

Towards the Achievement of SDGs with Zakat: A Case of Khushal Garh Village of Malakand District of Khyber Pakhtunkhwa, Pakistan

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ABSTRACT

The World Bank Group (WBG) has a contractual relationship with the United Nations (UN), which has a history of its founding, and through that relationship acts to form an association that supports member states and results in development. Over the years, the WBG has collaborated with the United Nations in virtually all regions and sectors to protect the different mandates of each organization. Its commitment deepens as the Millennium Development Goals (MDGs) are adopted and now with Sustainable Development Goals (SDGs). Today poverty is a challenge for the world and a lot of individuals living below the poverty line. According to the World Bank, billions of individuals live in extreme poverty i.e., below 1.9\$ per day. Around one billion people around the world live in extreme poverty. The World Bank vision 2030, that to eradicate poverty across the globe, and that's why they set SDGs with the UN for the betterment of the community, and individuals live equally and have access to their necessities of life. The United Nation's 17 SDGs are a joint venture for the better and more sustainable future of our planet and its inhabitants. The UN and World Bank placed poverty eradication is goal number one among 17 sustainable development goals, and we can see the importance of poverty eradication among SDGs goals. Towards achieving of SDGs number one, this study takes the Khushal Garh village of the Malakand District of Khyber Pakhtunkhwa Pakistan as a case study and sees that how the efforts are made for the attainment of SDGs of WBG and UN. This paper also highlights some factors which cause poverty in the country. This model can also be used by other countries in their respective context to achieve the eradication of poverty in terms of health care and educational facilities, which results in the socioeconomic development of a community.

Keywords: Sustainable Development Goals, Poverty Eradication, United Nations, World Bank, Socioeconomic Development, Malakand District, KP-Pakistan
GEL CODE: I31, I32, I38, R58, E58

INTRODUCTION

Most of the countries across the world are working for poverty eradication by helping, supporting, and encourage the poor and low-income people to become a dignified human being and improve their standard of living. There is no such definition of poverty; it was measured in the 20th century by the lacking of food and nutrition levels up to 1960. As the

income level of an individual become the standard measure of poverty. As time passes, the definition of poverty is not only restricted to nutrition and income levels of individuals but also includes the living standard of them. Later, it was changed and includes health care and educational facilities of an individual (B. N., 2016).

Poverty is a single term, but it has not a single meaning. It is the

deprivation of the necessities of life of individuals like income, food and nutrition, and shelter. Poverty is the deprivation of an individual to live free and gets their necessities of life, the potential to live, and achieved their goals in life (UN, 2009). Poverty alleviation is the vision of the World Bank across the world. It ends extreme poverty in 2030; people living 1.25 US dollars per day, to 3 US dollars a day (World Bank, 2013). More than 3 billion people in the world are living in poverty (Obaidullah, 2008; Aldosari, B. N., 2016). According to the World Bank rankings, many Muslim countries are ranked as low-income economies that did not fulfill their basic necessities as prosperous well-being which is the fundamental right of every individual in the World (Billah, 2019).

Learning from the experience of other countries, achieving specific development goals is not an easy task. It is due to different nations vary in their cultural environment, geopolitical conditions, and resource mobilization to achieve such successes. Despite these limitations, however, the learning process can provide the necessary inputs, designing, and implementing policies to achieve the goals. China's success against poverty over the past three decades has attracted economists, social scientists, and international organizations to learn some lessons from the fight against poverty, in other environments, in developing countries.

Heilig, et al. (2005) have learned three lessons from the Chinese experience, in Africa, Asia, and Latin America, from other poverty-stricken developing countries. First, they argue that it is important for these countries to adjust their economic systems and, second, to develop a clear concept of regional development. Third,

eliminating poverty requires specific measures that must be very specific to improve basic life, education, and health conditions in a poverty-stricken population.

This study is not a conventional form of research. Still, it has the research in practice. It has a research impact study, which plays a role in mitigating poverty at the village regarding health care and educational facilities. Moreover, the village adopted this model in a small level and not only restricted to the village of Khushal Garh, but also has the plan to spread in the surrounding areas (other villages and union councils) of district Malakand of KP which help out the people in terms of health and educational facilities.

PROBLEM STATEMENT AND OBJECTIVES

Poverty is a social evil and a challenge for socioeconomic development in the country. Poverty in the country and the province Khyber Pakhtunkhwa is a serious and major problem. Khushal Garh village of Dargai Tehsil in the District Malakand of Khyber Pakhtunkhwa is a rural area of the province and people of the division and is facing social evil of poverty. For alleviating this curse in the division as a whole and particularly in the village, for this purpose, a group of welfare is formed and with the intention of alleviating poverty and empowering the poor in the village.

This paper thus has the following specific objectives:

- a. To explain the Suitable Development Goal Number 1. (Eradication of Poverty).
- b. To facilitate the community in terms of health care facilities

toward the attainment of Sustainable Development Goal Number 3. (Good Health & Wellbeing)

- c. To facilitate the community in terms of educational facilities toward the attainment of Sustainable Development Goal Number 4. (Quality Education).

LITERATURE REVIEW

An overview of Poverty in Pakistan

The vision of 2025 of the country is to eradicate poverty in the country at their maximum level. In Pakistan, the poverty line is revised from PKR 2259.44 to PKR 3030.32 per adult per month. 29.5% of the population is still living below the poverty line in Pakistan. As compared to urban and rural areas in terms of poverty, it is reported that 18.2% of the population in urban and 35.6% of the population in rural areas is live below the national poverty line in Pakistan (UNDP, 2016). The following table 1 indicated the poverty measures in Pakistan and different provinces in the country.

In table 1, it is mentioned that the highest poverty is seen in merged areas of Khyber Pakhtunkhwa, i.e., 73%, followed by the Baluchistan province of the country, i.e., 71%, Khyber Pakhtunkhwa 49%, Gilgit-Baltistan and Sindh 43%, Punjab & Azad Jammu and Kashmir are 31% and 25% respectively. These indicators show that the people of the provinces suffer from the social evil of poverty and badly affect the life and standard of living of the people of the country.

Table 1. Provincial Level Indicators of Pakistan

S.No.	Province	Percentage
1	Merged Areas of Khyber Pakhtunkhwa	73%
2	Baluchistan	71%
3	Khyber Pakhtunkhwa	49%
4	Gilgit-Baltistan	43%
5	Sindh	43%
6	Punjab	31%
7	Azad Jammu & Kashmir	25%

Source: Poverty Alleviation Program Newsletter

The poverty indicators are reflected in table 1 require to know which factors contributing to poverty across the country. Therefore, table 2 explains the sector-wise contribution of poverty across the country. It is mentioned that there are three major factors which contributed to the poverty in the country. The first one is the lack of educational facilities in the country followed by standard of living (food, shelter, and other necessities of life), and health care facilities.

Table 2. Factors Contributing to Poverty in Pakistan

S.No.	Factors Contributing to Poverty	Percentage
1	Education Facilities	43%
2	Standard of living (Food, Shelter, other days to day activities)	32%
3	Health Facilities	26%

Source: Poverty Alleviation Program Newsletter

There are 41 million adults in Pakistan today who are illiterate, and

every year more is added. In rural areas, less than 50% of girls between the ages of 10 and 14 are in school, and more than 30% of all boys can never attend school. Unless the issue of illiteracy for informal education programs, especially for women, is not addressed, even in fifty years, 90% of literacy cannot be achieved. Similarly, unless the number of children outside schools is drastically reduced, it will be nearly impossible to increase the literacy rate from 70 to 80 percent.

These factors, communication-related illnesses, reproductive health problems, and nutritional deficiencies, are considered to be about 60% of the burden of illness in Pakistan when measured in a lost life span (World Bank, 2001). These are all treatable or easily treatable problems. Still, since the quality of health services is insufficient, such diseases and mortality rates remain high. However, the treatment system has expanded rapidly over the past two decades. For example, during the 1990s, the number of registered doctors increased by about 88 percent, while the number of registered nurses more than doubled. The number of health attendants increased by more than 80 percent (Economic Survey, 2001). As a result, the population of each doctor decreased from 2082 in 1990 to 1,529 in 2000, while the per nurse population decreased from 6,374 in 1990 to 3,732 in 2000, a 41% decrease. The role of the private sector in the delivery of health services is incredibly important. However, the proportion of private health services has not changed much in the past decade.

Causes of Poverty in Pakistan

According to the Asian Development Bank (2002), three main factors have adversely affected the country's

situation and pushed the country in poverty, i.e., low governance system, economic factors, and social factors.

Poverty is affected by many factors. Some of these can be general, as they can stimulate or intensify sentiment in all sectors of the economy and different population groups. Other causes of poverty may be more specific or localized. Their effects may be more pronounced, particularly in population groups or populations associated with specific sectors of the economy. Besides, factors or causes of poverty can be divided into categories based on the channels through which they affect poverty levels. In this way, for example, they can be born of governance issues and institutions, or are of economic or social nature. However, in most cases, poverty results from several cohesive factors that together explain their scope. The following are the factors causing poverty.

a. Poor Governance

Poor government governance is defined as how power is used to develop its social and economic resources. Good governance shows the potential of turning people's income into the result of human development. Good governance is an essential prerequisite for the development of the poor. It establishes a regulatory and legal framework necessary for the proper functioning of markets for land, labor, capital, and other factors (Asian Development Bank, 2003).

b. Governance and Political Instability

Political stability is essential for enabling the environment for governance; economic operators, especially investors, should be

assured of the continuity of policies, trust the government's credibility to operate effectively. In the case of investors willing to take risks, the military needs to dominate politics due to the security threat that dominates Pakistan's political culture on its eastern border.

c. No Transparency in the Distribution of Resources

The lack of transparency in planning, budgeting, and allocating public sector resources in Pakistan has ensured that those who are not political elites, political leaders, and government cannot respond to their needs or respond to promises. This has led to a delivery-oriented approach to service delivery, development priorities, not determined by potential beneficiaries, but by bureaucracy and a political class that may or may not be in touch with the needs of citizens.

d. Inadequate Access to Justice

Inadequate access to justice is widely regarded as an important issue of governance in Pakistan, which directly contributes to the displacement of the poor. It strengthens the social and economic inequality that is widespread in the institutional structure of society, is found on a scale. Due to the general deterioration of public sector institutions in the country and their unpopular politics, judicial service providers cannot be expected to stand apart from this trend. As a result, the ability of these institutions to manage justice reasonably and equitably has been compromised at the state and public levels. A

necessary consequence of the weakening of judicial institutions has been the general decline in the vitality and effectiveness of the regulatory framework in the country as the enforcement and protection of property rights, especially the poorer ones, have been encountered.

Economic factors that cause poverty, including investments, fiscal policy, employment, and inflation. On the other hand, in social determinants, the factors include land tenure system, societal structure, low human development, ethnic and other conflicts. These are the main causes of the increase in the poverty level in the country.

ISLAMIC SOCIAL FINANCE ROLE IN ACHIEVING THE SDGS

The Islamic financial system is achieved the socioeconomic growth and development of the community. In Islamic social finance; there are essential tools, such as legacy, waqf, and gift, are recommended for financial products used by financial institutions and professional organizations to help Muslims in their management and improvement and can help meet not only the individual spiritual needs but also cater their economic and financial requirements they required and fulfilled by the Islamic social finance which leads to socioeconomic growth and development of the community (Billah and Saiti, 2017). Different Muslim countries practice Islamic social finance and can get maximum result towards the socioeconomic development and improve their status from the low level to economic prosperity.

As far as Malaysia is concerned, due to its rapid economic growth in recent years, it is now classified as a middle-class economy. The conversation here will be based on Malaysian statistics. Also, no matter how strong the economy, there are always low-income groups that should be served.

There is massive technological development across the globe. The researchers try to establish a modern way of business. The technology in Islamic social finance can play their role by facilitating individuals to maximum benefited from Islamic financial system and achieved the UN's 2030 Sustainable Development Goals (SDGs). So, there is the possibility of establishing a digital finance strategy to achieve social goals and, in particular, SDGs (Bedoui and Robbana, 2019).

Zakat for poor students can be funded as a fund (welfare loan), a return on income earned after graduation. The goal of compensation is to strengthen the zakat fund to help other defenseless people strategies, which can eventually help to alleviate poverty in the global environment.

A health insurance plan can be prepared for the poor and needy with zakat fund. It aims to open up opportunities for poor and defenseless patients so as to lead to a healthier society (Billah, 2016). A study in Pakistan concluded that Islamic finance, especially musharakah not only the prime source of earnings but also play their rule in social welfare and economic development of the society (Ahmad, et. al., 2019).

The capability of zakat organization to meet, especially in the development and challenges in the Muslim majorities countries, is

significant. The biggest leap forward by revision theory and experimental studies also provides and suggests that zakat plays an essential role in achieving sustainable development goals; poverty alleviation, zero hunger, and health care and wellbeing, education, economic growth, and income inequality (Ahmed and Ghafar, 2017).

Zakat is a robust tool for the attainment of SDGs, especially in the Muslim majority countries. Keeping this in mind, a study in Pakistan shows promising results and findings of the related issue. It is believed that the zakat management system with good governance can strengthen Muslim majority regions across the globe, notably in poverty eradication and welfare and good wellbeing promotion (Ahmad, 2019).

METHODOLOGY OF THE STUDY

The reputation of case study research has grown as an effective method for investigating and understanding complex problems in real-world settings. Case studies are a well-known method of research in the business field. The purpose of case studies is to analyze specific issues within a specific environment, situation, or organization boundary.

The methodology for this study is used as a case study method of research. The case method is genuinely represented by an in-depth survey and real problem and impact finding in poverty causes and other related issues in the community. The case study method focuses on a particular phenomenon and organization, etc. if any under consideration of study.

**THE CASE OF KHUSHAL GARH
VILLAGE OF MALAKAND
DISTRICT OF KHYBER
PAKHTUNKHWA (KP), PAKISTAN**

The Khushal Garh is a rural area of the Tehsil Dargai of district Malakand in Khyber Pakhtunkhwa. The village is far away, about 35 kilometers from the district Mardan. The village of Khushal Garh population is about 800 of the individuals. The people of the village are impoverished and there is no such a proper source of income except a small scale farming in which they are working on the half proportions of their farming to the landowner and share the half portion of their farming with them. It is challenging for the people of the village to manage their basic needs.

The sole owner of the farming land is the people in the village known as Miangaan (the royal family of the area, whose forefathers have occupied these lands before the partition of the subcontinent in 1947). These people allow their land to the poor people of the village for farming purposes.

As the infrastructure and other facilities are lacking in the village of the district of Malakand in KP, so the people cannot attain the desired objectives and failure to attain the maximum output in farming. Therefore, the people of the village cannot fulfill their basic necessities like food, nutrition, shelter, health, education, marriage expenses of their children, and other daily requirements. In addition, the people of the village face different

problems in their routine life, but the utmost of them was the lack of health and educational facilities in the village.

Welfare Clinic for the Village

Keeping all these things in mind, it is formed a group in a family. The main purpose of the group was to provide the health and educational facilities to the children of the people of the village. One of the group members is a pediatrician, and he has the will to facilitate the people of the village in terms of health of their kids.

The group formed a welfare clinic in the village in the name of "Clinic for the Village". It is managed by the group members and the main role is of the senior member (in term of age) of the group. The group member performed the duty in the clinic after their hospital duty. It starts the village clinic at 9:00 am to 1:00 pm on weekly basis three days a week (from Friday to Saturday).

Every day about 35 patients are covered. Of them including 26 are kids and 9 are other patients because the village and near locality are lacking of the health care facilities. The treatments of the patients are totally free and there are no charges borne by the patients of the village. In addition, the medicines and other expenses of the investigations are also bore with the group. Actually, the group is collecting a small portion of the income from the other family members as shown in the table 3.

Table 3. The Main Contributors for the Clinic and School in the Village Established

S.No.	Name of Member	Source of Income	Place of Duty
1	Mr. A	Government Servant	Working in s Tertiary Care Hospital in KP- Pakistan.
2	Mr. B	Government Servant	Working in a University in Peshawar-KP Pakistan.

S.No.	Name of Member	Source of Income	Place of Duty
3	Mr. C	Government Servant	Working in a University in Peshawar-KP Pakistan.
4	Mr. D	Government Servant	Working in Tehsil Level Hospital in Peshawar-KP Pakistan.
5	Mr. E	Government Servant	Working in Agriculture Centre in Malakand, Pakistan.
6	Mr. F	Government Servant	Working in a Hospital in Malakand, KP, Pakistan.
7	Mr. G	Government Servant	Working in Food Department in KP, Pakistan.

Source: Authors (2020)

The above table shows the major contributors for the clinic and school established by the group for the facilitation of the community of the village. The people of the district are very satisfied for the services of the clinic.

All the expenses of the clinic are managed by the group from their major

contributors on a monthly basis. As all of the contributors are servants in the Government of Pakistan, so when the salary is received by them at the end of the month, then group members are informed and called for collecting the monthly contributions for the clinic and school.

Table 4. The Expenses of Clinic in the Village

Per Patient Examination Fee in the Market	Total Patient per day & their expenses fee	Per week expenses	Monthly (24 days) expenses	Annual expenses approximately
<i>From (6.34 \$ to 12.74\$) = 6.34\$</i>	35x9.54=333.9\$	333.9x3=1001.7\$	1001.7x4=4006.8\$	48,081.6 USD
<i>Other investigation =2\$/patient</i>	35*2=70\$	70x3=210\$	210x4=840\$	10,080 USD
<i>Medicine =2\$/patient</i>	35*2=70\$	70x3=210\$	210x4=840\$	10,080 USD
<i>Total expenses annually including examination fees, investigation & medication</i>				68,241.6 USD

Source: Authors Computation (2020).

Table 4 indicated that the expenses of the clinic, which a normal doctor on the market are charging their fees, investigations and other medication charges from the patient. Thus, it is clearly proved that the clinic for the village is a real impact on the living standard of the people of the village of

Khushal Garh in terms of health care facilities.

School for the Village

As the health care facilities of the village are fulfilled by the clinic, but as mentioned earlier that there is a lack of educational facilities in the village.

Therefore, the group members also established a school called “Village Foundation School Khushal Garh”. The

school is managed by the group members as shown in Table 5.

Table 5. The Member of the Group Managed the Village Foundation School Khushal Garh

No.	Name of Group Member	Classes
1	Individual A	8 th , 7 th , 6 th
2	Individual B	8 th , 7 th , 6 th
3	Individual C	8 th , 7 th , 6 th
4	Individual D	Physical Training Teacher of 6 th , 5 th , 4 th
5	Individual E	5 th , 4 th , 3 rd , 2 nd , and 1 st
6	Individual F	4 th , 3 rd , 2 nd , and 1 st
7	Individual G	4 th , 3 rd , 2 nd , and 1 st
8	Individual H	Training, seminars and other co-curricular activities in the school

Source: Authors (2020).

The school fulfilled the need of the poor people of the village. The school provides a standard form of education to the children of the people. It has eight classes: from class one to class eight.

Every class has strengths of 25 students among which boys and girls are combined. In each class, there are 10 girls and 15 boys' student. All the expenses of the school are bored by the group members whose donations and a small portion of contributions are collected.

Table 6 and 7 mentioned the tuition fee, stationery, and uniform expenses of the Village Foundation School Khushal Garh of Malakand district of KP. It is indicated that the school playing their role in a good and responsible way in the community, in order to mitigate the poverty in term of empowering through educational facilities to the people of the village, which shows a real impact on the community of the village.

Table 6. Monthly and Yearly Tuition Fee Expenses of Students of the Village Foundation School Khushal Garh

Class	No. of students & per student monthly fee	Total expenses per class monthly	Total expenses yearly per class	Fee submission status
1 st	25 (6.37\$ each student)	25x6.37= 159.25\$	1911\$	Free
2 nd	25 (7.65\$ each student)	25x7.65=191.25\$	2295\$	Free
3 rd	25 (8.29\$ each student)	25x8.29=207.25\$	2487\$	Free
4 th	25 (8.92\$ each student)	25x8.92=223\$	2676\$	Free
5 th	25 (8.92\$ each student)	25x8.92=223\$	2676\$	Free
6 th	25 (9.56\$ each student)	25x9.56=239\$	2868\$	Free
7 th	25 (9.56\$ each student)	25x9.56=239\$	2868\$	Free
8 th	25 (12.74\$ each student)	25x12.74=318.5\$	3822\$	Free
Total Fees expenses Yearly of the school			21603 US Dollars	Contribution

Source: Authors Computation (2020)

Table 7. Stationery and Uniforms Expenses of the Village Foundation School Khushal Garh

No. of students	Monthly stationery expenses	Annually stationery expenses	Uniform expenses semiannually per student	Annually uniform expenses
25x8=200	10\$ each student (200x10=2000\$)	2000x12=24000\$	19.10\$ each (19.10x200=3820\$)	3820x2=7640\$
Total Expenses of stationery and uniforms		Stationery =24000\$ 31640 US Dollars	Uniforms Expenses = 7640\$	

Source: Author Computation (2020)

CONCLUSION

Even if some progress has been made in terms of poverty alleviation, government policies have been modestly successful, especially in rural areas. Rural areas face more poverty than urban areas. The government has to implement a long-term economic plan, changing rapidly in demographic and economic trends. At this level, Pakistan should focus more on the quality of poverty than the quantity.

There are four comprehensive plans and complementary policies that states can take to reduce poverty, especially in rural areas. In addition to these strategies, further research on the characteristics of poverty is needed.

Pakistan needs local economic development that provides opportunities for local governments, the private sector, (Non-Governmental Organizations) NGOs and civil society to work together to improve the local economy. It focuses on improving effectiveness, increasing sustainable growth, and confirming comprehensive growth.

The process of local economic development should be undertaken with different geographical measures. This development model gives local societies of economic development better

opportunities than the national economic model.

Furthermore, if we consider policies that affect new conceptions of economic development, we cannot ignore the need for local institutions and their role in local development. This objective can only be achieved by encouraging dialogue between different stakeholders at the national and local level. Therefore, the relationships between local authorities, economic distribution and citizens can redefine the causes and effects of poverty as well as the strategy to reduce it.

As a result, organizations will not only provide job opportunities, but will also start a movement to inspire local communities. Due to the different levels of participation among local actors, the social and institutional contributions can be complicated. However, this will change citizens' attitudes and feelings become part of local development. An individual's active participation certainly helps the community to avoid poverty. Earnings have had significant beneficial effects through education and workforce development. A policy evaluation review of workforce development for low-income workers; concludes that education and job training are the most successful ways to help local

communities improve their social conditions.

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