

The Role of Zakat Funds in Reducing Socioeconomic Inequality

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Abstract

Zakat is one of the fundamental obligations of Islam and has a significant impact on the development of a well-adjusted and united society that mixes the spiritual, economic, and social aspects. Even though zakat is an essential part of the Islamic system, its actual application still suffers from problems concerning efficient distribution and fair social justice that can be maintained over a long period. This paper is primarily concerned with the assessment of the Zakat Fund as an institutional mechanism of wealth redistribution and class disparity reduction, especially in terms of its economic and social impact. The significance of the research lies in the fact that it focuses on the problem of poverty and the divide between social classes and explains how zakat can turn out to be a very effective development tool. The study applied a descriptive and analytical methodology, which was supplemented by the official statistics of the Zakat Fund for the recent past years, and a comparison with Sharia law objectives. The findings indicated that the Zakat Fund had helped in the distribution of about AED 600 million to multiple thousands of families, with a particular emphasis on education and social development. The research underlines the role of zakat as a holistic socio-economic system, pointing to the necessity of reviving it within an organized institutional framework in order to reach sustainable development.

Keywords: Zakat, Zakat Fund, Social Solidarity, Redistribution of Income and Wealth, Poverty, Zakat Banks

Introduction

Islam provides a complete mechanism for regulating human life since its law does not confine itself merely to and involves different facets of life and is valid in all times and places. The reason for this is the realism of Islam which is a religion of the soul and the body and their needs balanced through discipline and justice leading to human happiness and success both in this world and the next. Allah says: "We have neglected nothing in the Book" (Al-An'am: 38), and in the noble hadith: "I have left among you two things which, if you adhere to them,

you will never go astray: the Book of Allah and the Sunnah of His Messenger” (narrated by Malik in Al-Muwatta).

The consistent application of Islamic law has always resulted in non-ambiguous positive outcomes, thus creating an imprint of the Islamic societies that lasted long and adding to the building of a genuine civilization with rich achievements such traits as identity and solid heritage of the nation. The Islamic economic system is one of the main aspects of this holistic Islamic perspective which opens the way for social stability, balance, and the prevention of economic and social crises (Ashour, 2024)..

Analyzing zakat through the lens of economy is of great significance, as this has been one of the less addressed aspects in the writings of earlier scholars and that has made some of the present-day thinkers to point out the economic sides of this great obligation. Zakat is the very first and the only permanent financial system in Islam, unlike other financial sources such as war spoils and booty which are circumstantial and depend on specific situations like conflicts. Zakat still retains a key role in the Islamic community's development, if it is professionally organized and carried out in a systematic and sustainable way through specialized institutions. In this institutionalized manner, zakat can help to improve the living standards of the poor and can also lead to an increase of economic activity in general.

Definition of Zakat

This definition will be explained on three levels: linguistic, terminological, and economic. Zakat linguistically means purity, growth, increase, and blessing (Al-Amara, 1996). It is said that crops are zakat when they grow, and expenses are zakat when they are blessed... It is also used to refer to the essence of something, the purification and growth of the soul through good deeds, the multiplication of rewards, and the cleansing of the soul from impurities (Rahahla, 1999). All of these meanings are used in the Holy Quran and the Hadith, including the following verse “He has succeeded who purifies it” (Surah Ash-Shams, verse 9), meaning he who purifies himself by obeying Allah, the Almighty, and cleanses it from sins.

The word zakat can also mean praise and commendation. Allah says, “So do not praise yourselves; He knows best who is righteous.” The word zakat can also have another meaning, such as charity. Allah says, “Alms are for the poor and the needy, and those employed to administer them, and those whose hearts are to be reconciled, and those in bondage, and those in debt, and in the cause of Allah, and for the wayfarer: an obligation from Allah. And Allah is All-Knowing, All-Wise.” It may also refer to the obligatory zakat (Enaya, 2003).

Zakat “by definition”: Zakat is defined in Islamic law as: a specific amount of the annual threshold that a wealthy, free Muslim gives to God Almighty for the benefit of the poor who are entitled to it, with no benefit to himself in any way (Al-Hayani, 2022).

Zakat is the giving of a specific portion of specific wealth that has reached a certain threshold if ownership and one year have passed (Al-Juhaymi, 2023).

Therefore, zakat is a specified amount taken from those who are able to pay in order to meet the needs of the poor and needy, and to provide for their social and health care. It is also spent on those whose hearts are to be reconciled to Islam, to ward off their evil, or to appease some of them. It is also spent on armies fighting in the way of Allah, on freeing slaves so that

they may enjoy their freedom, on paying off the debts of those who are unable to do so, and finally on revitalizing public facilities that benefit the Muslim community. Zakat is obligatory according to the Holy Quran and the Sunnah of the Prophet in order to achieve social solidarity, which requires individuals who are able to contribute to the general burdens of the state. (Basharat, 2021)

Conditions for the Obligation Of Zakat

Islam: There is near unanimity among Muslim scholars that zakat is only obligatory on Muslims because it is one of the pillars of Islam. Zakat is not obligatory on non-Muslims because it is an Islamic financial obligation levied on the rich to be spent on the poor, the needy, and travelers, including spending to uphold the word of God and support Islam.... In addition, zakat is one of the major rituals of Islam (Al-Shimri, 2020).

Full ownership: The money on which zakat is due must be wholly owned by the person paying zakat, who must have complete freedom to dispose of it, without any rights of others over it. The person paying zakat is the owner of the money, its interest, and its benefits, with full and continuous ownership, not incidental ownership. (Habib, 2022)

Freedom: Scholars agree that the person responsible for collecting zakat must be a free person who is not owned by another, based on the principle that ownership of money must be complete, which is not the case for a slave who has no right to ownership due to his lack of freedom. (Abdul Qadir, 2020)

Growth or potential for growth: Money subject to zakat must be money that is already growing or has the potential to grow. Examples of money that is already growing include livestock, which grows naturally and increases animal wealth, and crops and fruits, which grow as a result of the income and revenue generated through the trading of goods and products through buying and selling. Examples of funds that are capable of growth include money, as it is a means of exchange that is generally accepted and can therefore be grown (increased) by putting it to work and using it in transactions that yield a return or generate income (Falyashi, 2020).

Reaching the threshold: The threshold is one of the conditions that must be met for money to be subject to zakat. It is considered a condition for money to be subject to zakat. The threshold is a specific amount of money, according to Islamic law, below which zakat is not due. The amount of zakat is due on the threshold amount and anything above it. As for what is below the nisab, it is not subject to zakat and is exempt (Zabih, 2021).

Reaching the end of the year: This refers to the passage of one year on which money is due. Scholars have distinguished between money to which the condition of Hulan al-Hawl applies, which is twelve lunar months, and other money to which this condition does not apply. Funds that are subject to change and circulation, such as money, livestock, and trade goods, are not subject to zakat until after the passage of one year, as the Prophet (peace be upon him) said, "There is no zakat on money until one year has passed." As for crops, fruits, honey, minerals, treasures, and the like, the condition of one year does not apply to them. The time for paying zakat on crops is on the day of harvest. Aisha said, "I heard the Messenger of Allah, peace be

upon him, say: "There is no zakat on wealth until a year has passed." Narrated by Ibn Majah, Al-Darqutni, and Al-Bayhaqi. (Brahamy, 2021)

Evidence and Legitimacy Of Zakat

Among the evidence for the legitimacy of zakat found in the Qur'an and Sunnah are the following:

First: From the Qur'an

Allah, the Almighty, has equated zakat with prayer in eighty-two places, which indicates its great importance and the perfect connection between it and prayer, in addition to mentioning it separately from prayer. We will mention some verses below as examples, not as an exhaustive list, where Allah, the Almighty, says: "And they were not commanded except to worship Allah, being sincere to Him in religion, as Hanifah, and to establish prayer and to give zakat. And that is the religion of righteousness." (surah Bayyinah, verse 5).

Allah, the Almighty, said: "And those who hoard gold and silver and do not spend it in the way of Allah, give them tidings of a painful punishment. On the Day when it will be heated in the fire of Hell and their foreheads, their sides, and their backs will be branded with it, [it will be said], 'This is what you hoarded for yourselves, so taste what you used to hoard.'" (Surah At-Tawbah, verses 34-35).

Here, Al-Shafi'i says that Allah, Glorified and Exalted be He, has made clear in these two verses the obligation of zakat, because He punished those who withheld what was obligatory and made clear that zakat is due on gold and silver. He also said: "And establish prayer and give zakat, and whatever good you put forward for yourselves, you will find it with Allah. Indeed, Allah is Seeing of what you do."

Allah, the Almighty, said: "The believers, men and women, are allies of one another. They enjoy what is right and forbid what is wrong, and they establish prayer and give zakat, and they obey Allah and His Messenger. Those are the ones whom Allah will have mercy upon" (Surah At-Tawbah, verse 71). Thus, it is noted in the evidence for the legitimacy of zakat that it is always mentioned in conjunction with prayer in the verses of the Qur'an, and this is the wisdom of Allah, the Exalted.

Second: From the Sunnah

The group narrated from Ibn Abbas, may Allah be pleased with him, that when the Prophet, peace be upon him, sent Muadh ibn Jabal, may Allah be pleased with him, to Yemen, he said: "You are going to a people who are People of the Book, so invite them to testify that there is no god but Allah and that I am the Messenger of Allah. If they obey, then inform them that Allah, the Exalted, has enjoined upon them five prayers every day and night. If they obey, then inform them that Allah, the Exalted, has enjoined upon them charity from their wealth, to be taken from their rich and given to their poor. If they obey, then Beware of their wealth and fear the supplication of the oppressed, for there is no barrier between it and Allah. Agreed upon.

The Messenger of Allah (peace be upon him) said: "Islam is built on five pillars: bearing witness that there is no god but Allah and that Muhammad is the Messenger of Allah,

performing prayer, paying zakat, fasting Ramadan, and performing Hajj for those who are able to do so.” Agreed upon. He (peace be upon him) also said: “I swear by three things, so remember them well: no wealth is diminished by charity, no servant is wronged and then patiently endures it without Allah increasing his honor, and no servant opens the door of begging without Allah opening the door of poverty for him.” Narrated by Al-Tirmidhi from Abu Kabsa Al-Anmari.

It is obligatory upon every free Muslim—it is not obligatory upon a disbeliever—who possesses the minimum amount of wealth, provided that ownership is stable and a year has passed. The Messenger of Allah, peace be upon him, said to Mu'adh ibn Jabal when he sent him to Yemen: “Inform them that Allah has made charity obligatory upon them, to be taken from their rich and given to their poor” (Muharib, 2020).

As for the recipients of zakat, they are specified in the words of Allah: “Alms are for the poor and the needy, and those employed to administer them, and those whose hearts are to be reconciled, and those in bondage, and those in debt, and in the cause of Allah, and for the wayfarer: an obligation from Allah. And Allah is All-Knowing, All-Wise” (Surah At-Tawbah, verse 60). Thus, its resources are not mixed with other resources in the Muslim treasury, but rather have their own fund, the proceeds of which are spent on those recipients (Majid, 2021).

The Role of the Zakat Fund in Addressing Poverty

Perhaps the primary objective of enforcing the obligation of zakat, collecting it, and giving it to those who are entitled to it is to eliminate poverty or reduce it to the lowest possible level, thereby reducing class differences among Muslims (Amawi, 2010).

Zakat is the primary means of income redistribution in the Islamic economic system, and its purpose is to provide social security for the poor. Zakat is characterized as a tool for continuous and uninterrupted redistribution because it is a fixed right in money that must be paid when its conditions are met. It is not limited to providing a temporary solution to the problem of poverty or satisfying immediate needs, but rather aims directly at a radical solution to the problem of poverty, as zakat can enrich those who are entitled to it, lifting them out of poverty (Ali, 2003).

What confirms that the primary purpose of zakat is to satisfy the needs of the poor is what was narrated from Ibn Abbas, may Allah be pleased with him, that when the Prophet, peace be upon him, sent Muadh to Yemen, he said to him: 'Tell them that Allah has imposed upon them a charity to be taken from their rich and given to their poor.' (Al-Bukhari, 1422 AH).

The role and importance of zakat in solving the problem of poverty is evident from the interest of jurists in the matter of zakat and their appreciation of what the poor and needy receive from it. The majority of jurists agree that the amount given to the poor and needy is sufficient for one year, providing for their basic needs for a year. The jurists have even decided that they should give enough for themselves and their families for a year from zakat, because it is obligatory every year. so they give what is sufficient for themselves and each member of their family. Some have even gone so far as to give the poor and needy who are unable to earn a living or are unskilled in a trade enough to last them their entire lives, by purchasing for each

of them an asset that will generate sufficient income for them. They have estimated the average lifespan to be 60 years (Mutaq, 2023).

An argument from the scholars to give the poor enough to live on was narrated by Muslim from Qubaysah ibn Mukharraq al-Hilali, who said: "I took on a burden, so I came to the Messenger of Allah, peace be upon him, to ask him about it, and he said: 'Wait until the charity comes to us, and we will order it for you.' Then he, peace be upon him, said: 'O Qubaysah, begging is only permissible for one of three people: a man who has taken on a burden and is entitled to beg until he obtains it, then he stops; a man who has been struck by a calamity that has wiped out his wealth and is entitled to beg until he obtains a sufficient means of livelihood - or he said, a sufficient means of sustenance - A man who has been struck by poverty, so that three of his people of understanding say that so-and-so has been struck by poverty, so the matter is permissible for him, and he asks until he obtains a sufficient livelihood - or he said, a stable livelihood - then he stops. Anything other than these matters, O Qubaysah, is unlawful, and its owner eats it unlawfully.'" (Ismail, 2021).

The evidence in this hadith is the phrase "until he attains a stable livelihood," which indicates that the needy person is given "a stable livelihood" or "sufficiency," meaning whatever he needs to live on, without specifying the amount of this gift or limiting it to a specific period. Therefore, he may be given a long life (Ashour, 2024).

Therefore, the purpose of zakat for the poor is to provide an adequate standard of living for them and their families, and to give them enough for a whole year, not just for a month or two or three. Rather, the giving should be permanent and regular, until poverty is eliminated by wealth, and incapacity is replaced by capability. The minimum standard of living that can be achieved is to give the poor and their families what they need in terms of food, drink, clothing, shelter, and other basic human needs, which is known as the "sufficiency threshold" (Al-Harbi, 2021).

This is confirmed by the efforts of the Commander of the Faithful, Umar ibn Abd al-Aziz, who cared for the poor and needy, sought to enrich them, worked to meet their needs, and designated a house for feeding the poor, the needy, and travellers.

The Role of the Zakat Fund in Redistributing Income and Wealth

Before explaining the role of zakat in the redistribution of income and wealth, I will outline Islamic law's commitment to achieving justice in the distribution of income and wealth, as follows:

First: Islamic law strives to achieve justice in the distribution of income and wealth:

The Islamic approach emphasizes justice in the distribution of income and wealth, as justice in all its forms is one of the fundamental principles of life in the Islamic system, as Allah, the Almighty, says: "Indeed, Allah commands justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded." (Surah An-Nahl, verse 90).

Therefore, it is only fair that income and wealth be distributed among members of society in a way that balances the interests of the individual and the community, preventing the emergence of class divisions. This is the aim of Islamic law, as emphasized in the Holy Quran:

Whatever Allah has bestowed on His Messenger from the people of the towns, it belongs to Allah and to the Messenger, and to the near of kin, and to the orphans, and to the needy, and to the wayfarer, so that it may not be a thing taken in turns among the rich among you.) (Surah Al-Hashr, verse 7). The Almighty explained the distribution of spoils in various ways, saying: "So that it may not be a circulating property among the rich among you," meaning that money should not circulate among a group that monopolizes it to the exclusion of others. Al-Tabari said: So that this wealth does not become a state that the rich among you pass around among themselves, spending it sometimes on their own needs and sometimes on acts of charity and good deeds, doing with it as they please. But we have established a rule that cannot be changed or altered (Al-Tabari, 2000). Ibn Kathir said: So that it does not remain a source of income that the rich dominate and dispose of according to their desires and opinions, without spending anything of it on the poor (Ibn Kathir, 1999).

The Messenger of Allah, peace be upon him, was keen to apply the principle of justice in the distribution of income and wealth in practice, as he distributed the money that Allah had bestowed upon him from the Jews of Banu Nadir to the migrants, especially the Ansar, except for two men, Sahl bin Haneef and Abu Dujana, who mentioned their poverty, so he gave them some (Ismail et al., 2023). It was narrated from Anas ibn Malik, may Allah be pleased with him, that The Messenger of Allah, peace be upon him, called the Ansar to write something for them in Bahrain, and they said, "No, until you write the same for our brothers from the Muhajireen." He said, "You will see its effect after me, so be patient until you meet me" (Bin Al-Turki et al., 2020).

It was narrated that the Prophet (peace be upon him) said to the Ansar: "Your brothers from among the Muhajireen have no wealth. If you wish, I will divide this and your wealth among you and them, and if you wish, you may keep your wealth and divide this among them alone." They said: "No, divide this among them and divide our wealth among them as you wish."

In these accounts, we find that the Prophet, peace be upon him, used spoils of war as a means of redistributing income and wealth among the migrants and the Ansar in a fair manner that brought them closer together. This approach was followed by Umar ibn Abd al-Aziz, may Allah be pleased with him, who established a sound policy for distributing wealth and providing justice to the poor and needy. He worked to prevent princes and nobles from monopolizing the nation's wealth, confiscating unjustly seized funds to return them to their owners if they were known, or depositing them in the treasury if their owners were unknown. He was also keen to direct state resources towards the poor and disadvantaged by increasing spending on them and caring for them, and ensuring their subsistence through zakat funds and other treasury resources, thereby achieving the objectives of justice and social solidarity.

Second: Zakat Fund and Redistribution of Income and Wealth

The Zakat Fund is an effective tool and an important means of redistributing wealth and income among members of society on a fair basis. It is managed as an organized institution that collects Zakat funds from the wealthy and distributes them to those who are entitled to them, thus serving as the primary means of redistributing income and wealth in the Islamic economy. The Prophet (peace be upon him) referred to this meaning when he said to Mu'adh ibn Jabal when he sent him to Yemen: "Tell them that Allah has imposed on them a charity to be taken from their rich and given to their poor" (Tigzi, 2022).

Therefore, the establishment of the Zakat fund came about to achieve economic and social balance by the command of Allah Almighty, and this has contributed in many historical periods to reducing the gap between classes within Islamic societies, unlike what we are witnessing in the modern era of great economic inequality (Bin Sheikh, 2021).

The role of the Zakat Fund is to allocate a portion of the wealth of the rich and transfer it to the poor and those entitled to it in accordance with Sharia law, thereby reinforcing the principle that money is not the absolute property of its owner, but rather a known right that must be fulfilled. When the year passes on the funds subject to zakat, the fund takes responsibility for collecting them and directing them to specific and known banks, contributing to the fair redistribution of income and wealth, preventing excessive wealth and monopoly, and at the same time ensuring that the poor are helped and empowered to become self-reliant if they are not permanently eligible for zakat (Mansour, 2020).

The Zakat Fund plays an important role in boosting individual and national income through redistribution, which broadens the base of ownership and consumption and boosts production, thereby increasing demand for production factors and creating more job opportunities. As national income and producers' profits increase, the Zakat Fund's revenue rises in subsequent years, deepening its positive economic and social impact (Mustafa & Muhammad, 2022).

The Zakat Fund's distributive effect is quite clear because of its never-ending effort to get rid of poverty by directing Zakat money to the very needy and deserving. The Prophet (peace be upon him) indicated that Zakat should be used to make others rich, which was followed by Umar ibn al-Khattab (may Allah be pleased with him) when he proclaimed: "If one gives, then he should enrich others."

The Zakat Fund's participation in the redistribution of wealth underscores its commitment to providing assistance exclusively to the legitimately entitled, instead of those who assert their need without any proof. It requires verification of the circumstances of Zakat applicants before granting them aid, in accordance with the words of the Prophet, peace be upon him: "The matter is only permissible for one of three people: a man who carries a load and is entitled to assistance until he reaches his destination and then stops; a man who has been struck by a calamity that has wiped out his wealth and is entitled to assistance until he reaches a stable livelihood; and a man who has been struck by poverty to the extent that three of his people say: 'So-and-so has been struck by poverty,' then he is permitted to beg until he finds a means of livelihood" (Abadi and Amanullah, 2022).

The Role of the Zakat Fund in Reducing the Gap between Social Classes

Zakat is a primary economic and social instrument marked by Islam to reach courts, and to redistribute wealth in such a way that community cohesion is ensured. On occasion, the impact of individual zakat payments on campaigns may be feeble or even result in the scattering of resources, the set-up of the Zakat Fund has been a qualitative change towards more systematic and efficient collective institutional management. The fund has developed into a national institution with the most outstanding position in terms of collecting and allocating zakat funds according to Sharia law, adopting governance and digital control systems that improve transparency and efficiency in performance.

First: The quantitative and financial impact of the fund

According to governmental figures, the sum set aside for dispersal during the time (2022-2024) was about AED 595.5 million, giving benefit to around 37,359 cases or more than 145,000 individuals from poor families.

This number discloses the amount of resources that have been put back into society, thus, helping poor and underprivileged groups for raising their living standard. In 2022, disbursement was around AED 168.6 million for nearly 13,369 families.

On the other hand, 2023 witnessed a considerable increase in spending to AED 223.1 million, which is because of the growing development programs and the rise in eligible cases.

The Fund in 2024 distributed AED 203.7 million to over 10,699 families, which is a sign that the Fund was still very much a key player amidst the natural ups and downs in the currency exchange rates that are related to economic and social conditions.

Second: Sectoral distribution and investment in human capital

The Fund's role is not only to give direct cash assistance, but also to invest in the most strategic sectors, among which education is the priority. The Fund has set aside considerable funds for the "students of knowledge" projects, with more than AED 30 million spent on university and school students during the last three years collectively.

Over AED 8.9 million was the total amount of funds that more than 1,500 university and school students received in 2022.

The number of students who received benefits increased up to more than 1,800 in 2023, with the total spending going beyond AED 16.5 million.

The educational expenditure of AED 14 million in 2024 has already benefited around 3,070 students.

This way of investing in education means that Zakat Fund does not only cater for immediate needs but also prepares a human capital that can break the poverty cycle and be a part of the economic life actively.

Third: The social impact of reducing class differences

The primary purpose of Zakat is to "enrich the poor" rather than just providing them with food for a short period of time. Consequently, the fund's intervention in the redistribution of such large amounts of money has resulted in a noticeable social impact which is manifested as follows:

- Decreasing class differences through a fair and institutionalized process of wealth redistribution from the rich to the poor.
- Creating a social bond among the different strata of society, the rich being responsible and the poor secure in the knowledge that they are not abandoned.
- Being a preventive measure for society against downturns, aid and development projects regularly implemented are considered to be the main reason for the reduction of deviance or the increase of social problems caused by poverty.

Fourth: Transparency and Governance in Fund Management

Zakat Fund's productivity to the utmost extent is one of the primary and most remarkable factors that the whole collection and distribution of money is done through advanced digital means that are very secure. The whole process is through modern electronic systems from receiving applications, social studies done by the committees to granting assistance.

Internal and external audit of the accounts is done by authorized and professional accounting firms and their timely audits are the source of trust in the community, thereby, promoting sustainability.

The figures of the last three years are a clear indication that the Zakat Fund has stopped being just a distribution channel for the funds to be considered an active institution taking part in the formulation of social and economic policies. The colossal amount of money that passed over half a billion dirhams in a short span of time speaks a lot about the strength of the institutional system and its capacity to lessen the class gap. In addition, the allocating of a good part of the funds towards education signifies the strategic dimension of thinking that identifies the investment in people as the main driver of sustainable development and hence the source of the future.

Conclusion

To sum up, it is evident that zakat is not a simple financial obligation, but an integrated system of justice and equal opportunities. It is an obligation with great humanitarian and developmental dimensions. These dimensions are mainly maintaining the balance between the different social groups and elevating the living standards of the poor and needy through a fair distribution mechanism of wealth and income.

The use of institutional frameworks such as zakat funds organizing zakat leads to discipline and efficiency in collecting zakat and distributing it to legitimate recipients, thus ensuring its ongoing impact and changing it from a simple temporary gift to a powerful tool for sustainable development. Historical experience and contemporary practice have shown that the activation of the zakat fund not only helps in the direct resolution of long-standing issues like poverty and unemployment but also fosters a sense of unity and belonging among Muslims. The divine ordination is a true reflection of the Islamic Shariah's wisdom in linking the rich and the poor together through mutual compassion and fairness, and it also reiterates the concept that money is a trust and a factor for the earth's development rather than just a luxury and monopolization tool. Thus, the revival of the zakat obligation through a scientific and institutional approach ensures its continuity and effectiveness, and makes it a real pillar in the establishment of a cohesive and interdependent society, where social peace and economic growth are realized in line with God's will for His servants concerning goodness and righteousness.

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