need of assistance tend to congregate in large numbers; this can sometimes lead to accidents.

METHODOLOGY

This study utilized a predominantly qualitative methodology, supplemented with some quantitative data, to illustrate the practices of non-institutional zakat distribution in Bangladesh. Both primary and secondary data have been employed. Primary data was acquired by administering a questionnaire survey to the study sample, comprising individuals who both contribute to and receive Zakat from NIZM. 210 participants, including 110 Zakat payers and 100 Zakat recipients, were randomly selected for the field survey. The survey was conducted using a structured questionnaire. The sample was chosen through a snowball sampling technique from Thirteen Upazilas/Thanas, encompassing both urban and rural regions from six districts (Dhaka, Manikganj, Sylhet, Moulvibazar, Rajshahi, and Chapainawabganj) in Bangladesh. The data was collected via a sequence of

face-to-face interviews carried out from September 2023 to March 2024. The Quran and hadith, which serve as the primary sources of Islamic literature, have been deemed indispensable. The researcher has collected secondary data from various

sources, including books, journals, articles, periodicals, thesis papers, dissertations, newspapers, institutional publications, websites, blogs, and other electronic materials.

Zakat Calculation Before Distribution

Table 1 shows that a significant portion of the zakat payers (83%) acknowledged that they calculated their assets before the annual zakat distribution. On the other hand, 27% of the respondents distributed without

FINDINGS AND DISCUSSION

calculation. The data suggests that most participants are actively involved in computing their Zakat. This discovery demonstrates a notable level of consciousness and dedication to upholding directives regarding Zakat contributions.

Table 1 Calculation for Zakat payment

Criteria	Frequency	Percent
Yes	83	75.5
No	27	24.5
Total	110	100.0

Source: Field survey, 2023-24.

Calculation System of Zakat

Table 2 illustrates the Zakat calculation method utilized by the Zakat payers. 48 respondents (43.64%) prefer self-calculation as a general approach. Remarkably, 19 participants (17.27%) asked Mufti or alim

(Islamic scholars) to compute their Zakat. This exemplifies a dependence on traditional religious expertise to determine the calculation of Zakat, with a minor incorporation of technology.

Table 2 Zakat Calculation System

Calculation System	Frequency	Percent
Self-Calculation	48	43.64
Knowing from Mufti or Alim	19	17.27
Asking the Local Imam	9	8.18
Using the Zakat Calculator App	5	4.55
Not calculated	29	26.36
Total	110	100.00

Source: Field survey, 2023-24.

Knowledge for Zakat Calculation

Table 3 analyzes the comprehension of individuals contributing to Zakat and the

approach employed to compute Zakat. Most respondents (62.7%) admitted to a lack of understanding regarding this calculation, while only 37.3% claimed to be familiar

with the Zakat calculation system. The respondents' limited understanding of Zakat

calculation highlights the potential effect on the accuracy of their Zakat contributions.

Table 3 Having Knowledge of Zakat Calculation

Category	Frequency	Percent
Yes	41	37.3
No	69	62.7
Total	110	100.0

Source: Field survey, 2023-24.

Zakat Payment Method

Table 4 summarizes zakat distribution methods. Most respondents (68.2%) give zakat directly to recipients. This direct approach may be driven by a desire for

personal assurance that the zakat will reach those in need. Significantly, 30% of respondents use institutional and non-institutional management to maximize their zakat's effectiveness and reach.

Table 4 Zakat Payment Method

Category	Frequency	Percent
Through Institution	2	1.8
Directly to zakat recipients	75	68.2
Both (Through Institution and Directly to zakat recipients)	33	30.0
Total	110	100.0

Source: Field survey, 2023-24.

Criteria of Giving priority in zakat distribution

Table 5 shows that the primary factor of importance is giving priority to relatives, as chosen by 48.45% of the participants. This preference for family members demonstrates a robust inclination to support immediate relatives in fulfilling zakat obligations. Neighbors are the second most prioritized demographic, accounting for 16.15% of the responses, indicating a focus on

community-oriented allocation of zakat. Additionally, villagers constitute a significant group, as 22.98% of respondents consider them a priority. However, the attention given to madrasah students and orphans is relatively low, accounting for only 6.83% and 5.59% of the responses, respectively. The distribution highlights the differing levels of significance given to various groups in the context of zakat allocation.

Table 5 Criteria of Giving priority in zakat distribution

Category	Frequency	Percent
Relative	78	48.45
Neighbor	26	16.15
The villagers	37	22.98
Madrasah students	11	6.83
Orphan	9	5.59
Total	161*	100.00

Source: Field survey, 2023-24. *Multiple response

Items of Zakat distribution

Table 6 displays the categories of items that are distributed as zakat. The cash distribution method is the most common, representing 69.55% of the overall distribution frequency. The distribution of

products, which encompasses goods and essential items, accounts for 30.45% of the total. The data additionally indicates that 79 recipients were provided with monetary funds and physical goods, implying a comprehensive strategy to address a wide range of requirements.

Table 6 Items of Zakat distribution

Items of Zakat	NIZM Payers	NIZM Recipients	Total Frequency	Percent
Cash distribution	105	96	201	69.55
Products distribution	40	48	88	30.45
Total	145	144	289*	100.00

Source: Field survey, 2023-24. *79 recipients were provided with both cash and products.

Amount of Cash Provided as Zakat

Table 7 displays the range of cash amounts that are allocated as zakat. The data indicates that around 64.29% of zakat recipients received donations between BDT 1,000 and 10,000, implying that most contributions fall within this lower range. This could suggest that Bangladeshi zakat

payers typically allocate just a tiny amount of zakat, which is insufficient for the recipients to alter their destiny. A small proportion of recipients received higher amounts, with only 9.05% receiving between BDT 10,001 and 20,000, and an even smaller number receiving amounts above this range.

Table 7 Amount of cash provided as zakat

Amount Range	NIZM Payers	NIZM Recipients	Total Frequency	Percent
BDT 1-10000	43	92	135	64.29
BDT 10001-20000	17	2	19	9.05
BDT 20001-30000	11	2	13	6.19
BDT 30001 or above	22	0	22	10.48
Not given/No comment	17	4	21	10.00
Total	110	100	210	100.00

Source: Field survey, 2023-24.

Distributing Insufficient Zakat Fund

Table 8 presents data on the overall distribution of zakat funds in the study area. The total amount contributed by Zakat payers was BDT 4,143,500, with an average contribution of BDT 46,038.89 per payer. On the other hand, the total amount received by recipients was BDT 307,150, with an

average of BDT 3,233.16 per recipient. There could be concerns regarding the sufficiency and allocation of funds. The mean and median values accentuate the discrepancy in distribution, as zakat payers contribute substantially more significantly than the actual amounts received by recipients.

Table 8 Total zakat fund provided in the study area (BDT)

Respondent Group		Frequency	Sum	Mean	Median	Mode
NIZM	Zakat Payers	90	4143500.00	46038.89	16500.00	5000
	Zakat Recipients	95	307150.00	3233.16	2000.00	1000
Total		185*	4450650.00			

Source: Field survey, 2023-24. *The frequency is low because 25 respondents were unwilling to comment.

Name of Distributed Products

Table 9 provides a comprehensive scenario of the various product categories distributed through zakat. Food and clothes are the most widely distributed items, accounting for 20.75% and 21.58% of the overall product

distribution. Conversely, distributing items like rickshaws, sewing machines, and animals is less common. 50.62% of the participants indicated that they did not engage in the delivery or receipt of the product. This indicates that they have either paid or received money in physical currency.

Table 9 Name of Distributed Products

Category	NIZM Payers	NIZM Recipients	Frequency	Percent
Rickshaw	1	2	3	1.24
Sewing machine	5	2	7	2.90
Foods	25	25	50	20.75
Clothes	23	29	52	21.58
Animal	5	2	7	2.90
Not given or got products	70	52	122	50.62
Total	129	112	241*	100.00

Source: Field survey, 2023-24. *Multiple response

Value of Distributed Products

Table 10 displays the financial worth of the distributed products. Most distributed products are priced between BDT 1,000 and 10,000, accounting for 30.95% of the total

value. This range signifies the predominant value range for zakat products. Categories with higher values, specifically those over BDT 10,000, are reported less often, indicating a smaller size of distributions with high values.

Table 10 Value of Distributed Products

Value Range	NIZM Payers	NIZM Recipients	Total Frequency	Percent
BDT 1-10000	23	42	65	30.95
BDT 10001-20000	6	1	7	3.33
BDT 20001 or above	4	2	6	2.86
Not given/No comment	77	55	132	62.86
Total	110	100	210	100.00

Source: Field survey, 2023-24.

The present state of Distributed Products

Table 11 provides an overview of the present state of distributed products. Approximately 56.67% of the products were either not provided, or their condition is uncertain, indicating potential challenges in monitoring

the status of distributed items. Of the products with known conditions, 35.71% were consumed and discarded, suggesting a long-term usefulness or storage deficiency. Only a fraction of products have been sold or generated income, indicating the distributed items' restricted functional utility.

Table 11 Present State of Distributed Products

Condition of Products	NIZM Payers	NIZM Recipients	Total Frequency	Percent
has been sold	1	3	4	1.90
Acting as a means of earning	6	3	9	4.29
Ruined	0	3	3	1.43
Enjoyed and wasted	34	41	75	35.71
Not given/ Don't know	69	50	119	56.67
Total	110	100	210	100.00

Source: Field survey, 2023-24.

Crowd In Zakat distribution

Table 12 evaluates whether the distribution of zakat involves a large group of people. Approximately 22.38% of participants indicated that zakat distribution is accompanied by many people, suggesting potential difficulties in organizing

distribution events, and ensuring fair access. On the other hand, 77.62% of the participants stated that there was no crowd participation, indicating that most zakat distributions are organized to prevent large gatherings.

Table 12 Crowd in Zakat distribution

Category	NIZM Payers	NIZM Recipients	Total Frequency	Percent
Yes	4	43	47	22.38
No	106	57	163	77.62
Total	110	100	210	100.00

Source: Field survey, 2023-24.

Need for Institutional Zakat Management

Table 13 presents the preferences regarding the methods used for distributing zakat. Most respondents, specifically 58.57%, endorse the institutional management of zakat, indicating a belief in the advantages of organized systems for ensuring efficient

and transparent allocation. Conversely, 41.43% of individuals prefer non-institutional methods, suggesting that most still emphasize direct or informal ways of distributing zakat. This preference highlights the ongoing discussion regarding the equilibrium between institutional and non-institutional management of zakat.

Table 13 In which way zakat should be distributed

Category	NIZM Payers	NIZM Recipients	Total Frequency	Percent
Institutionally	57	66	123	58.57
Non-institutionally	53	34	87	41.43
Total	110	100	210	100.00

Source: Field survey, 2023-24.

CONCLUSION

This research comprehensively investigates the existing techniques employed for disbursing zakat outside of formal institutions in Bangladesh. It employs predominantly qualitative data to offer a thorough analysis. The questionnaire survey findings suggest that most participants, precisely 68.2%, favor giving zakat directly to the recipients rather than paying with institutional channels. This preference demonstrates a pronounced inclination towards actively participating and exerting immediate influence in the distribution of zakat. A significant number of zakat donors contribute their zakat through both institutional and non-institutional channels, demonstrating an increasing recognition of the effectiveness of institutional administration. Furthermore, the study highlights a significant inadequacy in calculating zakat. While most individuals who pay zakat state that they calculate their zakatable assets, 62.7% do not thoroughly understand the calculation process. Their lack of comprehension may impact the accuracy and effectiveness of their contributions. The analysis also uncovers a variety of criteria utilized in the prioritization of zakat, with a notable preference for aiding poor relatives, followed by residents and individuals from the same community. This pattern signifies a zakat distribution strategy that prioritizes the

community, aligning with the conventional familial and communal support principles. Regarding the distribution of zakat, cash remains the most common method, accounting for 69.55% of all distributions. This is because cash provides recipients with flexibility and immediate utility. However, there is a significant difference between the total zakat donations and the amounts received by beneficiaries, indicating potential issues with the allocation and effectiveness of fund distribution. The condition and utility of distributed products also present challenges, as a substantial portion of the products are either unavailable or their condition is uncertain, and many items are used and wasted instead of being efficiently utilized. This emphasizes the need for improved surveillance and regulation of scattered goods. In addition, sizable crowds during zakat distribution events were seen, and preferences for utilizing institutional management in zakat distribution practices were observed. The study emphasizes the significance of implementing a comprehensive strategy for managing zakat. This involves utilizing the benefits of institutional management to enhance effectiveness, transparency, and inclusiveness. The findings suggest that while direct, individual distribution is prevalent, there is a growing recognition of the potential benefits of formal institutional management in ensuring equitable and efficient zakat distribution.

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Md. Muhibur Rahman

Lecturer in Islamic Studies and Officer on Special Duty at the Directorate of Secondary & Higher Education, Bangladesh; PhD Fellow, Institute of Bangladesh Studies, University of Rajshahi, Rajshahi-6205, Bangladesh.