

UDC 297.27

Aboubaker KHOUALED

Senior Lecturer of Economics, Department of Economic Sciences, Badji Mokhtar University, Annaba, Algeria, e-mail: aboubaker.khoualed@univ-annaba.dz, ORCID: <https://orcid.org/0009-0004-0042-0184>

Hassiba ALMI

PhD, Assistant Professor, Department of Economic Sciences, Badji Mokhtar University, Annaba, Algeria, e-mail: hassiba.almi@univ-annaba.dz, ORCID: <https://orcid.org/0009-0001-7560-754X>

Adel MOUMEN

Zakat Office Manager, Annaba Province, Ministry of Religious Affairs and Waqf, Algeria, e-mail: moumeneadel@gmail.com

THE SOCIO-ECONOMIC ROLE OF ZAKAT – THE CASE OF ANNABA PROVINCE

Khroualed, A., Almi, H., & Moumen, A. (2024). The Socio-Economic Role of Zakat – The Case of Annaba Province [Sotsialno-ekonomichna rol zakiatu – pryklad provintsii Annaba], *Socio-economic research bulletin, Visnik social'no-ekonomichnih doslidzen* (ISSN 2313-4569), Odesa National Economic University, Odesa, No. 3-4 (90-91), pp. 67–88.

Abstract. *The article investigates the role of Zakat as an Islamic financial tool with significant potential for socio-economic development. Zakat is considered an important financial resource and a rich source of income due to its diverse yields, varying rates, and comprehensiveness, covering both traditional and modern assets. Its direct contribution to development in various forms is notable. In this context, this study aims to explore the role of Zakat as an Islamic financial tool in supporting the socio-economic aspects of both Islamic and non-Islamic communities. To achieve this goal, the researchers conducted a field study at the Zakat Office located at the Directorate of Religious Affairs and Endowments in Annaba Province (eastern Algeria). The study employed a descriptive methodology, relying on a variety of tools including interviews, observations, reports, and statistics from the Directorate, in addition to analysing and discussing various previous studies. The study ultimately clarified the significant role of Zakat in supporting socio-economic indicators in Annaba Province through the financial allocations it provides to fund various consumption and investment activities for Zakat recipients in the province. However, the experience of the Zakat Fund in Annaba Province faces several challenges, notably the low collected yield, lack of resource diversification, and weak oversight and digitization. Therefore, this study substantiates the need for better management and strategic implementation of Zakat to enhance its efficiency. The study proposes recommendations to regulate the legal framework governing Zakat in Algeria, adopt new methods to invest Zakat funds, revive the benevolent loan program, and digitize the sector as a whole.*

Keywords: Zakat; Islamic financial tools; development; supporting of socio-economic indicators; Ministry of Religious Affairs and Endowments; Annaba Province.

Aboubaker KHOUALED

старший викладач кафедри економічних наук, Університет Баджі Мохтара, м. Аннаба, Алжир, e-mail: aboubaker.khoualed@univ-annaba.dz, ORCID: <https://orcid.org/0009-0004-0042-0184>

Hassiba ALMI

*PhD, доцент кафедри економічних наук, Університет Баджі Мохтара,
м. Аннаба, Алжир, e-mail: hassiba.almi@univ-annaba.dz,
ORCID: <https://orcid.org/0009-0001-7560-754X>*

Adel MOUMEN

*менеджер офісу Закат, Міністерство у справах релігії та вакуфів,
провінція Аннаба, Алжир, e-mail: moumeneadel@gmail.com*

THE SOCIO-ECONOMIC ROLE OF ZAKAT – THE CASE OF ANNABA PROVINCE

Khoualed, A., Almi, H., & Moumen, A. Соціально-економічна роль закату – приклад провінції Аннаба. *Вісник соціально-економічних досліджень*. Одеса : Одеський національний економічний університет. 2024. № 3-4 (90-91), pp. 67–88.

Анотація. У статті досліджено роль закату як ісламського фінансового інструменту зі значним потенціалом для соціально-економічного розвитку. Закат вважають важливим фінансовим ресурсом і багатим джерелом доходу завдяки його різноманітній прибутковості, різним ставкам і комплексності, що охоплює як традиційні, так і сучасні активи. Його безпосередній внесок у розвиток у різних формах є суттєвим. У цьому контексті це дослідження спрямоване на вивчення ролі закату як ісламського фінансового інструменту в підтримці соціально-економічних аспектів як ісламських, так і неісламських спільнот. Щоб досягти цієї мети, дослідники провели дослідження в Офісі закату, розташованому при Управлінні у справах релігії та фондів у провінції Аннаба (східний Алжир). Додатково до аналізу та обговорення різних попередніх досліджень, у статті використано описову методологію, спираючись на різноманітні інструменти, включаючи інтерв'ю, спостереження, звіти та статистику Директорату. Проведене дослідження зрештою показало значну роль закату в підтримці соціально-економічних показників у провінції Аннаба через фінансові асигнування, які він надає для фінансування різноманітної споживчої та інвестиційної діяльності для одержувачів закату в провінції. Однак досвід роботи Фонду закат у провінції Аннаба стикається з кількома проблемами, зокрема низьким збором, відсутністю диверсифікації ресурсів, слабким наглядом і оцифруванням. Отже, в цьому дослідженні надано рекомендації щодо необхідності врегулювання законодавчої бази, яка регламентує закат в Алжирі, запровадження нових методів інвестування коштів закату в Алжирі, а також відродження програми благодійних позик і оцифрування цього сектору в цілому.

Ключові слова: Закат; ісламські фінансові інструменти; розвиток; підтримка соціально-економічних показників; Міністерство у справах релігій та фондів; провінція Аннаба.

JEL classification: A130; Z120

DOI: [https://doi.org/10.33987/vsed.3-4\(90-91\).2024.67-88](https://doi.org/10.33987/vsed.3-4(90-91).2024.67-88)

1. Introduction

Islam has come as a solution to the various problems faced by Muslims throughout different ages and eras through its comprehensive and evolving system that develops alongside humanity. Among the problems faced by humans is the economic issue and its

branches, characterized by the diversity and abundance of needs versus the scarcity of resources, in addition to various other economic problems such as poverty, unemployment, inflation, etc.

In this context, Zakat emerges as an important financial resource to solve these economic problems. Besides being an act of worship, it is one of the most significant financial forms of worship, Zakat is obligatory for all Muslims who are known as “ashab-e-nisab”, those who reach a certain threshold of wealth. They are required to pay specific amounts at the end of each year to the needy, especially poor families (Muhammad & Abdul Quddus, 2011).

These amounts constitute a portion of capital or savings and take various forms, such as money, agricultural products, livestock, commercial activities, gold, precious metals, foreign currencies, real estate, and other types of Zakat (Semait, 1992).

Various previous studies indicate that Zakat can play a crucial role in supporting socio-economic aspects by providing income, goods for consumption, and other essential services such as healthcare and education for poor and marginalized groups (Bilo & Machado, 2019). This can enhance the well-being of the deprived individuals in the society, thereby reducing social tensions and bridging the gap between the rich and the poor. In this way, Zakat contributes to promoting social and economic security in the country (Hossain, 2012). Moreover, Zakat is an effective financial tool for the fair redistribution of wealth, eradicating poverty, and achieving sustainable development goals (Pratama S., 2023).

Based on the aforementioned points, this research paper attempts to elucidate the role of Zakat in improving the socio-economic conditions of the local community by studying and analyzing the experience of the Zakat Fund in Annaba Province (eastern Algeria) during the period from 2004 to 2022.

2. Previous Studies and Theoretical Framework

2.1. Previous Studies

Zakat, as one of the pillars of Islam, plays a fundamental role in wealth redistribution and promoting social justice. Numerous studies highlight the multifaceted developmental role of Zakat in poverty alleviation, economic development, social welfare, and even sustainable development. Among these studies are:

A study by (Jalaldeen, 2015) demonstrates the significant role that Zakat plays in poverty alleviation and economic development. His study provides data showing how Zakat contributes to reducing poverty levels and promoting economic stability in Muslim communities by redistributing wealth from the rich to the poor, thus, creating a balanced society and reducing economic disparities.

In a study by Bouchikhi et al. (2016), the impact of the Zakat Fund on reducing poverty levels in Algeria is explored. The researchers concluded that the Zakat Fund not only helps create new job opportunities but also significantly contributes to social and economic development. The study highlights the potential of Zakat in promoting entrepreneurial activities and supporting small and medium-sized enterprises, which are vital for sustainable economic growth.

Similarly, (Nopiardo, 2016) discusses the strategic role of Zakat in combating poverty and promoting social welfare, emphasizing the importance of integrating Zakat into the broader economic system to achieve maximum impact in alleviating poverty and enhancing social and economic development.

The study by (Shaikh & Ismail, 2017) focuses on the potential of Zakat to address sustainable development challenges, especially within the Islamic world. The study highlights the important role that Zakat plays in achieving the Sustainable Development Goals (SDGs) related to poverty, hunger, health, education, and income inequality through its alignment with the objectives of Islamic law (Maqasid al-Shariah). The study concludes that Zakat has the potential to contribute to comprehensive development.

(Hamimi, Ismail, & Zaenal) focuses on the strategic role of Zakat in improving the quality of life in underprivileged areas. Their study provides empirical evidence on how Zakat positively affects various dimensions of quality of life, including health, education, and overall well-being. The study recommends utilizing Zakat as a tool for sustainable development and social justice.

(Bilo & Machado, 2019) evaluates the role of Zakat funds in providing social protection in the Middle East and North Africa region, with a focus on Jordan and Sudan. The study finds variations in the effectiveness of Zakat in funding social protection measures based on management and distribution methods, highlighting the importance of fund management and beneficiary selection.

(Muliadi, 2020) conducts a more focused exploration of the impact of Zakat on economic sustainability, analyzing its role in sustainable economic development through community empowerment programs. The study emphasizes how Zakat facilitates moral, material, spiritual, and social development, providing valuable insights for Zakat institutions aiming to enhance their community development programs.

(Al-Salih, 2020) discusses the impact of Zakat on social welfare and economic sustainability in Saudi Arabia. The study finds that Zakat has a positive effect on social well-being and economic sustainability, significantly contributing to poverty alleviation in Saudi Arabia.

The study by (Hassab, 2021) provides an analysis of Zakat and social finance, reviewing the experience of several countries including Algeria. The study concludes that Zakat can effectively reduce poverty through comprehensive social programs and the provision of basic needs for the poor. It highlights the need for a more organized approach to the collection and distribution of Zakat to maximize its potential in addressing social inequalities.

These studies collectively underscore the importance of Zakat in supporting economic development, alleviating poverty, and enhancing social welfare. Research indicates that with proper management and strategic implementation, Zakat can play a key role in achieving sustainable development goals, especially in Islamic countries.

2.2. Theoretical Framework

2.2.1. Concept of Zakat

(Jehle, 1994) describes Zakat as “an important form of religiously mandated charity in Islam” that plays a crucial role in reducing income inequality by redistributing wealth to

those in need, This definition emphasizes the fundamental role of Zakat in promoting economic justice within society.

(Nasution, Hermadi, Ananta, & Syauqi, 2014) highlights Zakat as “one of the pillars of Islam that has a strategic contribution to society”, emphasizing its obligatory nature for Muslims and its potential for significant social impact through collection and distribution mechanisms.

According to (Ganiyev & Umaraliev, 2020), Zakat is defined as “alms for the poor and needy”, and for its payers, it represents “a purification of their souls through helping the needy and a means to curb greed and arrogance”. This definition focuses heavily on the spiritual and moral aspects of Zakat.

Zakat, one of the fundamental pillars of Islam, is a form of mandatory charity with significant economic and social importance. It is defined as a specific portion of a Muslim’s wealth that must be given to the needy, known as the beneficiaries (Ihsan, Agustar, Muslim, & Azzaki, 2022). Paying Zakat is not only a means of purifying wealth but also a way to fulfill a religious obligation and contribute to the welfare of the community.

(Alshater et al., 2021), Zakat is obligatory for Muslims who meet the nisab threshold, ensuring that those with financial capabilities contribute to aiding the poor (Bouanani & Belhadj, 2020).

Zakat plays a crucial role in Islamic economic systems and is essential for achieving sustainable development goals (Ryandono, et al., 2023). The distribution of Zakat must adhere to principles of justice, ensuring that collected funds are distributed promptly and fairly to those who truly deserve them (Aristoni, 2021).

The concept of Zakat extends beyond mere charity; it is considered a form of worship that strengthens the relationship between individuals and God, while also promoting social cohesion by encouraging care for fellow humans (Bouanani & Belhadj, 2020).

2.2.2. The Importance of Zakat

The significance of Zakat in Islam goes beyond financial contributions, encompassing social, economic, and spiritual dimensions, as outlined below:

- **Reducing Income Inequality:** Zakat plays a pivotal role in redistributing wealth and reducing income inequality. Contributions from Zakat lead to a significant decrease in overall income inequality (Jehle, 1994).
- **Social Justice and Poverty Eradication:** Zakat acts as a tool for social justice by purifying wealth through its redistribution from the rich to the needy, thereby eradicating poverty and upholding Islamic principles (Dhar, 2013).
- **Spiritual Purification and Social Harmony:** Zakat is not just a financial obligation but also a form of worship that purifies the giver’s wealth and soul, enhancing social harmony and mutual support within the Muslim community (Fathullah, 2018).
- **Foundation of the Islamic Social and Economic System:** Zakat is central to Islamic financial policy and operations, contributing to the welfare of the poor and orphans, and supporting educational and commercial activities through Zakat and Waqf instruments (Razak, 2019).

- **Awareness and Community Participation:** Increasing awareness and understanding of Zakat can significantly impact its collection and distribution effectively, thereby enhancing its role in society, contributing to poverty reduction, and improving social welfare (Sahaluddin & Mokhtar, 2019).

2.2.3. Types of Zakat

There are different types of Zakat serving various purposes within Islamic finance and social welfare systems. These types include:

- **Zakat al-Fitr:** This type of Zakat is associated with the end of Ramadan (Eid al-Fitr) and is obligatory for every Muslim who possesses the minimum amount of wealth (nisab) sufficient to support themselves and their family (Shaikh & Ismail, 2017).
- **Zakat al-Mal:** This form of Zakat involves giving a portion of an individual's wealth, including assets such as gold, silver, commercial goods, agricultural products, livestock, and business profits, to those in need.
- **Corporate Zakat:** This type of Zakat pertains to companies and may include contributions based on the company's profits or assets.
- **Zakat on Gold and Silver:** This specific type of Zakat involves giving a portion of an individual's wealth in gold and silver to the needy.
- **Commercial Zakat:** Refers to Zakat contributions made from profits generated through commercial activities.
- **Zakat on Livestock:** This type of Zakat involves giving a portion of an individual's wealth in livestock to those who are eligible (Mujahidah & Akbar, 2022).
- **Zakat on Agricultural Products:** Aims to support agricultural communities and may include contributions based on agricultural yields (Pratama & Yuni, 2020).
- **Professional Zakat:** May include contributions from individuals based on their professional income or earnings (Amrin, Imamah, & Priyono, 2023).
- **Zakat al-Rikaz:** This type of Zakat pertains to discovered or found wealth or treasures and requires giving a portion of these assets to charitable organizations (Mujahidah & Akbar, 2022).

These various types of Zakat are essential mechanisms for wealth redistribution, poverty alleviation, and economic empowerment within Islamic communities. By understanding and fulfilling the obligations associated with these different forms of Zakat, individuals can contribute to the well-being of their communities and support principles of social justice and economic equality.

2.2.4. The Socio-Economic Role of Zakat

Zakat significantly contributes to the development of Islamic communities through its multifaceted roles in economic growth, social cohesion, and poverty alleviation. This developmental role is deeply rooted in the spirit of Islam, emphasizing compassion, collective responsibility, and equity.

The following explains the developmental function of Zakat:

A. Contributes to economic development: through:

- **Wealth Redistribution:** Zakat achieves a more equitable distribution of wealth within society by obligating the wealthy to contribute a portion of their wealth to the poor. This redistribution mechanism not only helps reduce income inequality but also ensures that wealth is not concentrated in the hands of a small segment of the population, thus promoting more balanced economic development (Ganiyev & Umaraliev, 2020).
- **Stimulating Economic Activity:** By providing financial support to those in need, Zakat increases their purchasing power, which in turn raises demand for goods and services within the economy. This increased demand stimulates economic activity and fosters business growth, contributing to overall economic development (Razak, 2019).

B. Contributes to social development: through:

- **Poverty Alleviation:** Direct financial support to the poor and needy through Zakat plays a crucial role in alleviating poverty. By addressing the immediate needs of the poor, Zakat helps improve their living conditions and provides them with a pathway out of poverty, contributing to the broader goal of social development (Nopiardo, 2016).
- **Community Welfare and Empowerment:** Zakat funds are also used for community welfare projects such as building schools, health centers, and other vital infrastructure. These projects not only improve the quality of life for community members but also empower them by enhancing education and health services, leading to a more resilient and self-sufficient community (Najiyah & Febriandika, 2019).

C. Contributes to social cohesion: through:

- **Enhancing the Sense of Solidarity:** Zakat strengthens the sense of solidarity and brotherhood among Muslims by reminding the wealthy of their responsibilities towards the needy. This reinforces the social fabric and fosters a more cohesive and inclusive society.
- **Promoting Social Justice:** By ensuring that a portion of the community's wealth is distributed to those in need, Zakat promotes social justice. It aims to bridge the gap between different social and economic classes, ensuring that everyone has access to basic needs and opportunities for improvement, contributing to a more just and equitable society (Kaslam, 2009).

The developmental role of Zakat is comprehensive, addressing economic disparities, enhancing social welfare, and fostering community solidarity. Through these mechanisms, Zakat significantly contributes to the sustainable development of Islamic communities, aiming for balanced growth that benefits all segments of society. This can be summarized in the following diagram:

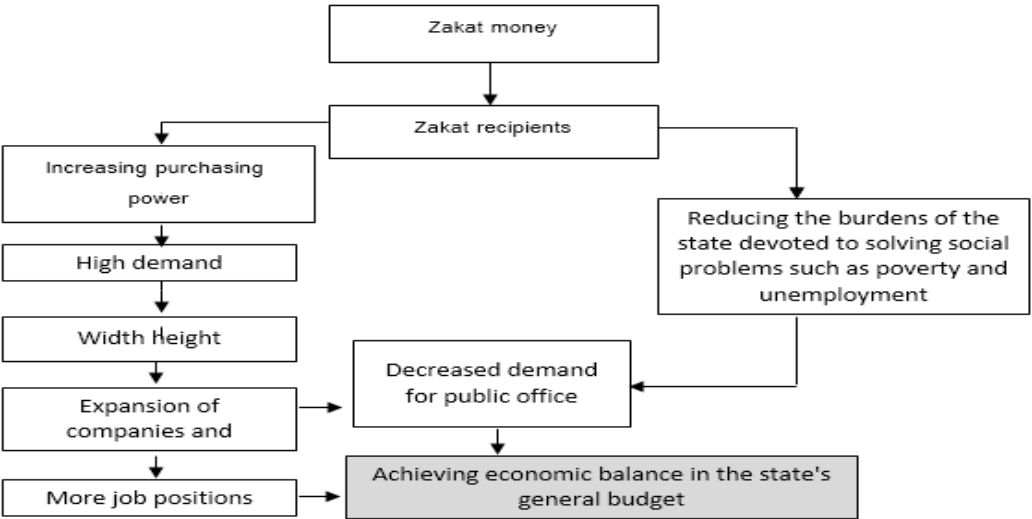


Fig. 1. The Socio-Economic Role of Zakat
Source: Subekti, Abdurakhman, & Rosadi, 2022

The above figure illustrates the cyclical benefits of distributing Zakat funds to the needy. Zakat increases the purchasing power of beneficiaries, leading to higher demand for goods and services. This demand drives companies to expand and create more job opportunities. On the other hand, the state experiences a decrease in demand for support programs as Zakat helps alleviate poverty and unemployment. The reduced overall demand contributes to economic balance in the state budget, ultimately reducing the state’s burden in addressing social issues. The diagram identifies a positive feedback loop where the distribution of Zakat fosters economic growth and social stability.

3. Methodology

The primary purpose of this study is to analyze the role that Zakat, as one of the prominent Islamic financing tools, plays in improving the socio-economic conditions of the country. This paper also aims to provide a preliminary study that enriches the topic of Zakat as a new financing tool for the Algerian economy on one hand, and to draw the attention of researchers and specialists to the importance of this subject, paving the way for them to conduct further useful research and studies on the other hand.

To achieve the aforementioned goals, two main methodologies were adopted: the descriptive methodology and the analytical methodology. The descriptive methodology was used to address the theoretical and conceptual framework of the study, as this approach is considered the most suitable for encompassing the topic from various angles and complexities. This included relying on various forms of previous studies, such as articles, books, research papers, reports, and official documents. The analytical methodology was used to analyze the socio-economic role of Zakat in Annaba Province. This involved a series of interviews with the Director of the Zakat Office at the Directorate of Religious Affairs and Endowments in Annaba Province, in addition to various statistics and internal documents related to the topic obtained from the headquarters of this directorate.

It is worth mentioning that the Directorate of Religious Affairs and Endowments in Annaba Province was established on May 1, 2000. It is affiliated with the Ministry of Religious Affairs and Endowments, employs approximately 52 staff members, and follows the organizational structure below:

Table 1

Organizational Structure of the Directorate of Religious Affairs
and Endowments in Annaba Province

Provincial Director		
Service of Personnel, Resources, and Accounting	Service of Guidance, Religious Practices, and Endowments	Service of Quranic Education, Training, and Islamic Culture
1. Personnel Office	1. Zakat Office	1. Quranic Education Office
2. Resources Office	2. Religious Practices Office	2. Islamic Culture Office
3. Accounting Office	3. Guidance and Endowments Office	3. Inspector

Source: prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province

In the field of Zakat, the Directorate works on:

- Assisting in organizing the collection and acquisition of Zakat funds of various types (Zakat al-Fitr, Zakat al-Mal, Zakat on crops and fruits) and then distributing them to the poor and needy.
- Receiving reports from imams at the mosques regarding the process of Zakat distribution within the mosque.
- Preparing comprehensive reports on the collection and distribution of Zakat and sending them to the supervising ministry.
- Preparing postal orders to be granted to the poor.

4. Results and Discussion

4.1. The Establishment of the Zakat Fund in Annaba Province

Many Islamic Arab countries have attempted to apply the Zakat obligation in modern times, resulting in various and different applications. Some countries, like Saudi Arabia and Sudan, mandate the payment of Zakat, while others have established specialized Zakat institutions with financial independence and distinct organizational structures, such as the Kuwaiti Zakat House and the Zakat Fund in Jordan, as well as the Zakat Fund in Algeria.

The idea of establishing an institution concerned with Zakat affairs in Algeria dates back to the early 1990s, but it was officially founded in 2002. The Zakat Fund is a religious and social institution operating under the supervision of the Ministry of Religious Affairs and Endowments, which provides the following legal framework:

- The Algerian constitution states that Islam is the state religion (and Zakat is one of the pillars of Islam).
- Executive Decree No. 91-82, which includes the establishment of the mosque institution: Article 05 D/3 rationalizes the collection and distribution of Zakat.

4.2. Administrative Organization of the Zakat Fund and the Role of the Provincial Committee

The Zakat Fund consists of the following organizational levels:

4.2.1. Central Zakat Authority

Performs the following tasks:

- Formulating and monitoring the national Zakat policy.
- Resolving disputes.
- Organization (regulations, internal system, establishing the provincial authority, creating a national technical card specific to Zakat).
- Setting regulations related to the collection and distribution of Zakat.

The Central Zakat Authority consists of:

A. The Supreme Council of the Zakat Authority: The Supreme Council is composed of: the President, the Secretary General, four directors, the Head of the Sharia Authority, four scholars, four members of the National Coordination, ten prominent Zakat payers, two members representing the social sector, two members representing the economic sector, two members representing the legal sector, a representative from the Higher Islamic Council, a representative from the Ministry of Solidarity, a representative from the Ministry of Post, a representative from the Ministry of Finance, a representative from the Chamber of Commerce, a representative from the Agricultural Chamber, a representative from the Investors Authority.

B. Committees of the Supreme Council of the Zakat Authority: The Council includes four committees: the Collection and Distribution Committee, the Media and Communication Committee, the Financial, Administrative, and Training Affairs Committee, the Audit and Control Committee.

C. The Administrative Executive Office: It consists of: the Director General, the Secretary General, four Directors each heading a committee, and a member of the Sharia Authority.

4.2.2. The Provincial Zakat Authority

The Provincial Zakat Authority performs the following tasks:

- Organizing fieldwork by establishing and coordinating with grassroots structures.
- Creating a provincial card for Zakat recipients and Zakat payers.
- Ensuring uniformity in work and organizing the distribution process.
- Supervision, monitoring, guidance, addressing disputes, and authorizing disbursements.

The Provincial Zakat Authority consists of:

A. The Deliberative Authority: Composed of: the Director of Religious Affairs and Endowments of the province as the disbursing officer, two Imams from different regions, two to four (2-4) representatives of prominent Zakat payers from different areas, the President of the Provincial Scientific Council, two to four (2-4) members from the

Provincial Federation of Mosque Associations, heads of grassroots authorities, an accountant with financial expertise, a practicing lawyer, a practicing economist, an experienced assistant or social worker, and two to four (2-4) notable figures of the province.

B. Committees of the Provincial Zakat Authority: The council is organized into four specialized committees: the Organization Committee, the Monitoring, Control, and Disputes Committee, the Guidance and Information Committee, the Distribution and Collection Committee.

C. The Executive Office: Composed of: The Head of the Office, who is the disbursing officer, Secretary General with four assistants, the Treasurer.

4.2.3. The Grassroots Zakat Authority

Performs the following tasks:

- Enumerating Zakat payers and recipients.
- Providing guidance and counseling.
- Organizing the collection of Zakat.
- Organizing the distribution of Zakat.
- Monitoring the collection and disbursement of Zakat.
- Raising citizen awareness.

The Grassroots Zakat Authority consists of:

A. The Deliberative Authority: Composed of: the district's authorized Imam as President, the heads of mosque committees in the district, two representatives from neighborhood committees, two representatives of prominent Zakat payers.

B. The Executive Office: Composed of: district's authorized Imam as President, a Secretary General with two deputies, a Treasurer with two assistants.

4.3. Mechanisms for Collecting and Distributing Zakat in the National Zakat Fund in Annaba Province

4.3.1. The amount threshold (Nisab) of Zakat

Several conditions must be met, the most prominent being the passage of a full lunar year (Hawl). The Nisab is determined by referring to the texts of the Holy Quran, the Sunnah of the Prophet, jurisprudential interpretations, and the decisions and fatwas of international jurisprudential committees and councils. The amount of Zakat for each category can be detailed in the following table:

Table 2

Categories of Zakat and Their Legal Amounts

Category	Nisab Amount	Zakat Amount	How to Calculate Zakat
Gold	85 grams	2.5%	Weight of gold \times 2.5% (if the gold is for adornment only, no Zakat is due),
Silver	595 grams	2.5%	Weight of silver \times 2.5% (if the silver is for adornment only, no Zakat is due),

Cash	Value of 85 grams of gold	2.5%	(Amount of cash + collectible debts – payable debts) × 2.5%
Trade Goods	Value of 85 grams of gold	2.5%	Value of trade goods at selling price × 2.5%
Stocks and Bonds	Value of 85 grams of gold	2.5%	Market value of stocks × 2.5%
Crops and Fruits (irrigated by machine)	612 kg or more	5%	Weight of fruits / 20 (for olives, if in oil form, 1/5 is taken)
Crops and Fruits (irrigated without machine)	612 kg or more	10%	Weight of fruits / 10 (for olives, if in oil form, 1/10 is taken)
Honey	612 kg or more	10%	1/10 of the weight of honey
Foreign Currency	Value of 85 grams of gold	2.5%	Value of foreign currency at Algerian dinar rate × 2.5%
Real Estate	If real estate is offered for sale at any time (dealer), Zakat is due every year, If real estate is held until prices rise (hoarding), Zakat is due only once upon sale.		
Sheep and Goats	40 heads		Less than 40 heads: no Zakat. 40 to 120 heads: one sheep that has completed one year. 121 to 200 heads: two sheep. 201 to 300 heads: three sheep. More than 300 heads: one sheep for every 100 heads.
Cattle	30 heads		Less than 30 heads: no Zakat. 30 to 39 heads: a calf or heifer over one year. 40 to 59 heads: a cow over two years. 60 to 69 heads: a calf or heifer over one year, 70 to 79 heads: a cow over two years and a calf over one year. 80 to 89 heads: two cows over two years. 90 to 99 heads: three calves or heifers over one year. 100 to 109 heads: a cow over two years and two calves over one year. 110 to 119 heads: two cows over two years and a calf over one year. 120 to 129 heads: a cow over two years and four calves over one year. 130 to 139 heads: three cows over two years and four calves over one year. 140 to 149 heads: two cows over two years and two calves over one year. 150 to 159 heads: three cows over two years and four calves over one year. And so on, every thirty heads: a calf over one year, and every forty heads: a cow over two years.

Source: Prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province

4.3.2. Zakat Collection Mechanisms

Zakat funds are paid to the Zakat Fund through the following methods:

A. Postal Transfers and Checks: Each provincial Zakat Fund committee has a current postal account where Zakat is directly deposited by the payers.

B. Bank Checks: Issuing a bank check in favor of the provincial postal account of the Zakat Fund.

C. International Transfers: Transferring Zakat amounts paid by the Algerian diaspora to the national account of the Zakat Fund.

D. Mosque Zakat Boxes: Each mosque has several boxes where benefactors deposit their Zakat, which is counted daily in an official report and deposited the next day into the provincial postal account.

4.3.3. Zakat Distribution

Zakat funds are distributed as follows:

A. Zakat al-Mal: Mosque committees enumerate the poor and needy (as families, not individuals) in the neighborhoods surrounding the mosque based on a special form supported by documents showing the family's social situation. The lists are sent to the grassroots committee at the district level for sorting and approval, then the files are sent to the provincial Zakat Fund committee to disburse the amounts via postal transfers or checks.

B. Zakat al-Fitr: Collected in mosques starting from the middle of Ramadan and deposited in the mosque's Zakat box. The poor and needy are enumerated and prioritized, then the collected amounts are given directly to them during the last three days of Ramadan. The mosque committee sends the collection and distribution report to the grassroots committee, which then sends it to the provincial committee, which in turn sends a general report to the Zakat Directorate.

4.4. Analysis of the Socio-Economic Role of Zakat in Annaba Province

4.4.1. Income of the Zakat Fund in Annaba Province

Since the establishment of the National Zakat Fund and the beginning of its activities in Annaba Province until the end of 2022, the fund has recorded the following results:

Table 3

Income of the Zakat Fund in Annaba Province during the period 2004–2022

Year	Zakat al-Fitr	Zakat on Crops and Fruits	Zakat al-Mal	Total
2003	/	/	/	/
2004	4,320,000.00	1,310,000.00	10,000,000.00	15,630,000.00
2005	8,420,000.00	8,127.00	7,810,000.00	16,238,127.00
2006	13,000,000.00	/	21,440,000.00	34,440,000.00
2007	18,000,000.00	1,520,000.00	30,076,685.00	49,596,685.00
2008	17,897,857.00	/	17,972,179.11	35,870,036.11
2009	18,089,678.00	91,840.00 (25% for Gaza)	27,962,500.00	46,144,018.00
2010	18,621,875.00	/	28,022,113.00	46,643,988.00
2011	19,059,180.00	/	27,312,084.00	46,371,264.00
2012	28,777,630.00	1,550,000.00	35,655,249.30	65,982,879.30
2013	29,137,148.00	2,056,280.00	50,695,019.73	81,888,447.73

Continuation of the Table 3

2014	18,187,895.00	643,683.10	50,303,868.37	69,135,446.47
2015	23,360,920.00	1,563,511.50	47,789,528.43	72,713,959.93
2016	23,691,730.00	750,410.00	30,051,107.00	54,493,247.00
2017	17,638,520.00	990,000.00	27,781,109.30	46,409,629.30
2018	18,292,735.00	326,200.00	30,520,447.03	49,139,382.03
2019	18,128,985.00	1,851,610.00	26,848,378.64	46,828,973.64
2020	None due to COVID-19	921,200.00	19,841,350.44	20,762,550.44
2021	12,969,205.00	/	12,077,826.23	25,047,031.23
2022	15,130,700.00	/	17,590,381.13	32,721,081.13
Total	322,724,058.00	13,582,861.60	519,749,826.71	856,056,746.31

Source: Prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province

The results in Table (3) indicate a fluctuation in the development of the Zakat Fund's income in Annaba Province, with total income experiencing varied growth between 2004 and 2022, alternating between increases and decreases. The data show a significant and continuous positive development in the Zakat Fund's income in Annaba Province from 2004 to 2010. However, starting in 2011, there was noticeable fluctuation in these incomes due to the absence of income from Zakat on crops and fruits in 2010 and 2011. The Zakat Fund's income significantly decreased in 2020 and 2021 due to the impacts of the COVID-19 pandemic. However, starting in 2022, these incomes saw substantial improvement due to the resumption of religious and mosque activities and the lifting of lockdown and social distancing measures.

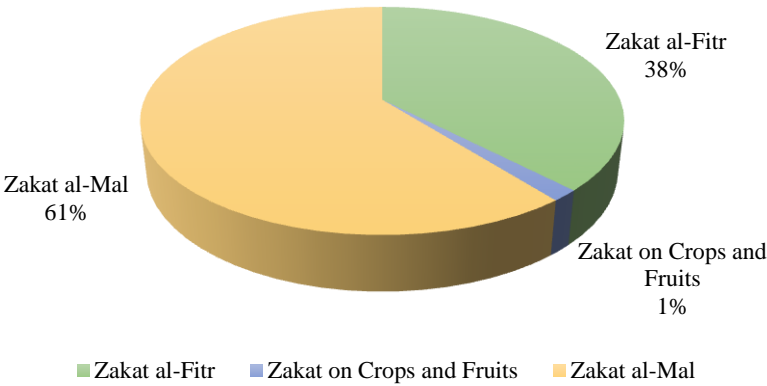


Fig. 2. Income of the Zakat Fund in Annaba Province by type during the period 2004–2022

Source: prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province

From Figure (2), it is clear that Zakat al-Mal represents the largest share of the Zakat Fund's income, accounting for 61%, followed by Zakat al-Fitr at 38%. This predominance can be attributed to the fact that the amount of Zakat al-Mal imposed on the paying category (usually the well-off) is much greater than the amount of Zakat al-Fitr, which is typically the equivalent of one day's sustenance imposed on every Muslim. Lastly, Zakat on crops and fruits constitutes a very small percentage of 1%, which can be attributed to the nature of Annaba Province, which is primarily commercial,

industrial, and tourist-oriented, rather than agricultural, which is more prevalent in the highlands and southern regions.

4.4.2. Distribution of Zakat al-Mal Income:

The distribution of Zakat al-Mal income in Annaba Province is based on the instructions of the Ministry of Religious Affairs and Endowments, specifically circular No, 139/204, as detailed in the following table:

Table 4

Method of Distributing Zakat al-Mal Income According to the Algerian Ministry of Religious Affairs and Endowments

Category	Income Greater Than 5,000,000 DZD	Income Less Than 5,000,000 DZD
Consumption Financing (the poor and needy)	50%	87.50%
Investment Financing (interest-free loans)	37.50%	—
Zakat Fund Expenses	12.5% (6% to cover grassroots committee costs, 4.5% to cover provincial committee costs, 2% to cover national Zakat fund costs)	12.5% (6% to cover grassroots committee costs, 4.5% to cover provincial committee costs, 2% to cover national Zakat fund costs)

Source: prepared by the researchers based on circular No, 139/204

The provisions of this circular were applied during the period 2004-2014, and thus the distribution of the Zakat Fund's income in Annaba Province was as follows:

Table 5

Distribution of Zakat al-Mal Income and the Number of Beneficiaries in Annaba Province during the period 2004–2014

Year	Total Zakat al-Mal Income	50% Consumption Financing	37.5% Investment Financing	12.5% Zakat Fund Expenses	Number of Beneficiaries
2004	10,000,000.00	5,000,000.00	3,750,000.00	1,250,000.00	5086
2005	7,810,000.00	3,905,000.00	2,928,750.00	976,250.00	5747
2006	21,440,000.00	10,720,000.00	8,040,000.00	2,680,000.00	3450
2007	30,076,685.00	15,038,342.50	11,278,756.88	3,759,585.62	4608
2008	17,972,179.11	8,986,089.55	6,739,567.17	2,246,522.39	3455
2009	27,962,500.00	13,981,250.00	10,485,937.50	3,495,312.50	4008
2010	28,022,113.00	14,011,056.50	10,508,292.38	3,502,764.12	5600
2011	27,312,084.00	13,656,042.00	10,242,031.50	3,414,010.50	6100
2012	35,655,249.30	17,827,624.65	13,198,343.14	4,456,906.16	5416
2013	50,695,019.73	25,347,509.87	19,010,632.40	6,336,877.45	4531
2014	50,303,868.37	25,151,934.19	18,863,950.64	6,287,983.54	5099

Source: Prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province

The data in Table 5 show a fluctuating growth in the number of beneficiaries of Zakat al-Mal in Annaba Province during the period 2004–2014. The table also indicates that Zakat al-Mal is distributed according to two main types of financing:

A. Consumption Financing: This involves distributing financial amounts to the poor and needy (50% of the total Zakat Fund income), which they use for consumption activities, They are given small amounts annually, semi-annually, or quarterly, ranging from 3,000 to 20,000 DZD, which are spent on:

B. Investment Financing: Here, 37.5% of the total Zakat Fund income is granted to the poor and needy and all other eligible categories in the form of interest-free loans (Qard Hasan (benevolent loan)) to establish small projects that generate continuous income for this group and improve their living conditions. In this context, the Directorate of Religious Affairs and Endowments in Annaba Province recorded the following results:

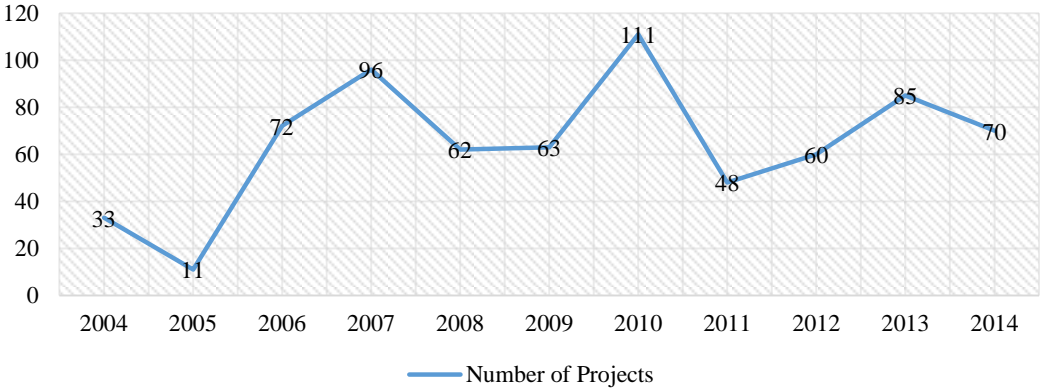


Fig. 3. Development of the Number of Projects and Small Enterprises Funded by Qard Hasan (benevolent loan) in Annaba Province During the Period 2004–2014

Source: prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province.

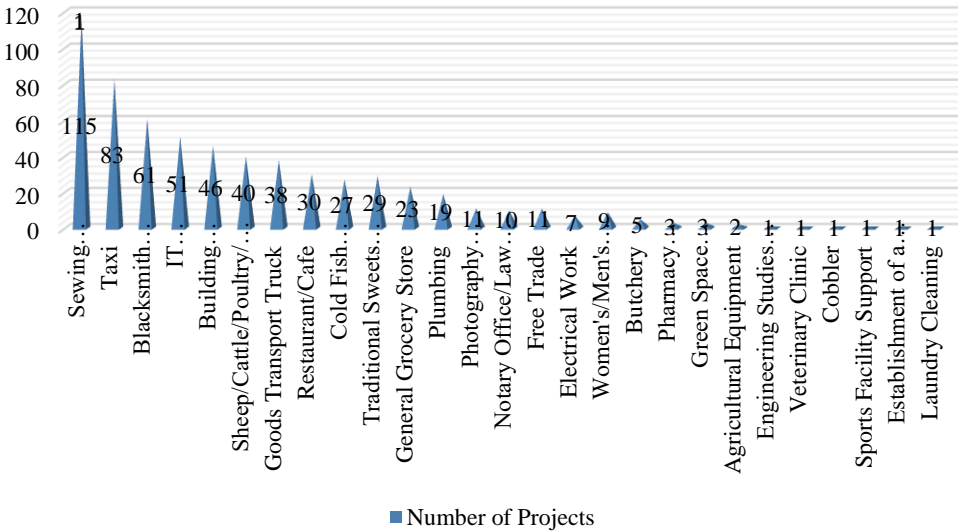


Fig. 4. Fields of Interest-Free Loans Provided by the Directorate of Religious Affairs and Endowments in Annaba Province

Source: Prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province

The data in Figures (3) and (4) show that this program has contributed to the establishment of projects and micro-enterprises for the poor, totaling 721 projects and enterprises. Despite their modest amounts, these funds have been an important source of financing for micro-projects and enterprises in the province across various fields, especially sewing workshops and traditional clothing manufacturing, with a total of 127 projects. This is followed by taxis with 107 vehicles, blacksmith and carpentry workshops with 71 projects, and IT, internet, and phone services with 52 projects. Other micro-projects include building painting, car mechanics, sheep, cattle, poultry, and beekeeping, goods transport trucks, restaurants and cafes, sweets and pastries, fishing and fish distribution, and more. The province achieved a notable result by contributing 10% to the creation of micro-projects at the national level.

However, it is worth noting that the loan recoveries for the Qard Hasan (benevolent loan) program amounted to 2,455,000,00 DZD out of 18,863,950,64 DZD, representing a recovery rate of 13%. The remaining 87% of the funds granted under the Qard Hasan (benevolent loan) program were not recovered. At the national level, the unrecovered Qard Hasan (benevolent loan) loans reached 70%, prompting the Ministry of Religious Affairs and Endowments to suspend and freeze the Qard Hasan (benevolent loan) program in 2014 until the granted funds are recovered.

As a result, the Ministry of Religious Affairs and Endowments decided to redirect the portion allocated for investment financing (Qard Hasan (benevolent loan) program), which is 37.5%, entirely towards consumption financing (supporting poor families), with the remaining 12.5% still directed towards funding the Zakat Fund. However, with the spread of the COVID-19 pandemic and the accompanying difficult economic and social conditions, the Ministry of Religious Affairs and Endowments decided to allocate the entire income of the Zakat Fund to consumption financing to improve the living standards of poor families. The distribution of Zakat al-Mal income and the number of beneficiaries during the remaining period were as follows:

Table 6

Distribution of Zakat al-Mal Income and the Number of Beneficiaries
in Annaba Province during the period 2015–2022

2015–2020				
Year	Total Zakat al-Mal Income	87.5% Consumption Financing	12.5% Zakat Fund Expenses	Number of Beneficiaries
2015	47,789,528.43	41,815,837.38	5,973,691.05	5967
2016	30,051,107.00	26,294,718.63	3,756,388.37	6400
2017	27,781,109.30	24,308,470.64	3,472,638.66	4601
2018	30,520,447.03	26,705,391.15	3,815,055.88	3915
2019	26,848,378.64	23,492,331.31	3,356,047.33	3724
2020–2022				
Year	Total Zakat al-Mal Income	100% Consumption Financing	0%	Number of Beneficiaries
2020	19,841,350.44	19,841,350.44	0	2700
2021	12,077,826.23	12,077,826.23	0	1224
2022	17,590,381.13	17,590,381.13	0	2100

Source: Prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province

4.4.3. Distribution of Zakat al-Fitr Income

The 160 mosques in Annaba Province, as of the end of 2022, through their respective committees, study the applications of the poor and needy to determine their eligibility for Zakat. It should be noted that all Zakat al-Fitr funds are directed towards consumption financing, which means meeting the needs of poor families and improving their living standards. The following figure shows the number of beneficiaries from Zakat al-Fitr income in Annaba Province from the start of the process in 2004 to 2022:

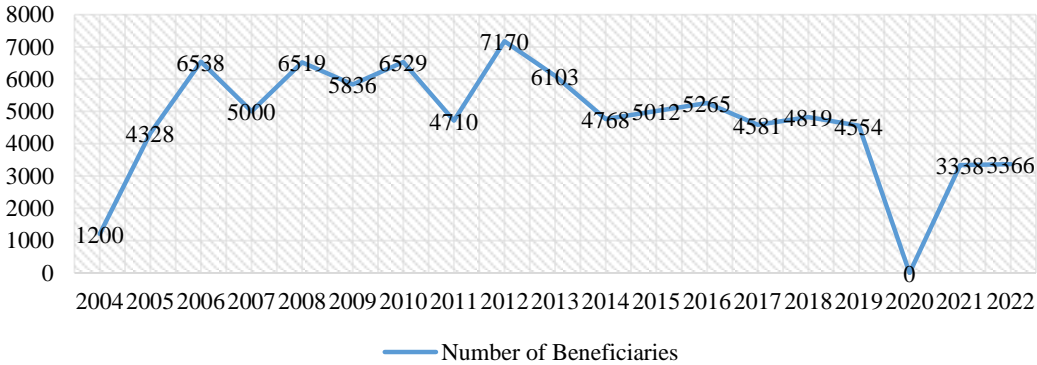


Fig. 5. Development of the Number of Beneficiaries from Zakat al-Fitr Income in Annaba Province During the Period 2004–2022

Source: prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province

Figure (5) shows a relative growth in the number of beneficiaries of Zakat al-Fitr income, with a gradual decrease, particularly in recent years. Overall, the number of beneficiaries from the start of the Zakat collection process in the province in 2004 until the end of 2022 reached 89,636 beneficiaries. Notably, there was a significant increase in the number of beneficiaries in 2012, reaching 7,170 beneficiaries. However, in 2020, there was no collection of Zakat al-Fitr due to the COVID-19 pandemic, mosque closures, and social distancing measures, resulting in no registered beneficiaries. It is worth mentioning that all Zakat al-Fitr income is directed towards consumption financing, which means meeting the needs of poor families and improving their living standards.

4.4.4. Distribution of Zakat on Crops and Fruits Income

The distribution of Zakat on crops and fruits income is also based on circular No. 139/204, with the exception that none of this income is allocated to investment activities, such as the Qard Hasan (benevolent loan) program. Consequently, 87.5% of the income is directed towards financing the consumption activities of poor families, while the remaining 12.5% is used to cover the costs of the Zakat Fund. The following figure illustrates the development in the number of beneficiaries of Zakat on crops and fruits income in Annaba Province during the period 2004–2022.

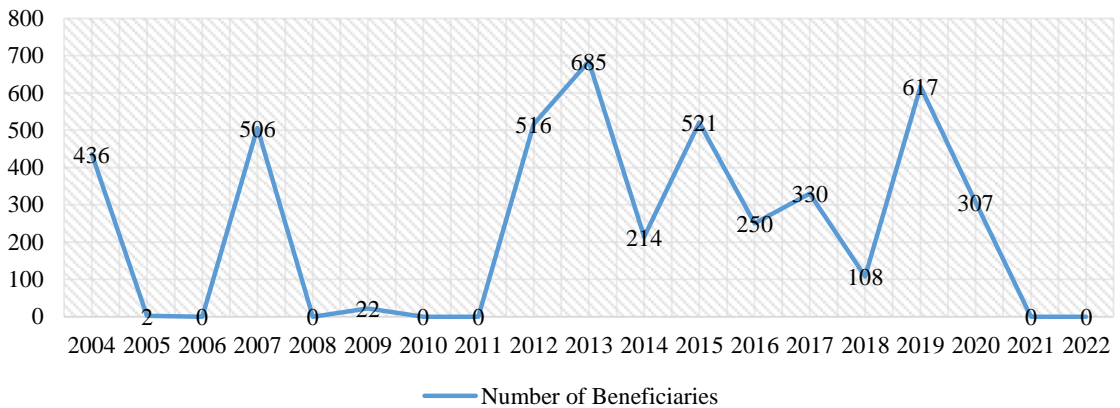


Fig. 6. Development in the Number of Beneficiaries of Zakat on Crops and Fruits Income in Annaba Province During the Period 2004–2022

Source: prepared by the researchers based on internal documents from the Directorate of Religious Affairs and Endowments in Annaba Province

The data in Figure (6) indicate that the number of beneficiaries of Zakat on crops and fruits in Annaba Province experienced fluctuating growth between increases and decreases during the period 2004–2022. The total number of beneficiaries in this category was 4,514, which is considered very low. This can be attributed to the nature of the province itself, which is industrial, commercial, and tourist-oriented, rather than agricultural. This limits the contribution of this type of Zakat to the Zakat income in Annaba Province. Additionally, due to various circumstances, including climatic conditions and the COVID-19 pandemic, no income was collected from Zakat on crops and fruits during the years 2006, 2008, 2010, 2011, 2021, and 2022. Furthermore, in 2009, 25% of the income was allocated to assist in the reconstruction of the Gaza Strip in Palestine after the war.

5. Conclusion and Recommendations

Through this study, it has been theoretically established that Zakat is the third pillar of the five pillars of Islam. It represents the obligatory portion of wealth that a Muslim must give from their wealth that has reached the nisab to eligible recipients under certain conditions. In simpler terms, Zakat refers to giving a portion of one's wealth to those in need, similar in concept to charity or tithes in Christianity and Judaism.

A review of various previous studies has shown that Zakat plays several socio-economic roles, contributing to the fair redistribution of wealth, achieving a level of income equality, stimulating economic activity, alleviating poverty, and fostering values of solidarity, cooperation, love, and social justice.

The results of the field study aligned with those of the theoretical study. The case study of the Directorate of Religious Affairs and Endowments in Annaba Province demonstrated that the income from the Zakat Fund in the province during the study period (2004–2022) and from various types of Zakat (Zakat al-Mal, Zakat al-Fitr, Zakat on crops and fruits) contributed to providing financial allocations for funding consumption and investment activities for beneficiaries within the province during the study period.

However, the experience of the Zakat Fund in Annaba Province, similar to other provinces in Algeria, shows several shortcomings and challenges, notably:

- The low collection of Zakat funds at the provincial level compared to what is required at the national level, as most Zakat payers in Algeria give their Zakat outside the official fund framework.
- The lack of diversification in the resources of the Zakat funds, which include only three categories (Zakat al-Mal, Zakat al-Fitr, Zakat on crops and fruits), while other categories such as Zakat on precious metals, stocks and bonds, real estate, foreign currencies, etc. are not considered.
- Weak oversight of Zakat funds across mosques.
- High costs of postal fees when depositing, distributing, and withdrawing Zakat funds.
- Weak digitalization of the Zakat collection and distribution process at the grassroots, provincial, and national levels.
- Insufficient support and guidance for young beneficiaries of Zakat fund resources in establishing their micro-enterprises, resulting in the failure of the Qard Hasan (benevolent loan) program initiated by the Ministry of Religious Affairs and Endowments.

Based on the aforementioned results, this study recommends the following:

- Redefine the legal and legislative framework governing the practice of Zakat in Algeria to clearly outline the various tasks and management mechanisms of Zakat funds.
- Work on enhancing partnerships between Zakat funds, banks, and government support agencies to expand the circle of Zakat beneficiaries.
- Adopt new and effective methods for investing Zakat funds in Algeria, including the revival of the Qard Hasan (benevolent loan) program.
- Enhance the use of digitalization and modern information and communication technologies in the collection and management of Zakat funds in Algeria.
- Improve marketing and better promotion of the concept of Zakat both locally and nationally.
- Involve Zakat payers, especially prominent ones, in the oversight aspect while leaving the practical and procedural aspects to the Zakat Office.
- Establish a higher institute for Zakat research to support studies and research related to Zakat and ways to effectively invest its returns.

References

1. Muhammad, A., & Abdul Quddus, S. (2011). The impact of Zakat on social life of Muslim society. *Pakistan Journal of Islamic Research*, Vol. 18 (1), pp. 85–91.
2. Semait, S. I. (1992). *A guide to Zakat*. Islamic Religious Council, Singapore. 32 p. Retrieved from: <https://www.muis.gov.sg/-/media/Files/Zakat/PDFs/A-Guide-to-Zakat.pdf>.
3. Bilo, C., & Machado, A. C. (2019). The role of zakat in the provision of social protection. *International Journal of Sociology and Social Policy*, Vol. 40 (3/4), pp. 236–248. DOI: <https://doi.org/10.1108/ijssp-11-2018-0218>.
4. Hossain, M. Z. (2012). Zakat in Islam: A powerful poverty alleviating investment for Islamic countries. *International Journal of Economic Development Research and Investment*, Vol. 3 (1), pp. 1–11.

5. Pratama, S. D. (2023). The role of Zakat in alleviating multidimensional poverty. *International Journal of Islamic Economics and Finance*, Vol. 5 (5), pp. 133–150. DOI: <https://doi.org/10.18196/ijief.v6i1.17006>.
6. Jalaldeen, M. (2015). Role of zakat in poverty alleviation and economic development – special field study of Maruthamunai. *Journal of Management*, Vol. 12 (2), pp. 83–97. DOI: <https://doi.org/10.4038/jm.v12i2.7578>.
7. Bouchikhi, M. R., Ghrissi, L., Rahmani, M. A. (2016). The impact of zakat fund in reducing poverty case of Algeria. *Mediterranean Journal of Social Sciences*, Vol. 7 (3), pp. 256–264. DOI: <https://doi.org/10.5901/mjss.2016.v7n3p256>.
8. Nopiardo, W. (2016). Zakat sebagai ibadah maliyah ijtimai'iyah dalam perspektif ilmu ekonomi Islam. *JURIS (Jurnal Ilmiah Syariah)*, Vol. 14 (2), pp. 208–224. DOI: <https://doi.org/10.31958/juris.v14i2.309>.
9. Shaikh, S. A., & Ismail, A. G. (2017). Role of zakat in sustainable development goals. *International Journal of Zakat*, Vol. 2 (2), pp. 1–9. DOI: <https://doi.org/10.37706/ijaz.v2i2.21>.
10. Hamimi, H., Ismail, A. G., & Zaenal, M. H. (2018). Strategic role of zakat in multidimensional quality of life in sijnjung, Indonesia. *The Journal of Muamalat and Islamic Finance Research*, Vol. 15 (1), pp. 55–72. DOI: <https://doi.org/10.33102/jmifr.v15i1.101>.
11. Muliadi, S. (2020). The role of zakat on sustainable economic development by rumah zakat. *International Conference of Zakat*, pp. 355–370. DOI: <https://doi.org/10.37706/iconz.2020.208>.
12. Al-Salih, A. N. (2020). The role of zakat in establishing social welfare and economic sustainability: the case of Saudi Arabia. *International Journal of Financial Research*, Vol. 11 (6), pp. 196–202. DOI: <https://doi.org/10.5430/ijfr.v11n6p196>.
13. Hassab, S., & Najab, A. (2021). Zakat et financement social : analyse de l'expérience de l'algérie et de la malaisie. *Revue Economie, Gestion et Société*, Vol. 28 (1). DOI: <https://doi.org/10.48382/imist.prsm/regs-v1i28.25142>.
14. Jehle, G. A. (1994). Zakat and inequality: some evidence from Pakistan. *Review of Income and Wealth*, Vol. 40 (2), pp. 205–216. DOI: <https://doi.org/10.1111/j.1475-4991.1994.tb00059.x>.
15. Nasution, A. R., Hermadi, I., Kusuma, W. A., & Beik, I. S. (2014). Knowledge management system for zakat. *TELKOMNIKA Indonesian Journal of Electrical Engineering*, Vol. 12 (12), pp. 8349–8356. DOI: <https://doi.org/10.11591/telkomnika.v12i12.6842>.
16. Ganiyev, A., & Umaraliev, S. (2020). The role of zakat in the early stages of the Islamic civilisation. *EPRA International Journal of Multidisciplinary Research (IJMR)*, Vol. 6 (6), pp. 441–444. DOI: <https://doi.org/10.36713/epra2823>.
17. Ihsan, A., Agustar, A., Muslim, A., & Azzaki, M. A. (2022). Revitalization of the collection of zakat funds in Indonesia: an explanation from yusuf al-qaradawi's fiqh al-zakah. *Journal of Islamic Economics Lariba*, Vol. 8 (2), pp. 303–312. DOI: <https://doi.org/10.20885/jielariba.vol8.iss2.art1>.
18. Alshater, M. M., Saad, R. A. J., Abd. Wahab, N., & Saba, I. (2021). What do we know about zakat literature? A bibliometric review. *Journal of Islamic Accounting and Business Research*, Vol. 12 (4), pp. 544–563. DOI: <https://doi.org/10.1108/JIABR-07-2020-0208>.
19. Bouanani, M., & Belhadj, B. (2020). Does zakat reduce poverty? Evidence from Tunisia using the fuzzy approach. *Metroeconomica*, Vol. 71 (4), pp. 835–850. DOI: <https://doi.org/10.1111/meca.12304>.

20. Ryandono, M. N. H., Widiastuti, T., Cahyono, E. F., Filianti, D., Qulub, A. S., & Mustofa, M. (2023). Efficiency of zakat institutions in Indonesia: data envelopment analysis (dea) vs free disposal hull (fdh) vs super-efficiency dea. *Journal of Islamic Accounting and Business Research*, Vol. 14 (8), pp. 1344–1363. DOI: <https://doi.org/10.1108/jiabr-05-2021-0144>.
21. Aristoni, A. (2021). Integration of sharia in zakat law. *Ziswaf: Jurnal Zakat Dan Wakaf*, Vol. 8 (1), pp. 18–33. DOI: <https://doi.org/10.21043/ziswaf.v8i1.9099>.
22. Dhar, P. (2013). Zakat as a measure of social justice in Islamic finance: an accountant's overview. *Journal of Emerging Economies and Islamic Research*, Vol. 1 (1), pp. 64–74. DOI: <https://doi.org/10.24191/jeeir.v1i1.9118>.
23. Fathullah, F. (2018). Zakat in Islam. *Asy-Syari'ah: Jurnal Hukum Islam*, Vol. 4 (2), pp. 65–74. DOI: <https://doi.org/10.36835/assyariah.v4i2.107>.
24. Razak, S. H. A. (2019). Zakat and Waqf as instrument of Islamic wealth in poverty alleviation and redistribution. *International Journal of Sociology and Social Policy*, Vol. 40 (3/4), pp. 249–266. DOI: <https://doi.org/10.1108/ijssp-11-2018-0208>.
25. Sahaluddin, N. S. S. B., & Mokhtar, W. K. A. W. (2019). The awareness of zakat in the universal society. *International Journal of Academic Research in Business and Social Sciences*, Vol. 9 (11), pp. 647–651. DOI: <https://doi.org/10.6007/ijarbss/v9-i11/6586>.
26. Mujahidah, A. S., & Akbar, N. (2022). Investigating the determinants of Muslim intention to accelerate zakat payment during the covid19 pandemic. *Journal of Islamic Philanthropy and Disaster (JOIPAD)*, Vol. 2 (2), pp. 40–65. DOI: <https://doi.org/10.21154/joipad.v2i2.5121>.
27. Pratama, S. D., & Yuni, R. N. (2020). Reducing poverty through optimization of zakat on agricultural and profession. *International Journal of Islamic Economics and Finance (IJIEF)*, Vol. 3 (2), pp. 145–174. DOI: <https://doi.org/10.18196/ijief.3237>.
28. Amrin, N., Imamah, A., & Priyono, A. (2023). Implementation of professional zakat of state civil apparatus in Indonesian in Islamic law perspective. *Profetika Jurnal Studi Islam*, Vol. 24 (01), pp. 22–32. DOI: <https://doi.org/10.23917/profetika.v24i01.709>.
29. Najiyah, F., & Febriandika, N. R. (2019). The role of government in the zakat management: the implementation of a centralized and decentralized approach (comparative study in Indonesia and Malaysia). *Proceedings of the 2018 International Conference on Islamic Economics and Business (ICONIES 2018)*. DOI: <https://doi.org/10.2991/iconies-18.2019.57>.
30. Kaslam, S. (2009). Governing zakat as a social institution: the Malaysian perspective. *Social and Management Research Journal*, Vol. 6 (1), pp. 15–32. DOI: <https://doi.org/10.24191/smrj.v6i1.5166>.
31. Subekti, R., Abdurakhman, A., & Rosadi, D. (2022). Can zakat and purification be employed in portfolio modelling? *Journal of Islamic Monetary Economics and Finance*, Vol. 8, pp. 1–16. DOI: <https://doi.org/10.21098/jimf.v8i0.1418>.