

## THE CONCEPT OF *ZAKAT* AND DEVELOPMENT: A CASE OF MADRASAH EDUCATION IN BANGLADESH

Mohammad Saiful Islam<sup>a\*</sup> and Assoc. Prof. Dr. Abd Halim Mohd Noor<sup>b</sup>

<sup>a\*</sup> Ph.D. Candidate, Department of Fiqh & Usul al-Fiqh, International Islamic University Malaysia, Mail:  
[saiful.netbd@yahoo.com](mailto:saiful.netbd@yahoo.com) . Hp: +60169086520

<sup>b</sup> Director, Centre for Islamic Philanthropy and Social Finance, University Technology MARA (UiTM), Mail:  
[drabdhali@bdrmelaka.uitm.edu.my](mailto:drabdhali@bdrmelaka.uitm.edu.my) . Hp: +60136536153

### Abstract

The payment of *Zakat* by the owners of wealth is one of the five pillars of Islam. It is acceptable in Islamic law to distribute *Zakat* to the eight categories listed when and where it is considered to be most needed. One of the top priorities of today is the education of young Muslims to preserve and develop their Islamic identity and self-awareness. This paper studies how *Zakat* contributes to developing madrasah (Islamic school) education and how it is a valuable way to help Islamic education in Bangladesh. It addresses the following questions: 1) how do madrasah manage their finance, income, and expenditures? 2) what type of the madrasah education system in Bangladesh? 3) are madrasah students eligible for food-for-education, textbook, and scholarship programmes? This paper will also study the potential effects of *Zakat* implementation within the context of contemporary society in developing madrasah education. Finally, it will offer suggestions and recommendations for future development.

**Keywords:** *Zakat*, Development, Madrasah Education.

### INTRODUCTION

*Zakat* is an obligatory contribution of a Muslim to be spent on specified activities as listed in the Qur'an. Islam has clearly stated that the poor and destitute have their shares in the wealth of the rich. The existence of the system of *Zakat* and *Sadaqah* (charity) is to ensure that wealth will be equitably distributed in the Islamic economy and that the wealth should not be in the hands of a few greedy individuals. Islam guarantees the provision of basic needs; i.e. food, clothing, shelter, education, and healthcare to all. Many developing nations, including all the

\* Corresponding Author

Muslim countries, since none of them has achieved a developed nation status, have been pushing and formulating development strategies to achieve sustainable economic development and improve their standard of living. One of the challenging tasks is how to plan an effective education strategy to establish and provide human capital according to the need of the nation. In this regard, the Muslim developing nations should focus on education in the primary, secondary, and tertiary education in science and technology to improve their capacity in research and development.

*Zakat* is one of the pillars of faith in Islam that emphasises socioeconomic development. Any discussion on *Zakat* in the context of worship cannot be disconnected from the socioeconomic factor, especially in aiding the underprivileged based on the *Maslahat* (public interest) concept (Qardhawi, 1987). *Zakat* carries the meaning of producing a certain amount from a specific wealth for the benefit of those who are entitled to receive it as stipulated by Allah. The primary purpose of *Zakat* is to redistribute the wealth of the society among the poor (M.N. Siddiqui, 1978). *Zakat* is not purely welfare-oriented that relies on the contribution of the giver, but an obligation that must be carried out to qualified recipients. Therefore, it is pertinent that the management of *Zakat* is made efficient to ensure that the rights of the recipients and the society, especially for education in madrasah in Bangladesh. The paper begins with an introductory remark about the term *Zakat* with its development and education. This study will investigate how madrasah authorities manage their finance in particular from *Zakat* money. It discusses whether *Zakat* expenditure and education have a significant impact on economic activities in Bangladesh.

### **Aim and Objective of the Study**

*Zakat* is a very important issue all over the world for development and successful democracy. This research examines the relationship between *Zakat* and development. It also shows the perception of Muslim scholars in *Zakat* money as to whether it can be used for educational purpose and how *Zakat* can be used in an organised way for human development.

### **Methodology**

The analytical method is a form of qualitative research in which documents are interpreted by the researcher to provide the real explanation of the topic. Analyzing documents

\* Corresponding Author

incorporate the themes, contents, and other fundamental issues through reading, skimming, and interpretation. Therefore, this study has been developed by reviewing current books, journals, reports, and publications. Various methodologies have been used, most importantly, library works, analysis of data and its compilation which relate to the madrasah education system of Bangladesh. This study also adopts a descriptive method that depends on contemporary literature, databases and papers presented at various conferences and seminars. At the same time, this study will deal with practical issues of madrasah education in Bangladesh using empirical method. The following figure 1 indicates the research method. (Developed by authors)

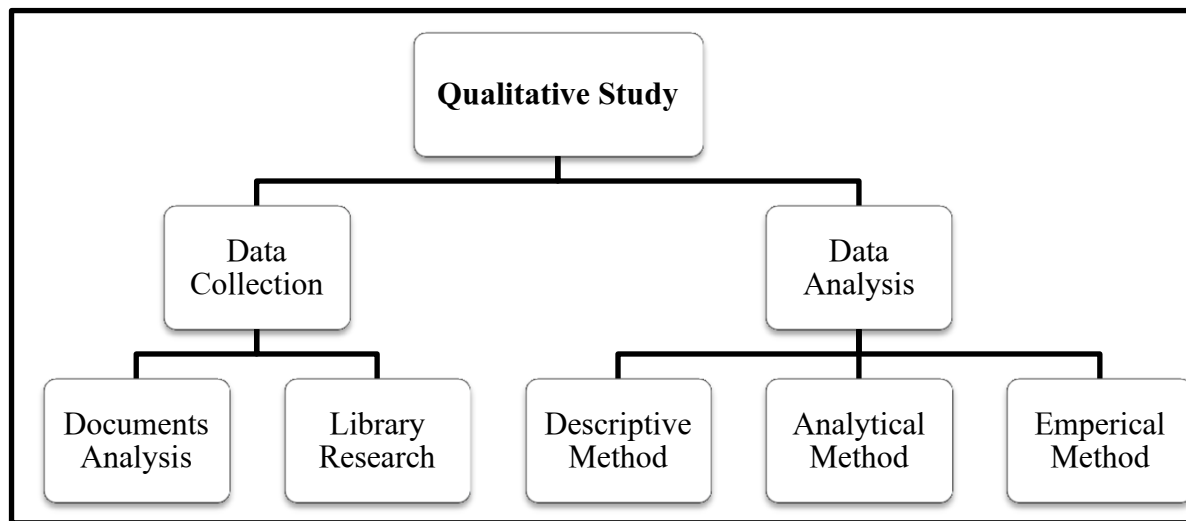


Figure 1: Research Methodology

### Scope of the Study:

The research component includes the definition of *Zakat*, normative frameworks, and the education system in Bangladesh. It discusses the education and development policy in Bangladesh from primary, secondary, higher secondary and higher degree in madrasah level.

### **ZAKAT AND DEVELOPMENT IN ISLAM**

Development is an important issue in Islam. Bangladesh as a small country having a large population makes development an important issue requiring proper action. To make it more effective it should be included in the formal, informal and non-formal education system in the country. According to Kahf (1999) as quoted by Bakar and Rashid, (2010), the United Nations

General Assembly recognised that sustainable development is an urgent social and ecological need. Education is an indispensable element for achieving sustainable development leading to the declaration of the 10-year period beginning 2005 as the Decade of Education for Sustainable Development (DESD). Sustainable development is part of peace education. In this regard, *Zakat* helps to achieve sustainable human development because the main objective of *Zakat* is the achievement of socioeconomic justice. *Zakat* funds might be used in development projects, educational services, and health care services as long as the beneficiaries of such projects fulfil the criteria to be recipients of *Zakat* (Hassan, 2010). *Zakat* has been proven as a unique mechanism of wealth distribution. Bakar and Rashid (2010) states that if Muslims truthfully applied the system of *Zakat* as ordained by Allah and His Messenger, the splendid objectives of *Zakat* were fulfilled. In line with that, *Zakat* serves as a unique mechanism of compulsory transfer of income and wealth for bridging the gap between the rich and the poor in the society (Bakar & Rahman, 2007). In other words, *Zakat* as a financial system will integrate to bridge the rich-poor gap and reduce social problems in the Muslim and may contribute to economic activities to achieve sustainable development. In short, according to Zaim (1989) *Zakat* also has a multiplier effect on the economy.

### **The Real Concept of *Zakat***

*Zakat* is one of the five pillars of Islam, which has been made obligatory by Allah to Muslims to carry out. According to the basic principles of Islam, the *Zakat* institution has to be established first within the Muslim society in a well-organised way (Shawal, 2009; p. 1). In another definition, *Zakat* is a portion of a man's wealth which is designed for the poor (Bakar & Rahman, 2007). In addition, *Zakat* is an obligation in respect of funds paid for a specified type of purpose and specified categories. It is a specified amount prescribed by Allah the Almighty for those who are entitled to *Zakat* as specified in the Quran. The word *Zakat* is also used to indicate the amount paid from the funds that are subjected to *Zakat* (AAOIFI, 2010). The obligation to pay *Zakat* is linked to the order to perform prayer as stated in the Holy Qur'an.

A strong emphasis is placed to abide by such obligations among Muslims. Prayer is an act of worship expressing a Muslim's gratitude for the bodily blessings bellowed by Allah, while *Zakat* is an act of worship expressing a Muslim's gratitude for Allah's financial gifts (Awang & Mokhtar, 2012). There is no doubt that *Zakat* is essential as a social welfare levy imposed on the

\* Corresponding Author

Muslim society's wealthier members and more prosperous businesses and thus helps to close the gap between the poor and the rich (Abdul Rahman & Awang, 2003). *Zakat* requires the financially able to contribute a sum of money in order to support specific groups of people, according to eight categories (Ghani & Said, 2011). The practice and management of *Zakat* differ between countries, although in early Islamic states, *Zakat* funds were collected and managed by the state, *Zakat* management has gone through historical challenges after the extinction of early Muslim states (Hassan, 2010).

### **The Philosophy of *Zakat***

Prophet Muhammad (peace be upon him) has considered poverty a serious matter to eradicate the poverty. His stand on poverty could be seen when he reminded his companions that *Zakat* must be disbursed to assist the poor. A similar stand was held by Imām Abū Hanifah who declared that the wealth of *Zakat* must be used to protect the welfare of the poor (al Qardhawi 1987). In relation to this, Khaf (1999) argues that *Zakat* is an instrument to eradicate poverty among the members of the Muslim society. To obtain this objective, the *Zakat* fund must be utilised to develop the economy of the Muslims so that the wealth of *Zakat* could be regarded as productive assets to achieve this means. However, *Zakat* distribution aims to alter the lives of the poverty-stricken by making them rich. For this purpose, *Zakat* is not necessarily being given to all categories if there are those who need more *Zakat*. With regard to this, Muhamad Abdul Mun'im (1997) maintains that the obligatory nature *Zakat* should become a catalyst to aid the Muslims in four aspects through the goal of *Zakat* distribution to resolve the poverty issues, to establish social justice, to develop a society based on love, mutual solidarity, brotherhood and to purge from the poor feelings of hatred and animosity that they might have for the rich. In this context, M. Shabri (1998) also argues that *Zakat* has its strength as it unites the Muslims, builds better relations between them and makes the Muslims work together. *Zakat* also functions as a welfare instrument to overcome economic issues or as a means to stabilise the economy of the Muslims.

### **Views of Scholars on *Zakat* for Education**

The views expressed by the founders of three scholars of jurisprudence, namely Shafi, Malik, and Ahmed bin Hanbal are noteworthy. "According to Malik and Ahmed bin Hanbal, the

amount paid in *Zakat* must be enough for one-year requirement. Imam Shafi treats this in a life term perspective and maintains that the poor should be given *Zakat* enough for their lifelong requirements of a normal life span” (Hassan, M. K., 2006). A Fatwa issued by the International Shari’ah Board on *Zakat* (ISBOZ) explains that *Zakat* funds might be used in undertaking development projects, educational services, and health care services as long as the beneficiaries of such projects fulfil the criteria to be recipients of *Zakat* (Kahf, Monzer, 2006). According to Ibn Taymiyyah (in his fatwa 28; 274) *Fee-Sabeelillah* means (spending) to fund the *Mujahideen* who are not given enough from *Bait-al-Maal* to carry out *Jihad*. In his manual ‘*Fiqh-al-Zakat*’ Sheikh Yusuf Al-Qaradawi says that he does not favour expanding the term “*fee-Sabeelillah*” to include many items of expenditure. He does, however, accept that *Jihad* is not specifically limited to the physical act of fighting in defence of the *Ummah*. It includes, he says, “saying a word of truth to an oppressive ruler”. It is not allowed to use *Zakat* under the heading of *fee-Sabeelillah* to fund buildings, bridges, hospitals or mosques. It is allowed to pay for people calling others to Islam (*da’yee*) and those teaching the religion of Islam directly. In a more extended sense, it can also refer to the production and distribution of Islamic books and materials to spread the message of Islam, although some caution is called for in this latter respect.

Another heading “*Lil-Fuqara*” means the poor; i.e. those with no income or no means of support. Someone in such a position may not have the resources to educate his or her child in an Islamic way, being unable to pay school fees. Such a person may be given *Zakat*. Contemporary scholars such as Sheikh Ibn Gibrien and Sheikh Ibn Qaoud say that it is allowed to give *Zakat* to those Muslims who do not have sufficient earnings to cover their children’s education needs, or to enter them into Muslim schools in non-Muslim societies where the only alternative would be to enter the children into Christian or secular schools. Sheikh Ibn Qaoud believes that it is necessary to give the *Zakat* direct to the recipient who then has to hand it to the school, whereas Sheikh Ibn Gibrien feels it is permissible to pay the *Zakat* direct to the school in payment of the fees as long as the parents or guardians of children concerned are aware that the fees have been paid in part or in full out of *Zakat* funds. Another heading *Lil-Masakeen* which means *Zakat* may be payable in respect of children’s education is that of *Al-Masakeen* (the needy). That is, if someone has a job, a house and necessities, but is unable to afford the expense of sending his/her children to a Muslim school.

## MADRASAH EDUCATION IN BANGLADESH

Madrasah education is one of the important trends in education and human development in Bangladesh. The following figure 2 indicates types of madrasah education in Bangladesh. (Developed by authors)

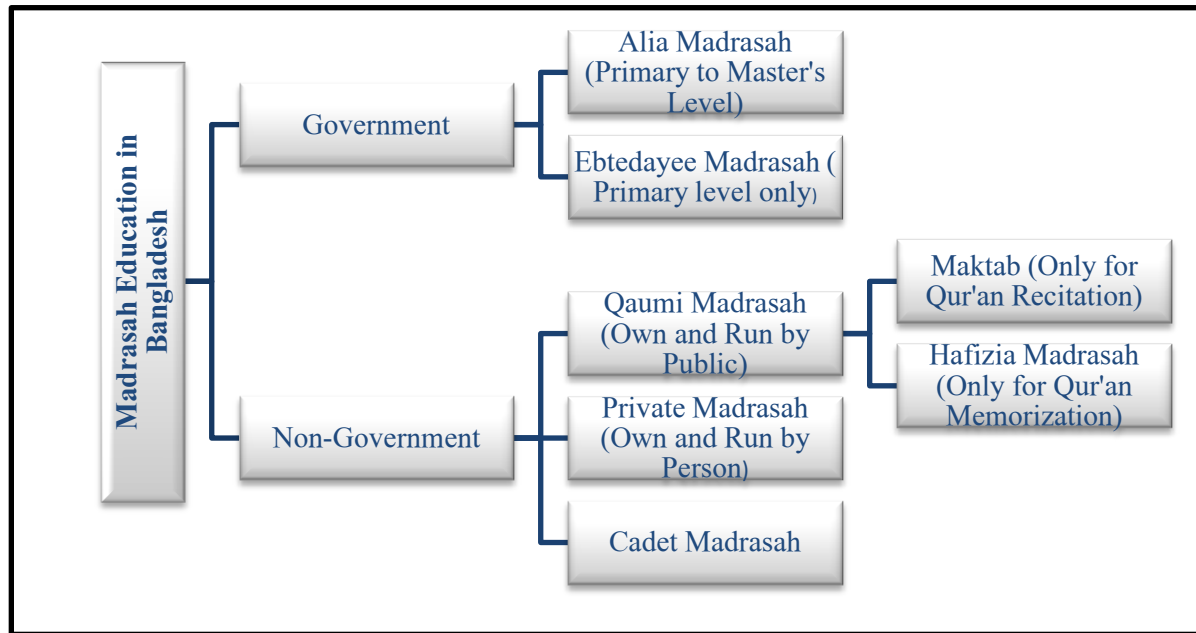


Figure 2: Types of Madrasah Education in Bangladesh

Primarily, there are two types of madrasah in Bangladesh, i.e. *A'liya* and *Qaumi*. *A'liya* madrasah are state supported madrasah with a modified *Dars-e-Nizami* curriculum with the inclusion of general education courses. *A'liya* madrasah are also known as mainstream madrasah. On the other hand, the *Qaumi* madrasah operate outside state support and recognition, with donations and charities. As the degree of *Qaumi* madrasah is not recognized by the state, the scope of entry into general education and job markets is very limited. Apart from these two types, we may identify some categories of pre-*Ebtedayee* or feeder type madrasah, the graduates of which may enter either *A'liya* or *Qaumi* stream. These include *Maktab*s (mosque-based or independent informal neighborhood religious institutions), *Noorani* madrasah (another pre-primary or feeder madrasah) and *Hafizia* and *Furqania* madrasah. Then we have a substantial corpus of *Ebtedayee* (primary) madrasah mostly attached to *Dakhil* (junior secondary) *Alim* (Intermediate) *Fazil* (Degree) *Kamil* (Master) madrasah. But there are scores of independent

*Ebtedayee* madrasah as well. Any reference to *Ebtedayee* madrasah would signify *A'liya* category but we must mention that *Qaumi* stream also has its version of *Ebtedayee* madrasah. The other is called as Cadet madrasah, which mingles all subjects of conventional college education with the usual Islamic sciences, using English as the medium of instruction for general subjects and Arabic for Islamic religious subjects. The quality of teaching in these two madrasah is better than that of public or private sector colleges. These two excellent attempts have initiated from the private sector without financial and logistical support from the government (Hossain, 2007).

### Background and Historical Development of Madrasah Education

Bangladesh is the one of the largest populated countries in the Muslim world. The establishment of madrasah education in Bangladesh went back to the ascendancy of the Delhi sultanate in the 13th century. However, during the British era, Governor Warren Hasting established the first *A'liyah* madrasah, initially known as the Calcutta Madrasah in 1781. In addition, in the late 1970s and early 1980s the government introduced financial incentives to madrasah to modernize, if the madrasah would register and introduce modern courses alongside religious subjects. Drawing upon administrative data, Asadullah and Chaudhury (2008) shows that the impact of financial incentives offered by the government is not significant. Therefore, a proper collection and distribution of *Zakat* money is very essential to help needy madrasah students in Bangladesh. The table 1 below shows the number of institution in both government and private sector.

Table 1: Profile of Madrasah Education in Bangladesh

| Serial | Name and type of Madrasahs                                 | Total Number of Madrasahs |
|--------|------------------------------------------------------------|---------------------------|
| 1      | Government Funded ( <i>A'liya</i> ) Madrasahs              | 6,906                     |
| 2      | Teachers in <i>A'liya</i> Madrasahs                        | 100,732                   |
| 3      | Students in <i>A'liya</i> Madrasahs                        | 18,78,300                 |
| 4      | <i>Qaumi</i> Madrasahs                                     | 6,500                     |
| 5      | Teachers in <i>Qaumi</i> Madrasahs                         | 130,000                   |
| 6      | Students in <i>Qaumi</i> Madrasahs                         | 14,62,500                 |
| 7      | Total Number of Madrasahs ( <i>Qaumi</i> + <i>A'liya</i> ) | 13,406                    |
| 8      | Total Number of Students ( <i>Qaumi</i> + <i>A'liya</i> )  | 3,340,800                 |

**Source:** Mumtaz Ahmad, “Madrasah Education in Pakistan and Bangladesh”, Asia Pacific Center for Security Studies, 2005.

\* Corresponding Author

In Bangladesh, there are a large number of students in the country living in poverty along with many wealthy and rich people. It is obvious that a large gap between the rich and poor in the society. Every year the rich-poor gap is widening, posing a threat to social coherence (Haque, 2006). However, *Zakat* helps to provide basic human rights like food, clothing, shelter, education, and medical care. Muslims believe that if all wealthy and rich Muslims start paying their obligatory charity properly (not partially, not individually) then poverty, illiteracy and unemployment will be reduced to a great extent from the country. The *Zakat* based socioeconomic programme should be implemented on the basis of Islamic framework. A state policy has been made that also includes absolute trust and faith in Almighty Allah as the basis of all actions, and He ordered Muslims to pay *Zakat*. If Muslims do not pay *Zakat*, it goes against the Muslim Law. However, many have not properly taught about paying *Zakat*, especially in madrasah education in Bangladesh. Therefore, this study discusses the issues of *Zakat* and development to contribute in education sector.

### ***ZAKAT FOR EDUCATION AND ITS APPLICATION IN BANGLADESH***

*Zakat* can play a significant role in Muslim socioeconomic development, if it is used properly. Hence most Muslims do not pay *Zakat*, the number of poor and needy in the Muslim world increases every day. *Zakat* is an obligation of Muslims to give a specific amount of their wealth with certain conditions and requirements to beneficiaries called *al-Mustahiqqin*. There are eight categories of people and services for whom and which it is permissible to pay *Zakat*. The Quran says:

*“Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to Truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer: (Thus is it) ordained by Allah, and Allah is full of knowledge and wisdom.” (Tawbah, 9:60)*

A valuable way to help the cause of Islamic education, particularly in non-Muslim countries and in critical circumstances, is to pay *Zakat Fee-sabeelillah* (in the way of Allah) or *Lil-Fuqara* (for the poor). Such use of *Zakat* is approved by the major schools of Islamic thought. So the parents who cannot afford school fees to educate their children, they will be identified by the Muslim schools or other educational institutions the children attend or hope to

attend if the fees can be paid. The *Zakat* is given to them and is used to pay their fees and, if required, other necessities of their education. Teachers and propagators of Islam are also entitled to be paid from such a special *Zakat* fund. It is acceptable in Islamic Law to distribute *Zakat* to the eight categories listed above when and where it is considered to be most needed. One of the main priorities of today is the education of young Muslims, in order to preserve and develop their Islamic identity and self-awareness. Islamic scholars consider it as a fundamental duty for parents to ensure that their children receive a sound Islamic education. Allah the Almighty has said in the Qur'an:

*“Protect yourselves and your families from the fire...” (Surah Al-Tahrim 66:6)*

The guidelines should be used by schools, madrasah and other educational institutions concerning the use of *Zakat* to meet their expenses. Essentially, there are three general headings under which *Zakat* may be payable for the advancement of Islamic education. The following figure 3 indicates the categories of *Zakat* recipients. (Developed by Authors)

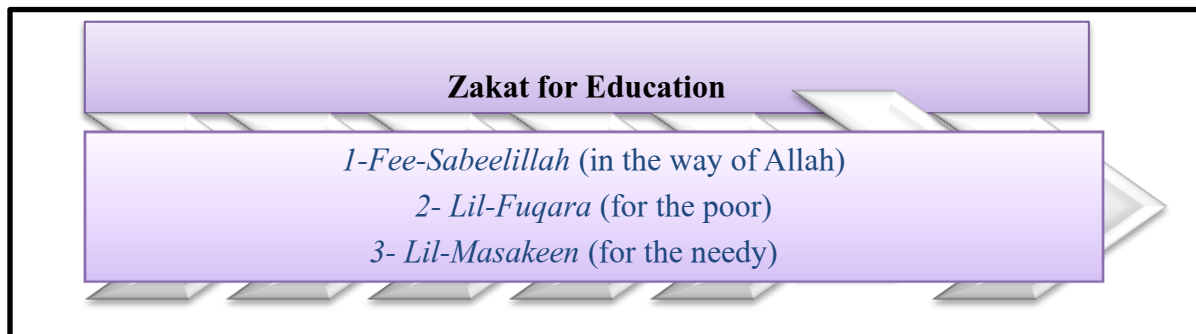


Figure 3: Categories of Zakat Recipients for Education

### ***Zakat Institutions in Bangladesh: A Case of CZM***

Bangladesh has a dual system of *Zakat* management where the payment of *Zakat* is voluntary. Matters pertaining to *Zakat* are governed by the *Zakat* Fund Ordinance, 1982. There is no effective or structured method for *Zakat* distribution in Bangladesh. Too often, rich people buy charitable items for distribution via relatives, local government representatives (union council chairman or members) or mosque imams and head teachers at local madrasah (Islamic school). Some also distribute clothes or food in orphanages out of their *Zakat* money. A large amount of money is collected and there is a more possibility to collect more of *Zakat* collection

\* Corresponding Author

every year in our country. According to Bureau of Islamic Economics, *Zakat* collection in 2010 was about Tk. 110 billion or 1.4 billion USD, which was equivalent to 1.4 percent of GDP (Asif Ibrahim, 2012). A study conducted by CZM found that Bangladesh can collect approximately 25,000-30,000 crore Taka (USD2.9 to 3.00 Billion) in each year. If it is collected through proper channels using proper methods. Another study has shown that the currently there are 60 million families in Bangladesh who are living in extreme poverty. With this 3 billion USD more than USD 500 can be invested to these 60 million families each and their extreme poverty will be eradicated within a year (The Financial Express, 13 Jun, 2014, Dhaka). In the private sector in Bangladesh, there are a number of volunteer organizations set up to collect and distribute *Zakat* amongst the people properly. Among the Zakat Institutions, Centre for *Zakat* Management (CZM) which is a non-government organization.

### A Study of Centre for *Zakat* Management (CZM)

Center for Zakat Management officially started its Journey on 14th September of 2008. CZM is an organization which collects and distributes *Zakat* in a systematic way. The structure of CZM in the figure 4 below. (CZM website: <http://czm-bd.org>.)

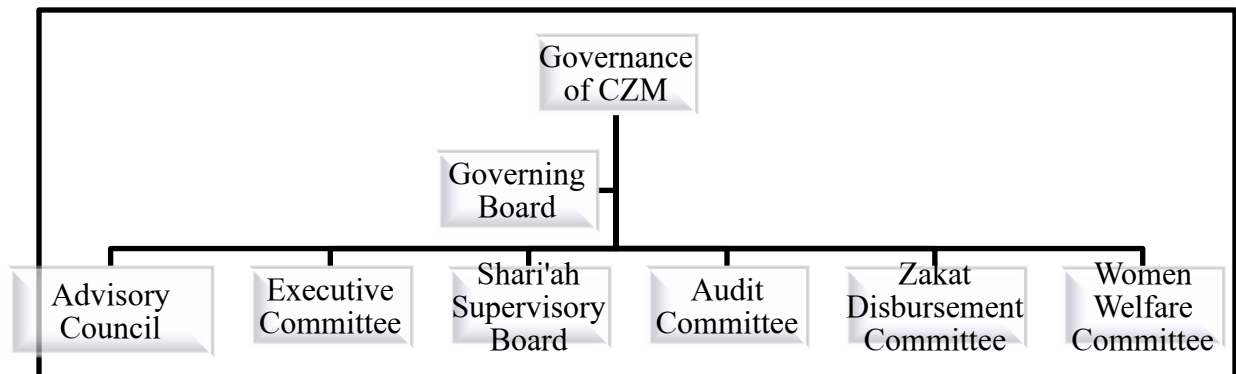


Figure 4: Governing Structure of CZM

The organization has a selection committee, which basically looks up the people who are in need of *Zakat*. This committee arranges the proper steps through which people may receive this *Zakat* aid. In Bangladesh, CZM collects more amount of *Zakat* and distributes it within a systematic and professional way. The table 2 shows the activities of CZM. (CZM website: <http://czm-bd.org>)

Table 2: Programs &amp; Activities of CZM

| SI | Name of the Programs                                       | Objectives                                                                                                                                                  | Activities                                                                                                                                                                                                |
|----|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Jeebika – Livelihood & Human Development Program.          | Ensuring sustainable socio-economic development of the hardcore poor.                                                                                       | It provides services like healthcare, safe water & sanitation facilities etc.                                                                                                                             |
| 2  | Mudareeb – Micro Enterprise Development Program            | The overall goal of <i>Mudareeb</i> is to reduce poverty through the creation and development of micro-enterprises                                          | The group is provided with small investment fund for scaling up of their existing businesses.                                                                                                             |
| 3  | Genius – Scholarship Program for Undergraduate Students    | Support the undergraduate meritorious students to their smooth academic study and career building process.                                                  | Providing monthly stipends during first two years in the undergraduate level, conducting different career building courses and counseling sessions.                                                       |
| 4  | Ferdousi – Primary Healthcare Program                      | Providing healthcare services & awareness building for distressed women and children                                                                        | To set up pre-primary education center for each 25-30 distressed children of the slum areas of capital city Dhaka and rural areas.                                                                        |
| 5  | Gulbagicha – Pre-primary Education & Nutrition Program     | To improve the quality of lives of the children through providing education, food and health services to bring emancipation from an unpleasant environment. | To set up pre-primary education center for each 25-30 distressed children of the slum areas of capital city Dhaka and rural areas. They are provided books, education materials and dresses free of cost. |
| 6  | Insaniat – Emergency Humanitarian Assistance Program       | To extend financial support to those people who are affected by different types of disasters.                                                               | Supporting hospitalization of patient for emergency medical treatment in specialized hospital and by consultant doctors                                                                                   |
| 7  | Da'wah – Advocacy and Awareness Building Program           | The main objective of this program is to awareness building and propagation of zakat payment as religious duty of a Muslim.                                 | Various events including individual, corporate meeting, seminar, symposium, workshop etc.                                                                                                                 |
| 8  | Naipunna Bikash – Vocational Training for Unemployed Youth | The program aims to provide skill development and vocational training to the unemployed youth.                                                              | The program is being implemented through three vocational training centers with the facilities.                                                                                                           |

\* Corresponding Author

The above table portrays that CZM plays a vital role in socio-economic development in different projects of Bangladesh through *Zakat* money. Its provide scholarship for undergraduate students namely 'Genius Scholarship' to support their smooth academic study and career building process. In addition, CZM conducts different career building courses and counseling sessions with a view to motivate them for social service, they are involved in CZM's livelihood & human development projects.

### **CONCLUSION AND FINAL REMARKS**

In conclusion, it is clear that *Zakat* as a benchmark could estimate the economic growth and contribute to economic development in terms of education. Although the results of this paper are theoretical, analytical and empirical examination, but still more research need to be conducted for future development. This paper has examined that madrasah education is an essential element for the development of moral and ethical human beings. It is one of the main priorities of today's education of young Muslims in order to preserve and develop their Islamic identity and self-awareness. It is a social enterprise engaged in the mobilisation and proper distribution of wealth. In the Qura'nic view, *Zakat* is a way to redistribute the wealth, thus increasing the flow of cash in the economy with a particular interest in the poor, especially in the education of their children. In Bangladesh, Islamic education has spread due to the significant support of the common people. As a result, the leaders or social aristocrats were bound to broaden the scope of Muslim religious education. *Zakat* (charity), education and development are very important for the country. Because, education will help to bring intercultural solidarity, political tolerance, and religious harmony, successful democracy, understanding of human rights and responsibilities as well as inner peace from the personal level to the state level. It will also create opportunities for self-employment as Bangladesh is a developing country where resources are limited. Therefore, sustainable development of madrasah education is very important in Bangladesh.

## REFERENCES

Al-Qur'an al-Kareem.

AAOIFI (2010), *Financial Accounting Standards, Accounting and Auditing Organization for Islamic Financial Institution*, Manama, Bahrain.

Ahmed. H (2004). Role of *Zakah* and *Awqaf* in Poverty Alleviation, Islamic Development Bank, *Islamic Research and training institute*, Jeddah, KSA.

Asadullah, M.N. & Chaudhury, N. (2007) Holy Alliances: Public Subsidies, Islamic High Schools, and Female Schooling in Bangladesh, *Education Economics*, 17 (3) 377-94.

Awang. R. & Mokhtar. Mohd. Z. (2012). Comparative Analysis of Current Values and Historical Cost in Business Zakat Assessment: An Evidence from Malaysia, *International Journal of Business and Social Science*, Vol. 3 No. 7; April 2012.

Bakar, N and Rashid, H. (2010). Motivations of Paying Zakat on Income: Evidence from Malaysia, *International Journal of Economics and Finance*, Vol. 2, No. 3; August 2010.

Ghani, K and Said, J. (2011). Carter Instrument for Zakat Organization: An Examination Uses Delphi Technique, *Research Journal of International Studies*, Issue.1, 21 October, pp: 138-144.

Hassan, M. K. (2010). *An Integrated Poverty Alleviation Model Combining Zakat, Awqaf and Micro-Finance*, *Seventh International Conference*, The Tawhidi Epistemology: Zakat and Waqf Economy, Bangi, Malaysia 2010.

Hassan, M. K. (2006), The Role of *Zakat* in Poverty Alleviation in Bangladesh, *Journal of Financial Reporting and Accounting*” Vol. 1, Issue: 1, pp. 33 – 48.

Haque, ANM Nurul. , *The Widening Rich-Poor Gap : One World South Asia*, August 14, 2016.

Kahf, Monzer, *Role of Zakat and Awqaf in Reducing Poverty: A Case for Zakat- Awqaf- Based Institutional Setting of Micro-finance*, Paper for the Conference on Poverty reduction in the Muslim Countries, Nov. 24-26, 2006.

Mahyuddin Abu Bakar & Abdullah Abd Ghani.(2011), Towards Achieving the Quality of Life in the Management of *Zakat* Distribution to the Rightful Recipients: The Poor and Needy, *International Journal of Business and Social Science*. Vol. 2, Issue.4, pp.237-245.

Mujib Mehdi, (2003). *Madrassa Education: An Observation*, (Editor, Rokeya Kabir), Bangladesh Nari Progati Sangha. Mushfiqur Rahman, *Zakat Calculation Based on al-Qaradawi* (United Kingdom: The Islamic Foundation, 2003).

Raisuddin, A.N. M. (1987). Advent of Islam in Bangladesh, *Islamic Foundation Journal*, 167. (Article in Bengali).

Rashidah, R & Awang, R. (2003), Assessing Business Zakat at Pusat Zakat Selangor: Between Theory and Practice, *Journal of Financial Reporting and Accounting*, Vol.1, Issue.1, pp.33-48.

Shirazi, N. S., & Amin, F. (2009). Prospect of poverty elimination through potential *Zakat* collection in OIC-member countries: Reappraised. *Journal of Islamic Economics Banking and Finance*, 6 (3), 58–74.

Yusuf, Q. (2000). *Fiqh al-Zakah*. English Translation by Monzer Kahf, Jeddah. Jeddah, KSA: Scientific Publishing Centre, King Abdul-Aziz University.

Zaim, S. (2000). *Recent Interpretations of the Economic Aspects of Zakat and Management of Zakat in Modern Muslim Society*, IRTI-IDB, Jeddah.

[www.bmeb.gov.bd](http://www.bmeb.gov.bd)

<http://print.thefinancialexpress-bd.com>

<http://www.islamicfoundation.gov.bd>

<http://www.mof.gov.bd>

<http://czm-bd.org>