



## A comparative study of zakat foundations between the countries of the Gulf Cooperation Council and Algeria

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**Abstract:** This study aims to identify the experience of the Gulf Cooperation Council countries and the State of Algeria in the field of zakat regulation in order to compare and work to benefit from the good practices of zakat foundations of those countries, based on reality through social and economic variables, systems and tools applied in the field of organizing and collecting zakat that have dimensions religious, devotional, social and economic, through which we reached the conclusion that the similarity or difference of the general systems of governance have no effect on how to organize the field of zakat, and that it is subject to special regulations stemming from the view of those in charge of the field in the concerned country, and this is what we have seen from the comparison between the experiences of countries The Gulf Cooperation Council between them, and between those countries and the system of the Zakat Foundation in Algeria, which witnessed a change in the year 2021, which moved from the “Zakat Fund” authority to the “National Office of Endowment and Zakat” authority through the executive decree issued in 2021, this study concluded with a number of results Practical recommendations included in the conclusion.

**Keywords:** Zakat, Zakat foundation, Zakat fund, Organizational structure.

**Jel Classification Codes :** G28 ; Z12 ; D31 ; D64

**ملخص:** تهدف هذه الدراسة إلى التعرف على تجربة دول مجلس التعاون الخليجي ودولة الجزائر في مجال تنظيم الزكاة من أجل المقارنة والعمل على الاستفادة من ممارسات مؤسسات الزكاة لتلك الدول، إنطلاقاً من الواقع من خلال المتغيرات الاجتماعية والاقتصادية والأنظمة والأدوات المطبقة في مجال تنظيم وتحصيل الزكاة التي لها أبعاد دينية تعبدية، إجتماعية وإقتصادية، والذي توصلنا من خلالها إلى نتيجة أن تشابه أو اختلاف الأنظمة العامة للحكم ليس لها أثر على كيفية تنظيم مجال الزكاة، وأن ذلك يخضع لتنظيمات خاصة نابعة من نظرة القائمين على المجال في الدولة المعنية وهذا ما لمسناه من المقارنة بين تجارب دول مجلس التعاون الخليجي فيما بينها، وبين تلك الدول ونظام مؤسسة الزكاة في الجزائر الذي شهد تغيراً في سنة 2021 الذي انتقل من هيئة "صندوق الزكاة" إلى هيئة "الديوان الوطني للأوقاف والزكاة" من خلال المرسوم التنفيذي الصادر سنة 2021، وخلصت الدراسة إلى جملة من النتائج والتوصيات العملية تضمنتهما الخاتمة.

**الكلمات المفتاحية:** الزكاة، مؤسسة الزكاة، صندوق الزكاة، الهيكل التنظيمي.

**تصنيف JEL :** G28 , Z12 , D31 , D64

## **1.Introduction :**

The previous decades witnessed the establishment of many zakat foundations across Islamic countries, and this is considered an awakening and a return to the origin on the basis that the obligation of zakat is a foundation established by the state in accordance with the honorable verse addressing the Messenger, may God's prayers and peace be upon him, "Take, from their wealth a charity by which you purify them and cause them increase, and invoke upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing. –Ch9-V103 -" and the matter was transferred to the caliphs from After him in his nation until the Day of Judgment, according to the honorable verse, "There has certainly been for you in the Messenger of Allah an excellent pattern for anyone whose hope is in Allah and the Last Day and [who] remembers Allah often.- Ch33-V21" . The most prominent evidence of this is the establishment of the first caliph to impose authority by obligating the payment of zakat, but after centuries of that, and especially after the submission of Islamic countries to foreign colonialism, the obligation of zakat disappeared as an institution, although individuals or groups continued to perform and establish it, until colonialism left Islamic countries, the tradition of zakat institutions was restored, but at a slow pace, so that the establishment of these institutions was delayed in many Islamic countries, so that some of them were rejected by some official institutions, including parliamentary ones, because of their backgrounds ideology.

- **Study problem**

Based on the context and the title of our intervention, the following problematic emerges: What are the similarities and differences between the zakat systems in the GCC countries and Algeria?

In order to answer the question raised, it is divided into the following sub-questions:

- What are the characteristics of the countries that are the subject of this study in terms of population, area and economic variables?
- What is the approved organizational structure of the Zakat Foundation in each country and the entity to which it belongs?
- What is the total proceeds of zakat for each zakat foundation?

- **Hypotheses**

To answer the problem and its sub-questions, we proceed from the following hypotheses:

By virtue of the fact that zakat is obligatory for all Muslims and that the sum of its general rules and even many of the detailed issues are the same according to the four schools applied in Islamic countries, the zakat systems are similar in Islamic countries, especially in the countries of the Gulf Cooperation Council due to the similarity of systems, geographical proximity, customs and traditions, and therefore the hypotheses put forward in this context are:

- The similarity of zakat systems in terms of organization in all Islamic countries by virtue of the influence of the variable general rules and even some detailed issues of the obligation of zakat in

terms of its unity in Islamic jurisprudence, especially in the countries of the Gulf Cooperation Council due to the similarity of ruling systems, customs, traditions and geographical proximity.

- The dissimilarity of zakat systems due to the impact of differences in the special regulations of each country, especially between the countries of the Gulf Cooperation Council and Algeria, whose system of government is completely different from that of the countries of the Gulf Cooperation Council.

- **Importance of the study**

The importance of the research appears through the following elements: First of all, the status of zakat within the devotional, social and economic system of Islamic societies and Algeria, among them, and secondly, the importance of good practices accumulated through the experiences of many zakat foundations across Islamic countries and in our study of these countries of the Gulf Cooperation Council, Thirdly, the current situation of the emerging Algerian Zakat Foundation, which needs to be enriched and developed at all levels (structure, management, software and applications, marketing techniques and collection methods, innovations, the use of financial technology and artificial intelligence, jurisprudence.....), and this is one of the objectives of this Forum.

- **Objectives of the study**

Through the previous paragraph related to the importance of the research, we can discover the objectives of the research, which are derived from the general objectives of the conference, which are the last three objectives within the objectives of the conference, which are as follows:

- Standing on the reality and clarifying the most important obstacles to the performance of the Zakat Foundation in Algeria and ways to activate it by comparing it with other countries under study.
- Contribute to finding practical solutions to the obstacles to the performance and activity of the Zakat Foundation in Algeria.
- Benefiting from the experiences of the leading countries in organizing zakat.

To complete the study, we adopted the following plan:

- General introduction to the countries under study (Geographical location, System of government, Population, Gross domestic product, Economic growth rate, Unemployment, ....)
- The countries under study and their zakat system (Organizational structure and the proceeds of zakat of the zakat foundations)

- **Approach and tools used**

To study the subject and answer the problem and the sub-questions raised above, we adopted the following scientific approaches: the descriptive and analytical approaches and the comparative

approach by reviewing the data of the countries under study and commenting on them and comparing those countries to come up with lessons learned in order to reach the results and provide appropriate recommendations for the Algerian case.

- **Previous studies**

- The study of Muhammad bin Salem bin Abdullah Al-Dahsli Al-Yahri Al-Yafei, a master's thesis entitled Towards a Gulf Fund for Zakat - Obstacles and Solutions - Islamic Economic Estimation, Yarmouk University, 2013, dealt with the concept of Zakat and its collection, Gulf Zakat Funds, reality, problems and solutions, the proposed Gulf Zakat Fund and the necessary components. To establish it, the researcher concluded that it is necessary to issue mandatory legislation to pay zakat to zakat funds, and to present an integrated model for the Gulf Zakat Fund with all its components.

- An article by Mohamed Zidan and Ghalimi Zahira, in Abaad Eqtisadiya magazine, 2014, entitled Activating the Zakat Institution and its Role in Promoting Economic Development with reference to the Algerian Zakat Fund, where the article addressed the problem of the role of Zakat and its institutions in solving the problem of economic dependency in the Arab world to achieve economic development, with reference to the experience The Algerian Zakat Fund and its financing role. The researchers reached results, the most notable of which is that presenting a comprehensive strategy to develop the performance and effectiveness of Zakat institutions is not limited to the legislative dimension only, but also to the organizational dimension. Through this strategy, it is possible to develop the performance of zakat institutions and enhance their economic role, and to recommend the establishment of an appropriate legislative and regulatory framework for the zakat fund, and the transition from the principle of voluntary zakat collection to the principle of obligation.

- Muhammad Allam's study entitled The Components of the Zakat Institution in Contemporary Islamic Countries, a doctoral dissertation in Islamic Economics and Law, Istanbul University, April 2022, published in the form of a book in the same year by the Arab Family Library, through which he addressed the nature of zakat and its legitimacy, then the Zakat Institution in Islamic history and its reality in contemporary Islamic countries, and finally its legal, financial and accounting components..., and the most prominent conclusions of the study: the necessity of having a law for the Zakat Institution to control the work of the institution. Proposing financial and accounting components for the Zakat Foundation; From financial planning, estimated budgets, and an accounting system for the institution that adheres to generally accepted accounting assumptions, principles, and foundations, and the existence of a system of internal and external control. Proposing administrative components and a media role for the Zakat Foundation.

## **2. General introduction to the countries under study:**

On 25th May 1981, the leaders of the United Arab Emirates, State of Bahrain, Kingdom of Saudi Arabia, Sultanate of Oman, State of Qatar and State of Kuwait met in Abu Dhabi, United Arab Emirates, where they reached a cooperative framework joining the six states to effect coordination, integration and inter-connection among the Member States in all fields in order to achieve unity, according to article 4 of the GCC Charter, and among its goals and objectives we find formulate similar regulations in various fields (Economic, Social, financial affairs, Education and culture, Legislative and administrative affairs, ..... ) , and Among those fields that have known discussions

and understandings, we find the field of zakat. On the other hand, Algeria is a country located in North Africa that is geographically far away and politically and organizationally independent from the GCC countries, which we will introduce later after introducing the GCC countries.

**Table N°1: General data about the countries under study**

Country	Area km <sup>2</sup>	total popula tion	GDP (US\$ bn) (PPP)	real GD P gro wth rate (%)	per capita GDP \$ (PPP)	budget deficit or surplu s (US\$ bn)	Gover nment Debt (US\$ bn)	Extern al Debt (US\$ bn)	Une mplo ymen t Rate (%)	Cons umer Price Inflat ion
Kuwait	17818	4.8	248.1	8.7	51.500	25.9	13.1	47.1	3.4	4.3
Qatar	11571	2.7	303.6	3.4	113.700	27.7	103.9	296.6	0.1	4.5
Oman	309500	4.6	190.5	4.4	41.200	6.0	49.4	77.8	3.1	3.1
Bahrain	8269	1.5	87.9	3.4	57.900	(2.0)	52.0	90.3	1.8	3.5
UAE	710236	10.5	814.7	5.1	77.300	38.6	154.9	436.1	3.3	5.2
Saudi Arabia	2.15 mls	36.2	2018.3	7.6	55.800	55.5	250.1	291.6	6.7	2.7
Algeria	2.38 mls	45.1	600.7	4.7	13.300	(23.0)	117.4	3.1	12.2	9.7

المصدر: إعداد الباحث اعتمادا على معطيات نشرة ضمان الاستثمار، ع 2022، للمؤسسة العربية لضمان الإستثمار واتتمان الصادرات، الكويت 2022، ص 16-38. ومصادر أخرى ثانوية.

### **3- The countries under study and their zakat system:**

In addition to what we mentioned previously about the countries selected in this study, we are working on reviewing the zakat systems in those countries.

#### **3-1- Kuwait:**

##### **3-1-1 - Introduction:**

The State of Kuwait is located in the northwest corner, bordered to the north and northwest by the Republic of Iraq, to the south and southwest by the Kingdom of Saudi Arabia, and to the east by the Arabian Gulf. Kuwait has commercial importance as a result of its location, which is a natural outlet to the north-east of the Arabian Peninsula. The area of the State of Kuwait is 17,818 square kilometers (2023، للكويت). The total population of Kuwait is 4,385,717, of whom 1,488,716 are Kuwaitis (34 percent), and 2,897,001 non-Kuwaitis (66 percent) (2023، للكويت). The real GDP growth rate in the State of Kuwait reached 8.7 percent in 2022, ranking second in the list of Arab countries, which recorded an Arab average estimated at 5.4 percent. It achieved a gross domestic product estimated at 183.6 billion \$, ranking seventh in the Arab world, The per capita reached 51,500 \$ according to purchasing power parity, ranking fifth in the Arab world. However, it recorded the highest rate of increase estimated at 14.5% in 2022 compared to 2021 (2022، (ضمان)).

##### **3-1-2- The organizational structure of the Zakat House:**

The law establishing the Zakat House in Kuwait was issued in 1982 as a governmental body (علام،) and paying zakat to the foundation is optional (It collects zakat voluntarily) (الحسيني، 2001) (2022 and its activities extend outside Kuwait (اليافعي، 2012)). The Kuwaiti Zakat House is an independent body structured into departments and departments headed by the Chairman of the Board of Directors, followed directly by the Office of Inspection and Audit, and a Board of Directors assisted by five committees (Resource Development and Media Committee, Domestic and

External Spending Committee, Control and Audit Committee, Investment Committee, Sharia Board) and the Board of Directors' secretariat. The Zakat House is run by a general manager who has seven offices (the office of the general manager, the technical office, the planning office, the quality control office, the Sharia affairs office, the investment office, and the legal affairs office), and he is assisted by the following three deputies (بيت الزكاة، 2023) :

- Deputy Director General of Resources and Information: He has three offices (Office of Deputy Director General of Resources and Information, Office of Citizen Service, Office of Communication with Senior Philanthropists), and is assisted by three departments represented in: Resources Development Department, Public Relations and Media Department, Information Systems Center).

- Deputy Director General of Social Services: He has three offices (the office of the Deputy Director General of Social Services, the Office of Needy Families, the Kuwaiti Office for Charitable Projects), and he is assisted by three departments: the Department of External Activity, the Department of Local Projects and Authorities, and the Department of Social Service.

- Deputy Director General for Financial and Administrative Affairs: He has two offices (Office of Deputy Director General for Financial and Administrative Affairs, Office of National Military Service).

### **3-1-3- Revenue and expenditure :**

The following is a review of the revenues, expenditures and projects carried out by the Zakat House at the local and international levels:

**Table N°2: Zakat House revenues -2014-2019- MU: mls DK**

المبلغ					نوع الإيراد
2019	2017	2016	2015	2014	
21,810,216	20,939,633	21,149,842	18,477,695	13,578,720	الخيرات
5,462,716	5,492,800	5,659,325	8,470,879	6,663,784	الزكاة
3,463,669	8,755,704	11,039,346	6,235,590	6,415,759	الزكاة المحصلة بقانون الزكاة
4,093,004	5,485,095	5,576,792	5,272,675	5,036,438	الصدقة الجارية
7,179,341	9,174,345	5,192,138	4,359,723	2,632,566	المشاريع الخيرية
775,892	741,643	1,160,160	2,551,166	1,916,710	كافل اليتيم
1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	معمونة الدولة
5,412,823	4,223,718	3,422,456	3,638,708	3,985,021	أخرى
<b>49,697,661</b>	<b>56,312,938</b>	<b>54,700,059</b>	<b>50,506,436</b>	<b>41,728,998</b>	<b>الإجمالي</b>

المصدر: بيت الزكاة، احصائية إيرادات بيت الزكاة خلال السنوات الماضية، الكويت، <https://cutt.us/Qx40j>

From the table, we note that the Kuwaiti Zakat House is not limited in its revenues to zakat only, but there are other sources of great importance, so that the source of zakat in its total accounted for only about 18% for the year 2019, and we also find the state's contribution as a source to the Zakat House in a fixed amount annually estimated at 1,500,000 dinars Kuwaiti as aid from the state.

**Table N°3: Zakat House expenditures -2014-2019- MU: mls DK**

المبلغ					نوع الإنفاق
2019	2017	2016	2015	2014	
36,354,964	31,087,807	29,585,716	25,595,243	27,157,403	إنفاق خارجي
20,180,425	23,314,565	17,008,847	15,566,887	12,454,048	إنفاق محلي
<b>56,535,389</b>	<b>54,402,372</b>	<b>46,594,563</b>	<b>41,162,130</b>	<b>39,611,451</b>	<b>الإجمالي</b>

المصدر : بيت الزكاة، احصائية إنفاقات بيت الزكاة خلال السنوات الماضية، الكويت، <https://cutt.us/1YnGu>

There are two observations that can be made on table 3 related to the expenditures of the Kuwaiti Zakat House. The first is that the external expenditure is greater than the domestic expenditure, and this is due to the fact that the population of Kuwait is small, in addition to the high income of the local population, and this makes a large surplus in the balance of the Zakat House, and thus it is transferred outside The country, and the second is the steady rise in expenditures year after year, and this is due to the rise in revenues also in a positive way.

**Table N°4: Local achievements as the number of projects for the Zakat House**

Statement	2014	2015	2016	2017	Unit
Iftar banquets	245190	292602	405164	576960	meal
Social assistance	32337	31464	31380	31300	family
Student bag	21479	7260	22800	12600	student
In-kind donations	8567	6728	6000	6943	family
Mobile watering	3710	4359	2678	3025	person daily
Zakat al-Fitr	1689	950	1500	2779	family
Sacrificial animals	118	226	1866	2001	sacrifice
Supporting organizations and institutions	13	15	25	13	organization
Mutual funds	9	9	9	8	fund
Health care	672	105	60		family
Hajj project		200			person
Alqard alhasan	1228	1225	1816		Loan (Qard)
Total	315012	345143	473298	635629	

المصدر : بيت الزكاة، احصائية الإنجازات المحلية لبيت الزكاة خلال السنوات الماضية، الكويت، <https://cutt.us/9T25G>

We note that there has been a significant development in the number of support cases for various entities provided by the Kuwaiti Zakat House during the period 2014-2017. We find that the year 2015 witnessed an increase in the percentage of support cases estimated at 9.56%, compared to the year 2014, and at a much higher rate witnessed in the years 2016 and 2017, respectively, by 37.13% , 34.30%.

**Table N°5: External achievements as the number of projects for the Zakat House**

Statement	2014	2015	2016	2017	Unit
Iftar banquets	456261	1052877	1481768	1883320	meal
Orphan sponsor	26005	26380	28352	30730	orphan
Sacrificial animals	3175	3546	6388	9220	sacrifice
Student bag	2185	2202	2187	2208	student
Charity projects	298	322	240	280	project
Support for Islamic organizations	132	164	99	128	organization
Relief	12	5	5		
Total	488068	1085496	1519039	1925886	

المصدر : بيت الزكاة، احصائية الإنجازات الخارجية لبيت الزكاة خلال السنوات الماضية، الكويت، <https://cutt.us/Qx40j>

The same observations in the comment on table No. 4 can be made about the content of table No.5, related to the large volume of intervention outside the country compared to the intervention inside the country.

### **3-2- Saudi Arabia:**

#### **3-2-1- Introduction:**

The Kingdom of Saudi Arabia, a desert country in southwestern Asia (Middle East) that occupies most of the Arabian Peninsula, is bounded by the Gulf of Aqaba and the Red Sea in the west and the Arabian Gulf in the east. Border countries are Iraq, Jordan, Kuwait, Oman, Qatar, United Arab Emirates, and Yemen. Saudi Arabia shares maritime boundaries with Egypt, Sudan, and Eritrea in the Red Sea, and with Iran, and Bahrain in the Arabian Gulf (Nationsonline, 2023). The Kingdom of Saudi Arabia occupies four-fifths of the Arabian Peninsula, with an area of more than 2,000,000 km<sup>2</sup> (2023) (الهيئة العامة للإحصاء). The total population of Saudi Arabia is 36.2 mls. The real GDP growth rate in the State of Saudi Arabia reached 7.6 percent in 2022. It achieved a gross domestic product estimated at 2018.3 billion \$, The per capita reached 55.800 \$ according to purchasing power parity (2022) (نشرة ضمان الاستثمار، (ضمنان)).



### **3-2-2- Zakat, Tax and Customs Authority:**

The first royal decree was issued to collect zakat in the Kingdom of Saudi Arabia in 1951, and it was collected by the Authority of Zakat and Income (2001 (قحف), but currently it is called the Authority of Zakat, Tax and Customs. The annual report for the year 2021 of the Zakat, Tax and Customs Authority indicates that the establishment of two separate bodies, the Zakat and Income Authority (tax) and the Customs Authority, dates back to the years 1926 and 1936, respectively. The authority transfers the collected zakat to the Ministry of Human Resources and Social Development, and then disburses it to the beneficiaries of social security, (هيئة الزكاة والضريبة والجمارك, 2021). The Zakat, Tax and Customs Authority was established, after the issuance of Cabinet Resolution No. (570) on Ramadan 22 1442 AH corresponding to May 4, 2021 AD, to merge the General Authority of Zakat and Income and the General Authority of Customs into one body under the name "The Zakat, Tax and Customs Authority (2023 (وزارة الاقتصاد والتخطيط, and the payment of zakat is legally mandatory (obligatory) in Saudi Arabia (علام, مقومات مؤسسة الزكاة في الدول الإسلامية (2022, ص73). The authority has obtained the ISO certificate (2019: ISO22301), and it has made significant strides in digital transformation and has won many awards in administrative development and improvement (التقرير السنوي لسنة 2021, هيئة الزكاة والضريبة والجمارك).

### **3-2-3-The organizational structure of the Zakat, Tax and Customs Authority:**

Unlike the countries of the Gulf Cooperation Council, the Zakat, Tax and Customs Authority in the State of Saudi Arabia is affiliated with the Ministry of Finance, within an integrated administration between three different areas, which are zakat, taxes and customs. It is managed by a governor and a board of directors chaired personally by the Minister of Finance, which consists of the governor, representatives of six ministries, a representative of the Central Bank of Saudi Arabia, a representative of the financial market, a representative of the Presidency of State Security, and two representatives of the private sector (تنظيم هيئة الزكاة والضريبة والجمارك, 1422 هـ, ص4). The General Secretariat of the Board of Directors and the Internal Audit Department report directly to him. The governor is assisted by twelve departments represented in the following: (هيئة الزكاة والضريبة والجمارك, الهيكل التنظيمي, 2023)

Security affairs, technical systems and digitization, legal affairs and compliance, operations, strategy and development, trade facilitation and customer experience, analysis and risks, financial and administrative affairs, human capital, institutional communication and quality, engineering affairs, research and zakat consulting. There is a Sharia Committee at the Authority. The Authority enjoys a public legal personality and financial and administrative independence. It is organizationally linked to the Minister of Finance. Its main headquarters is in the city of Riyadh. It has the right to establish branches or offices - as needed - within Kingdom and outside (هيئة الزكاة والضريبة والجمارك, تنظيم هيئة الزكاة والضريبة والجمارك الصادر بقرار مجلس الوزراء رقم 570, 1442)

### **3-2-4- Revenue and performance indicators :**

The following is a review of the revenues and the performance of Zakat, Tax and Customs Authority:

**Table N°6: Amounts collected - 2020-2022-MU: bn.RS**

Year	2016	2017	2018	2019	2020	2021
Amounts collected	14	15	21	29	26.93**	29**

المصدر: رقبة بوحيزر، تجربة المملكة العربية السعودية في جمع وتوزيع أموال الزكاة ودورها في تحقيق التكافل الاجتماعي، مجلة الاقتصاد وإدارة الأعمال، ع 1، مج 4، الجزائر، 2020، ص 79.

\*\* - يومية مكة، إيرادات الضرائب في 2021، <https://cutt.us/IIMFd>

**Table N°7: Performance indicators**

improvement rate of commitment compared to last year	Percentage of commitment to submit declarations	Percentage of taxpayers who are aware of their rights and duties	Satisfaction rate with digital services	Percentage of satisfaction of zakat and tax payers with the quality of services
11%	96 %	86%	82%	82%

**المصدر:** هيئة الزكاة والضريبة والجمارك، التقرير السنوي لسنة 2021، السعودية، ص 92، 93، <https://cutt.us/N9gP8>

Through table No. 7, it is clear that organizing zakat in addition to tax and customs (combined systems) has recorded great progress in terms of raising the level of performance through applied contemporary administrative systems and digital applications, in addition to long experience in the financial field, whether related to tax, customs or zakat. The latter benefited from the tax and customs system in terms of administrative and organizational practices as well as information systems and regulations .

### **3-3- Qatar:**

#### **3-3-1- Introduction :**

The State of Qatar is an independent and sovereign country in the Middle East, a peninsula located in the Arabian Gulf. Since its full independence from Britain in 1971, Qatar has emerged as one of the most important oil and gas producers in the world (حكومة قطر الإلكترونية، 2023). Qatar has a land border with Saudi Arabia and shares maritime borders with Iran, the United Arab Emirates, and Bahrain. It is approximately 188 km long and 85 km wide; it covers an area of about 11,570 km<sup>2</sup>, Qatar has a population of 2.7 million people (Qataris and Non-Qataris in 2022) (Nationsonline, About Qatar, 2023). The real GDP growth rate in the State of Qatar reached 3.4 percent in 2022. It achieved a gross domestic product (PPP) estimated at 303.6 billion \$, The per capita GDP reached 113.700 \$ according to purchasing power parity, ranking first in the Arab world (2022، نشره ضمان الاستثمار، 2022)

### **3-3-2- The organizational structure of the Zakat Fund :**

The Zakat Fund of the Ministry of Awqaf and Islamic Affairs is headed by a Director of the administration who is assisted by the Assistant Director of the administration and the Administrative Services Division. The Fund includes three sections (صندوق الزكاة قطر، 2023):

- Collection Department: The collection department includes four divisions: the Accounts and Settlement Division, the Collection Division, the Aid Disbursement Division, and the Treasury Division.

- Zakat Services Section: The Zakat Services Section includes three divisions: the Public Relations and Media Division, the Research and Studies Division, and the Donor Relations Division.

- Zakat Expenditure Section: The Zakat Expenditure Section includes four divisions: the Coordination and Follow-up Division, the Beneficiary Services Division, the Social Research Division, and the Chasty Families Division.

The Zakat Fund was established at the Ministry of Endowments and Islamic Affairs under Law No. (8) for the year 1992 AD, and began its actual activity in the year 1995 AD, . The Zakat Fund will collect zakat money from the rich and spend it on the poor within the Zakat expenditure mentioned in the Qur'an. Its activity is originally concentrated within the State of Qatar, and the fund invites the community to give charity and sacrifice, and it takes upon itself to spread the jurisprudence of zakat by conducting media campaigns, organizing specialized scientific and jurisprudence courses, and organizing regular training courses for calculating corporate zakat to raise the efficiency of accountants in companies, and participates in seminars Zakat conferences (Zakat fund, Activity, 2023), and paying zakat to the foundation is optional (It collects zakat voluntarily) (علام, مقومات مؤسسة الزكاة في الدول الإسلامية المعاصرة، مكتبة الأسرة العربية، 2022).

The Zakat Fund is a department of the Ministry of Endowments and Islamic Affairs, which collects Zakat and charity funds from the wealthy and distributes them to the poor; And other zakat expenditure, and the fund performs the duty of inviting the community to give charity and donation, and it is incumbent on them to spread the zakat jurisprudence by conducting media campaigns, organizing specialized scientific and jurisprudence courses, and also organizes regular courses for the calculation of corporate zakat (Qatar, 2023).

### **3-3-3- Distribution and the number of beneficiary families:**

The following is a review of the distribution of zakat and eligible families:

**Table N°8: Distribution of Zakat to eligible families- June 2022 - Feb 2023**

MU: mls Rkr

Months	Jun	Jul	Sep	Oct	Dec	Jan	Feb
Distributed amounts	13.2	12.322	14.83	14.25	12.7	15.94	16.82
The number of beneficiary families	734	NA	504	756	420	540	660

المصدر: أرشيف الأخبار والمقالات، <https://www.zf.org.qa/News/NewsArchives>

### **3-4-United Arab Emirates :**

#### **3-4-1- Introduction:**

On November 15, 2003 Sheikh Zayed Bin Sultan Al-Nahyan, issued Federal Law No. 4 of 2003 concerning the foundation of the Zakat Fund. The Fund is a public body and an independent legal person having the legal capacity to undertake all procedures and actions to achieve its objectives. It works under the Council of Ministers, and submits to it periodic reports on its work, activities and achievement of its objectives, and its activities extend outside the UAE, (zakatfund, 2023) and paying zakat to the foundation is optional (It collects zakat voluntarily) (علام، مقومات مؤسسة الزكاة في الدول الإسلامية المعاصرة، 2022).

#### **3-4-2-The organization structure of the Zakat Fund:**

The UAE Zakat Fund includes a Board of Directors chaired by the Chairman of the Council, followed by the Office of the Chairman of the Council and managed by a Secretary-General followed by four offices and a department (the Office of the Secretary-General, the Office of Longanimous Families, the Office of Legal and Sharia Affairs, the Office of Audit and Follow-up, and the Department of Strategy and the Future) and the departments or divisions that assist it as follows: (Zakat fund UAE, 2023)

- Assistant Secretary-General for Zakat and Resources Affairs: He supervises the following departments: Zakat Fund Branches, Zakat Deserving People Affairs Department, which includes the following divisions (Application and Follow-up Division, Male Social Research Division, Female Social Research Division), Zakat Resources Media Department, which includes the following divisions (Media and Campaign Division, Zakat Payers Services Division, Revenue Offices Division).
- Human Resources and Services Department, which includes the following divisions (Human Resources Division, Information Technology Division, Warehouses Division, Procurement and Public Services Division).
- Department of Financial Affairs, which includes the following sections (Audit and Budget Section, Zakat Resources Section, Zakat Expenses Section).

Low-income project, prisoners' families project, orphan families' project, patients' project, citizen women's wife project of non-citizen, new Muslims project, unemployed project, debtors' project, school students' project, university students' project, zakat al-fitr project, people of determination project, Senior citizens and residents project, widows project, divorced women project, needy families project, urgent cases and distressed cases project.

The fund was distinguished by its innovations in the field of zakat regulation, its use of information and communication technologies applications in the field of zakat collection, and its obtainment of several awards and certificates such as the international standards certificate (BSI13500:2013) for governance management, and (BSI 19600:2014) for compliance management (صندوق الزكاة، الإمارات العربية المتحدة، 2022).

#### **3-4-3- Revenue and expenditure :**

The following is a review of the revenues and the distribution of the Zakat fund in the UAE:

**Table N°9:: Amounts collected - 2020-2022-MU: mls.DI**

Year	2020	2021	2022
Amounts collected	220.51	231.5	250.64

المصدر : صندوق الزكاة، إيرادات الزكاة، <https://cutt.us/eyETe>

**Table N°10: Distribution of Zakat to eligible families -2017-2022**

Year	2017	2021	2018	2019	2020	2021	2022
Amount . MU: mls.DI	201.6	183.5	176	192.31	197.70	169	
Number of projects	17	17	17	18	18	18	
Average per project MU: mls.DI	11.9	10.8	10.35	10 .68	11	9. 38	
Number of households	12320	11010	10761	10989	12140	11591	
Average per household MU:DI	16362.87	16668.47	16354.19	17 500,4	16 285,78	14 580,28	

المصدر : صندوق الزكاة، مصارف الزكاة، <https://www.zakatfund.gov.ae/zfp/web/projects/projectlist.aspx>

### **3-5-Bahrain;**

#### **3-5-1- Introduction :**

Bahrain is an island nation in the Middle East. The archipelago consists of the main island and some smaller islands. The island state is situated in an inlet of the Arabian Gulf known as the Gulf of Bahrain, about 25 km to the east of the Saudi Arabian coast. Bahrain is connected to the Arabian Peninsula by a series of bridges and causeways named the King Fahd Causeway, Bahrain shares maritime borders with Iran, Qatar, and Saudi Arabia, With an area of 741 km<sup>2</sup>. The kingdom has a population of 1.500.000, only about 47 percent are considered Bahraini (Nationsonline, About Bahrain, 2023). The real GDP growth rate in the State of Bahrain reached 3.4 percent in 2022. It achieved a gross domestic product estimated at 87.9 billion \$ , the per capita reached 57.900 \$ according to purchasing power parity (2022، نشرة ضمان الاستثمار، (ضمان)).

#### **3-5-2- Zakat and Charity Fund:**

The Zakat Fund was established with the issuance of Emiri Decree Law No. (8) of 1979 AD, in response to the Bahraini society's need for an official body to manage zakat and charity funds and direct them to those who deserve them, in a manner commensurate with modern management

methods and contemporary life, the fund is managed by a board of directors chaired by the Minister of Justice, Islamic Affairs and Endowments.

Fund projects : Mercy, Serving the Qur'an: a great reward and a beautiful gift, a smile of hope, Debtors shares, relieving distress, Chaste shares, Electrical appliances, Project optimism, Winter clothing (in cooperation with the Ministry of Education), School bag coupons, Ramadan basket, Food coupons (2023، البحرين) .

### **3-6- Oman:**

#### **3-6-1- Introduction:**

Oman, is a sultanate in the south-eastern corner of the Arabian Peninsula. Oman borders Saudi Arabia, United Arab Emirates, and Yemen; it shares maritime borders with Iran and Pakistan. The country is bounded by the Arabian Sea and the Gulf of Oman; at the Musandam Peninsula it borders the Strait of Hormuz and the Arabic Gulf , with an area of 309,500 km<sup>2</sup>. (Nationsonline, About Oman, 2023) It has a population of 5 million people, of whom about 58 percent are Omanis and the rest are expatriates (2023، عمان). The real GDP growth rate in the State of Oman reached 4.4 percent in 2022. It achieved a gross domestic product estimated at 190.5 billion \$ , the per capita reached 41.200 \$ according to purchasing power parity (2022، نشرة ضمان الاستثمار، (ضمان)).

#### **3-6-2- The organizational structure of the Zakat Department:**

The Zakat Department is located within the organizational structure of the Ministry of Endowments and Religious Affairs of the State of Oman, which is affiliated with the General Directorate of Preaching and Guidance, which in turn reports to the Undersecretary of the Ministry, and it includes two divisions, the Division of Zakat Systems Management and the Division of Zakat Committees Affairs (2023، عمان) , and it has a special website\*.

The Zakat Department supervises the following aid programs:

- 1- Living aid program
- 2- Housing assistance program
- 3- Study aid program
- 4- Treatment Assistance Program
- 5- Disaster program
- 6- Simple aid program

### **3-7- Algeria:**

#### **3-7-1- Introduction:**

Algeria is located in North Africa, bordered to the north by the Mediterranean Basin, and to the east by Tunisia and Libya; to the south, Niger and Mali; To the southwest is Mauritania and Western Sahara, and to the west is Morocco, with an area of 2.381.741 km<sup>2</sup>. It has a population of 45.1 million people (2023، الجزائر). The real GDP growth rate in the State of Algeria reached 4.7

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\*- لم نعثر على هيكل تنظيمي تفصيلي لإدارة الزكاة بدولة عمان، وهذا موقعها على الإنترنت: <https://zakah.om/ar>

percent in 2022. It achieved a gross domestic product estimated at 600.7 billion \$ , the per capita reached 13.300 \$ according to purchasing power parity (2022، نشرته ضمان الاستثمار، \*).

### **3-7-2- The organizational structure of the Zakat Foundation:**

The Zakat Foundation in Algeria is affiliated with the Ministry of Religious Affairs and Endowments, and it has known development since its inception in 2003, so that it was initially called the Zakat Fund headed by a director and organized at the national and local levels as follows: the National Committee, state committees, local committees, and zakat is collected through either postal accounts current or local mosque funds. The experiment was launched in 2003 in two pilot states, Annaba and Sidi Bel Abbes, then it was generalized at the national level (2014، زهيرة، محمد).

However, the Zakat Fund was restructured and organized in the year 2021 in a different institution and with a different name that includes two areas and two basic tasks, namely Endowment and Zakat, by naming it the "National Office for Endowment and Zakat" through the executive decree published in the official journal, in Issue 35 on May 12, 2021, The office is structured in an overall manner as follows, so that, according to the aforementioned decree, the office is run by a board of directors, the latter is chaired by the Minister of Religious Affairs and Endowments, and the office is run by a general manager who is assisted by directors assigned to follow up the activities of endowments and zakat and Supporting the office with a legitimate body, and it may also have branches and extensions across states, regionally, or in foreign countries (الجمهورية الجزائرية الديمقراطية الشعبية، جريدة رسمية، ص 16).

According to a statement by the Director General of the National Office of Endowment and Zakat , the proceeds of zakat during the period from 2003 to 2021 have exceeded 18.5 billion dinars (ندوة ولائية بهران، "صندوق الزكاة بين الواقع و الآفاق"، الحملة الإعلامية 21 للزكاة لعام 1444 هجري، الجزائر، .....، 2022/09/03)، and more than 4,400,000 citizens have benefited from this collection, and it contributed to financing 7,686 projects (2023، موقع النهار الإعلامي).

### **3-7-3- Revenue and a general assessment (compared to other countries):**

The following is a review of the revenues of the Zakat foundation in A lgeria:

**Table N°11: Amounts collected- 2014-2021. MU: mls DA**

Years	2014*	2015*	2016*	2017*	2018*	2019**	2020**	2021***
Amounts collected	1318	1251	1267	1402	1456	1570	730	997

\* - بن شلاط مصطفى، ناجي محمد، دراسة تحليلية لدور صندوق الزكاة في تحقيق التنمية الاقتصادية في الجزائر، مجلة إقتصاد المال والأعمال، المجلد

70، العدد 02، سبتمبر 2022، جامعة الشهيد حمه لخضر، الوادي، الجزائر، ص 73.

\*\* - وكالة الأنباء الجزائرية، حصيلة صندوق الزكاة 2019، 2020، <https://www.aps.dz>.

\*\*\* - مقدرة (محسوبة) بالفرق بين الحصيلة الإجمالية خلال الفترة 2003-2021 المصرح بها وحصيلة السنوات من 2003-2020

Table N°11 shows the fluctuating and weak development and the decline by a large percentage, as happened in the year 2020. The total proceeds of zakat are close to results before 2010, given the population and the country's economic capabilities, after twenty years of experience. However, we record a modest average per capita income compared to the countries of the Gulf Cooperation Council. But this is not the only reason behind the modest outcome, as we find among other reasons that there was no institutional structure for the Zakat Fund and an administrative organization, whether at the central or local level, and also the absence of regulatory texts for its functioning. However, this was remedied in 2021 by restructuring the fund and merging it with the mission of endowments by establishing and installing the "National Office for Endowments and Zakat", and issuing its executive decree.

Also, the absence of a marketing plan and field presence, especially at the local level, and we find a total absence of the use of information and communication technologies and electronic applications, and the absence of a website so far that reflects the value and importance of zakat and its administrative framework, the office, although the latter is an important step in the path of the zakat foundation in Algeria, but the absence of activation remains. The main problem of his mission.

This study allowed us to look at the experience of the Gulf Cooperation Council countries and compare it with Algeria, taking into account the difference in many aspects such as the number of years of experience, the number of residents, the standard of living and income of the population, ..., we noticed a large gap with regard to the case of Algeria, but We also note that it has the capabilities through which it can rectify and achieve development in the field while raising the performance of the administrative departments of the office. There is another problem that is one of the reasons for the poor outcome, which is the issue of trust between the public of those charged with zakat and the Zakat foundation as a fund or as a office, so that we find many of them pay the zakat of their money Directly for the deserving persons himself or through his acquaintances or even charitable societies, and this, although it is highly achieved and is the benefit of those who are entitled to it, but it remains a challenge for the office to gain confidence among the public through its practice and work to develop awareness programs and neighborhood media for this, as well as benefit from experiences Successful projects for Islamic countries, especially in administrative systems and contemporary applications such as financial technology and artificial intelligence.

All of this, whether negative or shortcomings, and on the other hand, the positive aspects, capabilities or opportunities require field studies to identify the defects or causes of imbalance. For example, what are the reasons for the reluctance to deal with the Zakat Foundation? In other words, what are the reasons for evading zakat or refraining from dealing with the zakat institution (There is a difference between evasion and unwillingness to deal with the institution) if it is correct to call this phenomenon zakat evasion similar to tax evasion in the field of taxes?



#### **4- Conclusion:**

Through the study that we carried out, we find that all the countries of the Gulf Cooperation Council and Algeria also paid attention to the obligation of zakat and institutionalized it. The problematic of the study focused on whether the zakat systems in all of those countries under study are similar in terms of organization, organizational structure, and the party to which it belongs.

The following is an examination of the hypotheses that we started from, as well as the results that we reached and the recommendations that we present, especially to the Zakat Foundation in Algeria, to enrich the Algerian experience and contribute to raising the performance of the Algerian Zakat Foundation in order to reach the goals and achieve the purpose for which the Zakat Foundation was established in Algeria, including enriching the experience Globally, within the framework of Islamic countries, the obligation of zakat so that it finds its way in advancing economic and social development in a sustainable manner by performing a religious obligation that achieves the spiritual and sublime meanings in submission to God Almighty and the fulfillment of his orders that came for the benefit of humanity.

- Examination of hypotheses: After we conducted the study, we found the following:

- The first hypothesis is not correct, as the similarity of the general jurisprudential rules of zakat and even some of the detailed issues has no impact on the organization of zakat administratively and organizationally in terms of the similarity of systems between different Islamic countries, that is, it does not necessarily have to be similar, despite the similarity of traditions, customs, systems of government, and geographical proximity.

- The validity of the second hypothesis, as the differences in the special regulations have an impact on the difference in the zakat systems between the GCC countries and Algeria, and even between the GCC countries themselves, rather, we find in many cases a difference between the countries of the Gulf Cooperation Council themselves and a similarity between some countries of the Gulf Cooperation Council and Algeria, and therefore there is no effect of the similarity or difference of the ruling systems in general on the organization of zakat in any country, but the special regulations can have an impact in that.

- **Results:**

After we conducted this study, we reached the following results:

- The interest of the GCC countries and Algeria officially in the obligation of Zakat through its institutionalization and work to develop it in terms of human, financial, logistical and organizational resources.

- A difference between the countries under study, even among the countries of the Gulf Cooperation Council, with regard to the history of interest in the obligation of zakat officially established.

- A difference between the countries under study, even among the countries of the Gulf Cooperation Council, with regard to the organizational aspect, the organizational structure, and the entity to which the Zakat Foundation belongs, except in some cases between countries, such as subordination in some to the Ministry of Religious Affairs and Endowments, and some to the Ministry of Justice, and another case to the Ministry of Finance, such as the Kingdom of Saudi Arabia.

- A difference between the countries under study, even among the countries of the Gulf Cooperation Council, regarding the issue of the obligation of zakat, as in the case of the Kingdom of Saudi Arabia, and the non-compulsory zakat in other countries, such as Algeria, Qatar, ....
- A difference between countries with regard to the proceeds, and naming the aspects of spending the proceeds of zakat.
- A difference in the use of zakat proceeds between the countries of the Gulf Cooperation Council and Algeria. Algeria used the proceeds of zakat in distributing it in two different fields. The first is paying zakat to those who deserve it for direct consumption, and the second is paying zakat to those who deserve it for investment, while recovering the amounts paid in the form of a good loan, although that is currently suspended, but The current executive decree regulating zakat stipulates this in its content.

- **Recommendations:**

- Achieving the principle or criterion of governance as an embodiment of the national strategy approved by the official texts of the Republic of Algeria in the field of governance to achieve effectiveness and raise performance, oversight and participation by involving civil society related to the subject (local, state and national religious and charitable associations such as the Association of Algerian Muslim Scholars, ...., business associations or organizations and others ....) and also the involvement of major or large zakat payers (individuals or institutions) in the bodies affiliated to the office at the national, regional and local levels, by amending article 12 of Executive Decree No. 21-179 mentioned above related to the composition of the Board of Directors, and the same at the regional, local and levels.
- Adopting a quality system in the administrative management of the office to upgrade performance and achieve quality standards as applied in administrative regulations at the global level.
- Enhancing control at the central and local level through the competent bodies, whether administrative or financial, and internal and external audit tasks in order to raise performance, by creating an internal audit department or body within the organizational structure of the office that reports directly to the Director General or the Board of Directors.
- Using appropriate accounting systems and working on developing them.
- The use of information systems centrally and locally within a national information network (Internal and External - Intranet-Extranet) with the use of financial technology applications (Fintech) and artificial intelligence (AI).
- Developing a marketing plan for the zakat system and awareness-raising media programs (satellite channels, the internet, newspapers and magazines, mosques, economic exhibitions, universities, ....).
- Developing a strategic plan to move from voluntary Zakat payment to incentivizing Zakat payment (by presenting Zakat payment certificate especially for merchants and economic

institutions to be approved in reducing taxes on their behalf by deducting the amount subject to tax), to compulsory Zakat payment, and this is after the stages of voluntary payment and motivation ....

- Studying the experiences of Islamic countries and sending missions to focus on points and issues of specific value in the experiences of those countries in order to integrate them into the Algerian model and work on exchanging experiences in this regard, and conduct joint training, forums and workshops.

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