



Zakat Fund, Reality and Prospects - A Field Study

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Abstract:

Zakat is one of the pillars of Islam, a financial act of worship that reflects one of the guarantees society provides to its members, in addition to charity and all forms of social solidarity.

In an effort by the Ministry of Religious Affairs and Endowments to organize the collection of zakat and its distribution system, for greater benefit, and to develop zakat funds and invest them optimally in serving members of society, the Zakat Fund was established to serve society, achieve solidarity, and include the needy. The question posed by this study is:

How can the Zakat Fund project be evaluated from its inception to the present day? What are the expected prospects for the fund to truly become a societal and state project to include all its members and foster solidarity and cooperation among them?

The study concluded that the Zakat Fund is a project for community development, achieving solidarity, and including vulnerable groups. It is a project with shortcomings that, if addressed, would greatly serve society in eliminating or alleviating poverty and achieving social justice.

Keywords: Zakat , Zakat Fund , social solidarity

Fonds de la zakat, réalité et perspectives - Une étude de terrain

Résumé :

La zakat est l'un des piliers de l'islam, un acte de culte financier qui reflète l'une des garanties que la société offre à ses membres, en plus de la charité et de toutes les formes de solidarité sociale.

Dans le cadre des efforts déployés par le ministère des Affaires religieuses et des Fondations pour organiser la collecte de la zakat et son système de distribution, afin d'en accroître les bénéfices, et pour développer les fonds de la zakat et les investir de manière optimale au service des membres de la société, le Fonds de la zakat a été créé pour servir la société, réaliser la solidarité et inclure les personnes dans le besoin. La question posée par cette étude est la suivante :

Comment évaluer le projet du Fonds de la zakat depuis sa création jusqu'à aujourd'hui ? Quelles sont les perspectives attendues pour que le fonds devienne véritablement un projet sociétal et étatique visant à inclure tous ses membres et à favoriser la solidarité et la coopération entre eux ?

L'étude a conclu que le Fonds de la zakat est un projet de développement communautaire, de réalisation de la solidarité et d'inclusion des groupes vulnérables. Il s'agit d'un projet présentant des lacunes qui, si elles étaient comblées, serviraient grandement la société en éliminant ou en atténuant la pauvreté et en réalisant la justice sociale.

Mots-clés : Zakat, Fonds de la zakat, solidarité sociale



Introduction:

Zakat is a religious ritual, one of the pillars of Islam, a financial act of worship, and a social message. It embodies solidarity, cohesion, and commitment among society toward its members. "A civilized society provides guarantees to its members in various forms, such as zakat, charity, and all forms of solidarity, so that the Muslim individual is not lost within his society." (Bennabi) Undoubtedly, these guarantees ensure that people live with dignity, feeling that society does not abandon them, but rather supports and embraces them. The teachings of Islam seek to ensure that no poor, needy, orphan, weak, or wayfarer is lost in Islamic society, that they do not go hungry or naked. This is in a society where the wealthy contribute a small portion of their wealth, and God Almighty multiplies it for them, purifies them with it, and blesses their wealth. Thus, everyone enjoys the bounties and provisions of God Almighty, because wealth belongs to God Almighty. To prevent the wealthy from becoming arrogant and tyrannical, zakat is imposed on them toward the weak, softening their hearts and keeping humanity alive. Their hearts do not harden, but are filled with kindness and benevolence toward those below them in material terms. Because money is one of the five necessities in Islamic law, and must be preserved, used well, and not hoarded by a specific group, but rather invested and circulated among people, zakat was prescribed.

To ensure its proper collection and distribution, a zakat fund was established in all directorates of religious affairs and endowments in all Algerian states, aiming to plan the collection, disbursement, and investment of the funds of the

great zakat ritual, as it is an obligation that should not be compromised. Thanks to the fund, which is the Algerian state's project for the proper investment and development of zakat funds and their proper utilization, and the long-term vision to achieve the goals of this great ritual. The Zakat Fund is considered a community project aimed at reviving the zakat project. It is a project that promotes social cohesion and advances zakat from individualism to institutionalization, i.e., institutional work. Institutional work builds and outlines long-term projects that ensure continuity, while individual work achieves fewer dimensions than institutional work. It is a project that establishes community trust in its institutions and trust in community and state projects. The question posed by this study is: How can the Zakat Fund project be evaluated from its inception to the present day? What are the prospects expected of the Fund to truly become a community and state project that embraces all its citizens and fosters solidarity and cooperation among them?

This study seeks to:

- Evaluate the Fund's activity since its inception.
- Examine the gaps and how to overcome them.
- Examine the Fund's prospects for becoming a community project.

The study uses a descriptive approach, using questionnaires and interviews as data collection tools.

Study Plan:

- Section One: Defining Concepts
- Section Two: Presentation and Analysis of the Results of the



1. Defining Concepts

1.1. The Concept of Zakat and its Role

First: The Concept of Zakat:

1. In the language: It means growth and increase. It comes from the verb "zaka" (to grow) and "zakaa" (to grow). Zakaa refers to the fruit that God Almighty produces. A pure land means good. A crop grows, and God makes it pure. This refers to everything that increases and grows. (Manzur)

2. Zakat in terminology: It is an obligatory right on a specific amount of money, for a specific group, at a specific time. (Younis)

Zakat is one of the pillars of Islam, one of its sacred rituals, and a financial act of worship obligatory for wealthy Muslims. Algerians have been paying their zakat to those entitled to it starting from the month of Muharram, based on the hadith of Uthman ibn Affan, from the Messenger of God, may God bless him and grant him peace, who said: "This is the month of your zakat, so whoever has a debt, let him pay it until your money is collected and you pay zakat from it." (<https://marw.dz>)

Third: The expected role of zakat

Meeting the immediate needs of the poor and needy, such as food, drink, and clothing, i.e. providing a decent life for people (Al-Sawy) Such as medical services, basic education services, marriage costs, combating ignorance and disease, and maintaining human instincts. (Mas`ad)

Providing basic needs (subsistence level) Food needs: This is the most important priority that the poor need. (Mas`ad)

Housing needs: decent housing that preserves human dignity, protects one from cold and heat, and provides

physical and psychological comfort. It contains essentials such as water, electricity, and a bathroom, meaning that it is a home that is consistent with social customs.

The need for clothing, which is everything that members of society wear, to cover the private parts and protect from weather factors

Providing health care requirements: Health care must be provided to the poor and needy. Health care includes care for underdeveloped and undernourished children, providing clean water, caring for poor mothers, and supporting public institutions to treat the poor.

Providing basic education services: Because education is one of the foundations of individual development, and one of the basic requirements for both the individual and society, it must be made available to all members of society.

Achieving the sufficiency limit for the poor: The Shafi'i school and some Hanbalis believe that the poor and needy are given zakat money to suffice them for a lifetime. This means that the poor are given zakat money so that they do not need it for their entire life. If the poor person is a craftsman, they are given enough to purchase the tools of their trade, regardless of their cost, to work without needing anything. If they are not a craftsman, they are given enough to last them for the rest of their life, such as purchasing a plot of land to work and earn a living, or a store or machinery.

The second view: This view is held by the majority of scholars and the Hanbalis, who believe that the poor are given enough to last them a year, since zakat is due annually.



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The third view: Abu Hanifa believes that the poor are given an amount of money equivalent to 200 dirhams, i.e., the minimum amount of cash. (Mas`ad)

Second Requirement: Introduction to the Zakat Fund and its Objectives

First: Introduction to the Zakat Fund: The Zakat Fund is a religious and social institution operating under the supervision of the Ministry of Religious Affairs and Endowments, which guarantees legal coverage based on the law regulating mosque institutions. The Fund consists of three organizational levels:

The Base Committee: Formed at the level of each district, its mission is to identify those eligible for zakat at the district level. Its deliberation committee consists of: the head of the authority, heads of mosque committees, representatives of neighborhood committees, representatives of notables, and representatives of zakat payers.

The State Committee: Formed at the level of each state, it is entrusted with the final review of zakat files at the state level, following the initial decision at the level of the base committee. Its deliberation committee consists of the head of the state authority, the two highest-ranking imams in the state, senior zakat payers, representatives of the state federation of mosque committees, the head of the state's scientific council, legal experts, an economic accountant, a social assistant, and heads of the base committees.

The National Committee: Among its components is the Supreme Council of the Zakat Fund, which consists of: the Chairman of the Council, the heads of the provincial committees of the Zakat Fund, members of the Sharia Board,

a representative of the Supreme Islamic Council, representatives of the ministries that have a relationship with the Fund for Senior Zakat Payers. It also has oversight committees that closely monitor the work of the provincial committees and direct them. Its basic tasks are summarized in being the organizing body for everything related to the Zakat Fund in Algeria. (<https://marw.dz>)

The first steps toward establishing an institutional vehicle for zakat collection and distribution were in 2003, when the Zakat Fund was established.

It is a religious and social institution operating under the supervision of the Ministry of Religious Affairs and Endowments, which guarantees it legal coverage based on the law regulating mosque institutions. The Fund consists of three organizational levels, including:

Zakat Disbursement: Zakat funds are disbursed based on the final deliberations of the provincial committee to poor and needy families according to priority. The funds are distributed annually, semi-annually, or quarterly (every three months) after completing regulatory and administrative procedures. (<https://www.onwz.dz>)

Fourth: Zakat Fund Objectives:

The Zakat Fund is an organization that aims to:

- Raise awareness of zakat and consolidate the importance of performing this duty.
- The role of zakat in social development by reviving its performance and practice, so that it can benefit various segments of the needy.
- Social development by reviving its application and practice, so that it can benefit various segments of the needy, in accordance with and through the legal



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channels known as zakat disbursements. One of the Zakat Fund's priorities is to achieve a socially supportive and interdependent society, active in all aspects of charitable work and serving the needy in accordance with the principles of Sharia.

It has launched numerous initiatives, plans, and programs aimed at caring for the needy and deserving. Furthermore, the Zakat Fund has provided several channels for the public to facilitate the zakat payment process. Zakat payers can now pay zakat online from anywhere in the world, in addition to the ability to deposit zakat into any of the Fund's bank accounts. Zakat can be paid electronically in Abu Dhabi, and Algeria is expected to take the same steps. (<https://www.rak.ae/wps/portal/ra>)

Fifth: The Fund's Mission:

- Raising awareness of the importance of zakat as a religious obligation, developing its resources, and developing mechanisms for collecting and disbursing zakat and charity to those who are entitled.

Vision: Effective contribution to community solidarity.

Objectives:

- Raising awareness of the obligation of zakat and clarifying its obligation.
- Developing zakat and charity resources.
- Developing mechanisms for collecting and disbursing zakat and charity.
- Meeting the needs of poor and needy families eligible for zakat.
- Fund Values:

Credibility, transparency, justice, honesty, and solidarity.

The Zakat Fund aims to achieve social solidarity by collecting and distributing zakat and charity funds to those who are entitled to them, alleviating the burdens on the poor and needy, contributing to economic and social development, and promoting the values of cooperation and compassion in society.

- Poverty Alleviation: The Fund aims to meet the needs of poor and needy families eligible for zakat.
- Achieving Solidarity: The Fund seeks to promote solidarity and cooperation among members of society, enabling the wealthy to feel responsible toward the less fortunate.

Resource Development: The Fund works to develop sources of zakat and charity by raising awareness of the importance of zakat and encouraging Muslims to pay it.

Developing Collection and Disbursement Mechanisms: The Fund seeks to develop mechanisms for collecting zakat and distributing zakat and charity funds to ensure they reach those entitled to them in the fastest and most efficient manner.

- Supporting Sustainable Development: The Fund contributes to achieving the Sustainable Development Goals by financing social and economic projects and programs that serve the community.
- Purifying Wealth: Zakat contributes to purifying the wealth of those who give zakat and increasing its blessings.
- Purifying the Soul: Zakat contributes to purifying the souls of those who give zakat, cleansing them of greed and miserliness, and promoting the values of generosity and giving.



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- _ Building Society: Zakat contributes to building a supportive and cooperative society where love and goodness prevail.

About the Fund - Zakat and Charity Fund

Main Objectives:

- Raising awareness of the obligation of zakat and clarifying its necessity.
- Developing sources of zakat and charity.
- Developing mechanisms for collecting and disbursing zakat.

2. Presentation of the Field Study Results

Requirement One: Field Study Procedures, Sample, and Tools

First: Study Population: The population of this study is the Zakat Fund located in all Religious Affairs Directorates in all 58 states across the country.

Study Sample: A quota-based purposive sample was adopted, whereby a sample of 30% of the total study population was selected due to the difficulty of delivering the questionnaire to all states across the country and the difficulty of retrieving all distributed questionnaires, even in states where religious affairs directors were personally contacted. Geographical distribution was considered across all regions of the country – states from the north, south, east, west, and center – to ensure the sample is representative of the study population. To generalize the results, care was taken to ensure that sample members included agricultural states and states with livestock.

Table No. 1 shows the sample size of the questionnaire.

Sample	Sample size	Cities
17 Cities	30%	58

The table above shows that a sample was taken from the total population, consisting of 58 states, from which a sample of 30% was taken, representing 17 states. This sample is sufficient to represent the original population, and from this, the results can be generalized to the entire study population.

The states in which the study was conducted are: El Oued, Skikda, Bouira, Setif, M'Sila, Ghardaia, Guelma, Tindouf, Djelfa, Biskra, Oran, Constantine, Touggourt, Jijel, Tindouf, Naama, and Medea.

Second: Study Tools:

2.1 The Questionnaire: The questionnaire was used as the primary tool for collecting study data. After designing and dividing it into three sections:

- The personal data section, essential for the study, included the respondent's rank, job title, and years of experience in the field of zakat.

The second axis focused on introducing the Zakat Fund. It included ten questions about the year the Fund was established in the state, the types of Zakat it collects and its collection methods, the body overseeing the distribution of Zakat funds, the categories of beneficiaries, and the timing of distribution.

The third axis focused on evaluating the Fund's work since its inception. It included three questions that focused on evaluating the Zakat Fund project, examining the project's gaps, and exploring ways to overcome these gaps



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and better invest Zakat funds to serve and develop the community.

The fourth axis of the questionnaire focused on the Fund's prospects and suggestions that would further enhance its performance in serving Algerian society.

The questionnaire was evaluated by two university professors (Dr. Kadri Mohamed Seddik, University of El Oued, Dr. Saida Abbas, University of Batna). The questionnaire was distributed electronically between July 15 and 22, 2025, allowing the study sample to respond carefully and thoughtfully. To retrieve the distributed questionnaires, the directors of religious affairs were contacted via Facebook or WhatsApp, through their pages or the pages of the Directorates of Religious Affairs. I received a warm welcome and assistance from them.

2_2 Interview: The interview was used as an aid to the questionnaire, and through it I sought answers and explanations related to the fund. The length of the interview was as follows:

- An interview with the Zakat employee, Mr. Tawhar Muhammad, Directorate of Religious Affairs and Endowments for the Wilaya of Aïn Defla.
- An interview with the Director of Religious Affairs and Endowments for the Wilaya of Ghardaïa.

Thus, the interview sample size was two, the purpose of which was to understand the reality of the Zakat Fund and gather some information related to the Zakat Fund's field work. This information was used to construct the questionnaire to serve the purpose, as these individuals are in the field and have experience and knowledge of the

Fund's work in terms of collection, distribution, and prospects.

Second requirement: Presentation of the questionnaire results through the axes

First axis: Personal data

Table 2 shows the occupations of the study sample members

%	Repetitions	Answers
%0	0	Director of Religious Affairs
%100	17	Zakat File Clerk
%100	17	Total

The table shows that the sample who responded to the survey were employees of the Zakat Office in the Religious Affairs Directorates. The Religious Affairs Directors referred the survey to Zakat Office employees, as they are the most knowledgeable about zakat matters at the directorate level. These employees include heads of the Endowments and Zakat Authority, office heads, employees charged with managing the Zakat and Endowments Office at the directorate level, administrative managers, and regular employees, according to the survey responses.



Table 3 shows the number of years of experience of employees in the field of zakat.

%	Repetitions	post
%11.76	2	5_1
%52.94	9	10-6
%35.29	6	15_11
%100	17	20_16

The table figures show that the sample who responded to the questionnaire had experience in managing the Awqaf and Zakat Office and had sufficient information to answer the questions included in the questionnaire. Fifty-two percent of the sample had six to ten years of experience, and 35% had approximately fifteen years of experience managing the Zakat Office or Awqaf and Zakat Office. They are not new to the field, so their information regarding the management of the Zakat Fund at the directorate level is accurate and reliable.

2.2. Zakat Fund Identification Data

Table 4 shows the Fund's objectives.

%	Repetitions	Answers
%36	18	Collecting zakat funds
%36	18	Good distribution of zakat money
%28	14	Collect the largest amount of zakat money
%0	0	Investing and developing zakat funds
%100	50	the total

The results of the table show that, thanks to the Zakat Fund, zakat funds are collected and distributed properly to those entitled to them. Twenty-eight percent of the total responses indicated that the largest amount of funds is collected thanks to the Fund. However, investment of zakat funds entering the Fund has ceased since 2014, according to other responses added by the study sample. There was a good loan and support for owners of small businesses, such as sewing, animal husbandry, and craftsmen, but these have ceased since 2014.

The Zakat Fund project is a purpose-driven project established in 2003. It aims to organize the collection and distribution of zakat to ensure fair distribution. It is one of the mechanisms that promotes solidarity, works to strengthen community cohesion, and strengthens its internal front. The Prophet (peace and blessings be upon him) was given a command, and this applies to all those who are responsible for the affairs of believers: "Take alms from their wealth, that will purify them and sanctify them." "With it" (At-Tawbah 9) and this sacred ritual must be sponsored by the ruler of the Muslims, to guarantee the rights of the poor, as it is a right imposed on the rich towards the poor. The fund also aims to achieve fair distribution, and to involve the various social classes that would determine the class entitled to zakat, and to prepare a national card considering the difference in the name of the poor and the needy within the eight categories mentioned in the Sharia to which it is directed. (Baroud)

According to Mr. Mohamed Tawahir, the Zakat and Endowments Undersecretary in Aïn Defla, the ministry sends a circular to the directorates at the beginning of



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Muharram of each Hijri year to collect zakat. Zakat is not limited to cash, but in Ain Defla, for example, zakat is limited to cash only. As for zakat on livestock or grains, it is usually disposed of by the zakat payers themselves, without going to the Zakat Office, despite the call to do so through mosques.

Table 6 shows the types of zakat covered by the fund.

%	Repetitions	Answers
%48.57	17	money
%37.14	13	Crops and fruits
%2.85	1	animals
%0	00	gold and silver
%100	35	the total

The results of the table show that the Fund primarily focuses on zakat on money, while crops must be converted into cash and deposited into the Fund. According to an interview conducted with an employee at the Zakat and Endowments Office in Ain Defla, zakat on crops is borne by their owners themselves, and the Fund only accepts it if it is converted into cash.

Likewise, the Fund cannot accept zakat on animals unless their owners convert them into cash. Therefore, zakat on animals is borne by their owners themselves. Zakat on gold and silver is paid in cash, so owners can deposit it into the Fund through the usual means: in cash via mosques, by postal order at post offices, or via Posti Mob from anywhere. The study sample members added that the fund also receives Zakat al-Fitr. Due to the lack of storage space for

zakat on crops and grazing areas for livestock and sheep, this zakat was received after its share was transferred to financial proceeds and deposited into zakat fund accounts. Zakat on crops and livestock is left to the grassroots and state bodies, depending on the specificities of each state.

Table 7: How zakat funds are deposited in the zakat fund.

%	Repetitions	Answers
%0	0	Directorate of Religious Affairs
%50	17	Imams through mosques
%0	0	The nominees submit it to the directorate themselves.
%50	17	Through the fund's bank or postal account
%100	34	the total

The results of the table show that zakat is deposited in the zakat box located in each mosque, or via postal order at post offices, or via mobile mail from anywhere.

The results of the interview with the Director of Religious Affairs for the Ghardaia Province revealed that the zakat box in each mosque is opened by the imam, accompanied by the head of the mosque committee. The funds are transferred to the fund's account via postal order, and the proof received from the post office is submitted to the Zakat Affairs Administration Office at the Directorate of Religious Affairs. The mosque designated for zakat is opened periodically by the imam, and this remains to this day. Youssef Baroud opens it periodically. The imam and the head of the religious association open it periodically, and a report is drawn up and recorded in a special register for the mosque's zakat box.



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The funds are then deposited into the designated account. The report, along with a receipt, is submitted to the Directorate's offices or the current branch of the Diwan.

Table 8 shows how to reach those entitled to zakat.

%	Repetitions	Answers
%100	17	Applications submitted to the Directorate
%0	0	The circle counts them
%0	0	The municipality counts them
%100	17	the total

The table results show that zakat beneficiaries are identified through applications submitted to the Directorate of Religious Affairs. Their applications are accompanied by the necessary evidence, according to the opinion of Mr. Tawhar Mohamed, the zakat affairs officer at the Directorate of Religious Affairs for the state of Ain Defla.

_To whom are zakat funds given?

Table No. 1 shows who zakat funds are given.

%	Repetitions	Answers
%65,38	17	The poor and the needy
%0	0	beggars
%34,61	9	orphans
%	0	patients
%100	26	the total

The table results show that zakat funds are given to the poor and needy, and this is proven by official documents. It is also given to orphans if they have no income or support, and to the sick if they are poor and needy.

According to Zakat Office employee Mr. Muhammad Tawwahir, all categories mentioned in the Holy Quran benefit from zakat, but it is most commonly distributed to the poor who have no daily income, as well as widows and orphans. The amount is usually...

Table 9: How is the amount given to those entitled to it determined?

%	Repetitions	Answers
%50	17	Depending on the amount of money in the box
%50	17	According to the number of beneficiaries
%0	0	There is a fixed amount
%0	0	According to the status of the person entitled to zakat
%100	34	Total

The results of the table show that the amount of zakat given to the poor and needy is determined by the number of zakat applications submitted and the amount of money available in the fund. Mr. Mohamed Touahri responded during the interview that the amount they give is 10,000 DZD, according to Mohamed Touahri's statement. We note that this is a small amount that does not enrich the poor and needy nor meet their needs.



Table 10 shows how many times zakat is distributed during the year.

%	Repetitions	Answers
%88.23	15	once a year
%11.76	2	twice a year
%	17	Total

%88 of the sample stated that zakat is distributed once a year, while 11% stated that it is distributed twice a year. This depends on the capabilities of each state and the amount of money received from the fund. In some states across the country, the fund's revenues are good, so they distribute it twice a year.

Table 11 shows whether the fund has permanent zakat payers.

%	Repetitions	Answers
%0	0	yes
%100	17	no
%100	17	Total

The table results show that the Zakat Fund does not have permanent zakat payers.

Table 12 shows who oversees the distribution of the Fund's funds?

%	Repetitions	Answers
%0	0	The virtuous
%0	0	Imams
%0	0	Director of Religious Affairs
%100	17	The fund has a committee that supervises it.
%100	17	Total

The table results show that there is a committee overseeing the fund's work and ensuring transparency in distribution. This committee consists of the Director of Religious Affairs, two imams, a representative of the Endowments and Zakat Fund, and a zakat payer.

2.3. Evaluation of the Zakat Fund Experience

Table 13 shows: Do you think the Zakat Fund experience is good?

%	Repetitions	Answers
%0	0	A largely successful experience
%50	17	A somewhat successful experience
%50	17	A flawed experience
%100	34	Total

The table results show that sample members view the zakat project as a successful one, but it has shortcomings and gaps that must be addressed to improve its performance and enhance its contribution to achieving social solidarity.

**Table 14 shows the weaknesses of the zakat fund project.**

%	Repetitions	Answers
%11.40	17	He just makes money.
%11.40	17	Neglecting to collect animal zakat
%11.40	17	Neglecting zakat on crops
%11.40	17	The poor do not need to ask
%11.40	17	The amount provided to the beneficiaries is small and does not meet their needs
%11.40	17	Zakat payers are not required to deposit their zakat in the fund.
%11.40	17	Lack of interest of imams in educating and urging zakat payers to give their zakat to the fund
%0	0	Not investing zakat funds to develop them and serve those who deserve them more
%7.38	11	The lack of funds entering the fund has reduced the achievement of its goals.
%1.34	2	Mixing zakat funds with weekly donations in mosques
%11.40	17	Zakat payers prefer to dispose of their zakat money personally rather than resorting to the fund.
%450	149	Total

The table shows that the weaknesses or shortcomings identified in the Zakat Fund project include:

It only collects money, neglects the collection of zakat on animals and crops, and does not relieve the poor from

asking for help. The amount provided to those entitled to it is small and does not meet their needs. The limited funds received by the fund have limited the achievement of its objectives. Zakat payers are not required to deposit their zakat in the fund. Imams show little interest in educating and urging zakat payers to contribute their zakat to the fund. Zakat payers prefer to dispose of their zakat money personally rather than resorting to the fund. Zakat funds are mixed with weekly donations in mosques.

Table 15 shows the extent of current investment of zakat funds.

%368	Repetitions	Answers
%0	0	YES
%100	17	NO
%100	17	Total

The table's figures show that zakat funds are no longer being invested. The good loan was discontinued in 2014, and loans to finance micro-projects run by craftsmen, for which they request loans from the directorates, were also discontinued.

According to a statement by the Director of Religious Affairs and Endowments for the Ghardaia Province, each directorate or branch of the Zakat Office allocated 37.5% of zakat proceeds, whether food zakat or crop zakat, to good loans. Since 2014, the allocation process has been frozen, and zakat funds are now distributing the total proceeds.

The accumulated amounts collected in Al Baraka Bank from the collected returns are now being reviewed by the National Ministerial Committee for the Zakat Fund. Should they be redistributed or not? Until the establishment of the National Zakat Office, the National Zakat Office was



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established in 2022. Some provinces have used the collected returns from the good loans with the approval of the National Zakat Office. Branches of the Office have been established in all provinces of the country.

Axis Three: Prospects of the Zakat Fund

Table 16 shows what has been achieved thanks to the Zakat Fund.

%	Repetitions	Answers
%33.33	17	Collecting large amounts of zakat
%0	0	Granting many good loans
%33.33	17	Aid to the needy has become greater
%0	0	Projects have been established to develop zakat money.
%33.33	17	Zakat distribution has become safe
%0	0	Save money and you can help all those in need.
%	51	Total

The table shows the actual results achieved thanks to the Zakat Fund: large amounts of zakat collected, aid to the needy increased, and zakat distribution became more secure.

Table 17 shows the obstacles facing the Zakat Fund.

%	Repetitions	Answers
%19.31	17	The fund's lack of capacity to collect and develop animal zakat
%19.31	17	The Fund's limited capacity to

		collect zakat on all types of crops
%19.31	17	The small number of zakat payers
%0	0	The intervention of zakat donors in the work of the fund
%19.31	17	Lack of laws requiring zakat payers to pay money to the fund
%0	0	Lack of projects that enable the development of zakat money
%19.31	17	Lack of awareness among zakat donors of the importance of the fund
%2.27	2	Lack of confidence of donors in the fund
%	88	Total

The table's results show the obstacles hindering the Zakat Fund, including: the Fund's limited capacity to collect and develop animal zakat; the Fund's limited capacity to collect zakat on various crops; the small number of zakat payers; the lack of laws requiring zakat payers to contribute money to the Fund; and the zakat payers' lack of awareness of the Fund's importance.



Table 17 shows suggestions for improving the Zakat Fund's performance.

%	Repetitions	Answers
%23.94	17	The state should have laws that require the zakat payer to pay the money to the fund and not to the needy.
%23,94	17	There should be facilities that enable the collection of zakat on crops and animals for the benefit of the fund.
%0	0	That zakat funds be invested to serve society and meet the needs of the needy.
%4.22	3	There should be an independent state body that supervises zakat collection, development and distribution.
%0	0	The necessity of cooperation between the Zakat Fund and the Sabil Al-Khairat Council
%23.94	17	The necessity of cooperation between imams in raising awareness in society about the importance of the Zakat Fund and the necessity of depositing Zakat in it.
%23.94	17	The necessity of local and national media contribution in introducing the Zakat Fund and its objectives.

%100	71	Total
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The sample members suggested a set of solutions they deemed appropriate to activate the role of the Zakat Fund in society, the most important of which are: that the state has laws obligating the zakat payer to pay money to the fund and not to the needy, that there be facilities that enable the zakat of crops and animals to be collected for the benefit of the fund, the necessity of cooperation of imams in raising awareness in society of the importance of the Zakat Fund and the necessity of depositing zakat in it, the necessity of cooperation of imams in raising awareness in society of the importance of the Zakat Fund and the necessity of depositing zakat in it, the necessity of the local and national media contributing to publicizing the Zakat Fund and its objectives.

Conclusion

Through the field study, the following results were reached:

- _The Zakat Fund is a community project that seeks mutual support and solidarity, and cares for the zakat ritual, both in collection and distribution.
- _Based on the percentage of funds that enter the fund, as declared by the National Office of Endowments and Zakat, estimated in the billions, citizens' confidence in the fund increases day by day. This is due to their confidence in the safe methods of collecting and distributing zakat, and their confidence that their zakat will reach its intended recipients.



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- _The Zakat Fund has expanded the scope of the zakat donor beyond the narrow circle of relatives and acquaintances, extending it to a larger circle of the poor in society, even if the donor does not personally know them. Thanks to the Zakat Fund, zakat now reaches those in need. When the donor distributes zakat, it only reaches those he knows. However, thanks to the Fund, it has become possible to reach a larger segment of those entitled to zakat, even if the donors themselves do not know them. Zakat al-Fitr is an important tributary that provides the fund with funds that are safely distributed to those who are entitled to them.

Zakat funds are given to the poor and needy, and are documented by official documents. They are also given to orphans who have no income or support, and are also given through applications submitted by them.

The Zakat Fund project has transformed zakat from individualism to institutionalization. There is no doubt that institutional work ensures planning and the formulation of long- and short-term projects, ensuring continuity, depth, and expansion.

Thanks to the Zakat Fund, zakat is now delivered to those entitled to it in safe ways. It is received by the fund via a bank or postal account, opened in the presence of a specialized committee. Even the zakat fund in mosques is opened in the presence of the imam and the head of the mosque committee. Those who want greater reassurance can send their donations via a bank account.

The Ministry has sought to facilitate the process of paying zakat to the fund by zakat payers via Bardi Mob, allowing

payment and transfer from home or anywhere, making it convenient for zakat payers. The difference between states in zakat distribution is due to the specificity of each state's collection process, which will positively or negatively impact the number of beneficiaries and financial transfers previously allocated to the Qard Hasan (good loan) process and diversification of investment projects.

The Zakat Fund represents one of the pillars of Islamic banking.

The Fund is overseen by national and state committees that strive to achieve justice and deliver trust to its beneficiaries.

The Zakat Fund is a successful experiment or project, but it is marred by some shortcomings that must be studied and addressed to ensure its effectiveness. The most important of these shortcomings are:

The Fund does not require zakat payers to contribute their zakat to it, which means that a significant portion of the zakat is not included in the fund but is borne by the zakat payer himself. Therefore, laws must be enacted that obligate zakat payers to contribute their zakat to the Fund, not voluntarily, but by force, as this is the right of the poor and needy of society, enjoined by God Almighty.

- The Zakat Fund in some states does not accept Zakat on crops and animals. Zakat payers dispose of them themselves. These are important categories and a significant portion of Zakat funds, which can further support the fund. Therefore, appropriate methods must be found to receive these categories. The study revealed that all Zakat funds are distributed in each state to those entitled to them.



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- _The amount of Zakat provided to the poor and needy is determined by the number of Zakat applications submitted and the funds available in the fund. It is usually estimated at 10,000 DZD. We note that this is a small amount that does not enrich the poor and needy nor meet their needs. It is neither sufficient for a year nor sufficient for a project. It does not even meet basic living requirements. This is a loophole that must be addressed to achieve the purpose of Zakat, which is to relieve the need for help and lift people out of poverty.

The study suggests:

- _The need to find a formula that compels zakat payers to submit their zakat to the Zakat Fund, rather than paying it themselves. Since there is an institution responsible for collecting and distributing zakat, with complete honesty and justice, and this institution is the state's project to achieve solidarity and eradicate poverty, supporting this institution is a duty for every zakat payer.
- _Managing zakat in the current manner does not achieve its desired goals. The basic principle is to prevent people from asking for charity and achieve enrichment, and this cannot be achieved with the meager amounts given to them. The poor must benefit in order to be considered a zakat payer tomorrow. Therefore, enrichment must be achieved by ensuring that the amount is sufficient enough to enable the establishment of a project.

- _The need to invest a portion of zakat funds in productive projects whose revenues go to the fund, benefiting the poor and needy in society. This can be done by building and renting out commercial stores, building clubs, purchasing rental equipment, and even investing in projects that benefit the poor, such as purchasing ambulances and other similar projects.
- _The need to raise awareness through mosques, local and national media, and new media about the importance of the Zakat Fund, and to encourage people to donate Zakat to it and trust its integrity in its collection and distribution.
- _Zakat funds at mosques must be separated from donation funds for mosques_.
- _Sample members (Zakat Office employees) suggest that they should be given a share of Zakat, as they are the ones responsible for collecting it.

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