



## **Zakat management in Afghanistan**

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### **Abstract**

Zakat is a unique economic pillar of Islam. It is the basis of the Islamic economic system. It is obligated by Allah (swt) on the wealthy section of the society a specific amount of their wealth that has reached nisab, for the advantage of the poor and needy people. Zakat management in Islam is organized by authorities appointed by the state, or voluntarily Muslim organizations. This paper concentrates on the management of Zakat in Afghanistan. The responsibility of zakat management as belongs to the state was established, as well as the merits of its administration by authorities. The objectives of this study are to study the disbursement of Zakat practices by the people of Afghanistan, to find out the extent to which Zakat management has led to the economic empowerment of the marginalized section of the society and to suggest a plan for efficient and proper management of Zakat for effective result.

Therefore, I have conducted online survey through structured questionnaire in which I have considered 120 persons as sample size for my study. As result I have suggested a model through which we can have an effective zakat management which can help in affiliation of poverty.

**Keywords:** zakat, rules of zakat, collecting modes of zakat

### **1. Introduction**

Zakah is the one of the most crucial pillars of economic system in Islam. It is the third amongst the five pillars of Islam and the one which has to deal with the welfare of the poor and needy human beings. It is the pillar that seeks to increase the lot of the indigents in the community by compulsorily transferring a specific amount of one's wealth that is more than Nisab (Certain amount) and has circulated one lunar year, to some types of recipients, as mentioned in Qur'an 9:60.

It is the way of showing gratitude to Allah (swt) for the blessings He has bestowed on every single one. It allows the donors to recognize that, in his wealth, there is a portion for the unfortunate ones (Qur'an 51:19) and that by paying out zakat, he is also fulfilling his duties to Almighty Allah (swt). Zakat expels envy against the wealthy, from the hearts of the poor and needy. When the poor and needy are paid zakat, it makes a feeling of kindness and affection in their hearts and makes them love those who are paid out zakat. The prophet Muhammad (ﷺ) has said: "give gifts for it removes rancor from the hearts". Zakat leads to purifying of oneself and one's property (Qur'an 9:103).

### **2. Literature Review**

(Siddiqi, 1968, p 28 and Zayas, 2003). Zakah literally means growth and increase as well as purity.

(Siddiqi, 1968). Growth means that giving of zakah leads to increase of property in this world, development of religious merit in the next. Zakah is leviable on things which have a capacity to grow capital so that no zakah is leviable on instruments, residential houses, clothes, household effects and other objects which are not capable of production or increase.

(Siddiqi, 1968) Zakat is the most important element of financial structure in Islamic perspective. The importance of zakah as integral part of the obligation of Muslim can be seen that there are about twenty places in the Qur'an mentioning the instruction of zakat consecutively with the order to perform prayers.

(Nik, 1989). It also aims to provide social justice which implies the assurance of a basic means of livelihood for every member of society.

Kitab al-Amwal of Abu Ubayd al-Qasim ibn Sallam (774 – 837) is one of the best most valuable book written on Saddaqa and Zakat.

(Zaid, 2004), Zakat is one of the fundamental tents of Islam, made obligatory since 2 Hijri or 624 AD.

### **3. Research Methodology**

The research conducted is exploratory in nature it is a type of research design which explores the topic which has not been studied more clearly before.

Two types of data have been used in this study, primary and secondary. Structured questionnaire was used for collecting primary data and the secondary data has been collected from various books, research papers, journals and internet.

Two types of audience have been considered such as Donors of Zakat and Beneficiaries so for each of type of the audience I have used different sampling method. Convenience sampling method has used for donors and Snowball sampling method has been used for Beneficiaries of Zakat. 120 was sample size in which 80 persons were Donors and 40 persons were taken as Beneficiaries. Statistical tools used in this study are Means of the Central Tendency and Percentage, Table, Bar charts, pie charts, Graphs was used for depicting the data. The research area was Ghazni, Afghanistan.

**3.1 Concept of Zakat**

Zakat is a certain amount levied on the property of the Muslims. Which is to be given to the deserving Muslims. From the shariah point of view it “a right on wealth” or the certain part of the wealth determined by Allah (swt) to be paid to certain defined beneficiaries. The payment of Zakat which has been made obligatory since 624.A.D (Zaid 2004) has a healthy impact on the donors, the recipient and the society as whole. Its purifiers the assets of the donors, restrains his/ her desire for material things and creates in him the virtue of sharing the wealth with others. Zakat satisfies the beneficiary’s needs and reduce his poverty. Islam instead of abandoning the poor, makes a compulsory payment to them from the rich to reduce the rich-poor divide, which is has been the outcome of the capitalistic economies can be curbed by this principle of Zakat since the principle of Zakat lays down tents for transfer of excess wealth to the poor and needy.

**3.2 Types of property from which Zakat is to be given**

Zakat is not due on the necessities of life, such as food, drink, clothing, the house one lives in, even if it is a high-priced house, and the car one drives, even if it is a luxurious car.

It is only due on types of wealth which are not kept for immediate use and which are bound to increase, such as the following:

**i) Gold and silver (with the exception of gold and silver ornaments used by women for their personal use.**

Zakat is levied on these two precious metals (Gold and Silver) when their value has exceeded from specified amount for this particular kind of wealth (Nisab) and after a person has possessed it for a complete one lunar year (354 days). The minimum limit on which zakat is to be paid on Gold and Silver are as follows: Nisab (Specified amount) for Gold is almost 85 grams and Nisab (Specified amount) for silver is nearly 595 grams so if a Muslim has possessed this much Gold or Silver for one complete lunar year, he/she must pay zakat at the minimum rate of (2.5%).

**ii) All types of currencies (banknotes and coins) held as cash in hand or bank balances**

Zakat on current assets like cash, banknotes and coins is equal to its value by gold (85 grams pure gold) at the time zakat becomes obligation, according to the current rates of the country in which the donor of zakat is living. If the currency has been possessed for one lunar year, 2.5% of its value must be paid as zakat.

For example, if one gr of pure gold at the time zakat becomes due is worth, \$25, the Nisab of the currency will be as follows:

25 (price of one gr of gold, unstable) x85 (number of grs, which is stable) = \$2125 is the minimum exemption limit (Nisab).

**iii) Commercial commodities**

Commercial commodities are all those properties which are owned with the objective of investing them in business. They generally include assets, such as real assets, and commodities, such as consumer goods and foodstuffs. commercial assets which have been possessed by and individual for one complete lunar year, should be estimated according to the current market value on the day zakat becomes due. If the commercial commodities reach the Nisab, (2.5%) of their value must be paid as zakat.

**iv) Farm produce**

The Qur’an states, “O you those who believe, give some of the good things you have achieved and some of what We have produced for you from the earth.” (Soorat Al-Baqarah, 2:267)

Zakat is due only on certain types of agricultural produce on condition zakat able produce has reached the minimum amount on which zakat is due (Nisab).

In consideration of people’s various situation, the amount of zakat payable on farm produce varies according to costs spent and effort exerted in irrigation. Agricultural products watered by the sky or natural springs: 10% (the Zakat on agricultural products is also called Ushr) Agricultural products watered by carried water: 5%

**v) Livestock**

Zakat on livestock, such as cows, camels, goats and sheep are liable if the animals graze on pasture and the owner does not face a lot of difficulties to supply them with grass. If he supplies them with grass all or most of the year, zakat is not due on them. Details about the Zakat of livestock are available in the books of Fiqh.

**Table 1: Zakat on Sheep and Goats**

Number of Sheep’s and Goats		Zakat on various No of Sheep and Goats.
From	To	
40	120	One sheep
121	200	Two sheep
201	399	Three sheep
400	499	Four sheep
500	599	Five sheep

**Table 2: Zakat on Cows**

Number of Cows		Zakat on the various heads of Cows
From	To	
30	39	One head of one-year-old male calf
40	59	One head of Two years old female calf
60	69	Two heads of one-year-old male calf
70	79	One head of two years old female calf and one head of one-year-old male calf.

**Note**

The Nisab or specified Number of cows on which Zakat is to be paid is 30 heads.

**Table 3: Zakat on Camels**

Numbers of Camels		Amount of Zakat Which is to be paid.	Numbers of Camels		Amount of Zakat Which is to be paid.
From	To		From	To	
5	9	one Sheep	35	45	Two years old female camel
10	14	Two Sheep	46	60	Three years old Female camel
15	19	Three sheep	61	75	Four years old female camel
20	24	Four sheep	76	90	Two years old male camel
25	35	One-year-old female camel	91	120	Three years old male camel

**Note**

If the number of camels is More than 120, than in each 40 camels one two years old Female camel and each 50 Camels one three old female Camel.

**3.3 Similarities and dissimilarities between Zakat and Tax**

**Similarities**

- If Zakat donor does not pay Zakat, it can be collected by force, the same like tax Zakat.
- collected from Zakat donors in an Islamic country has to be kept in the country’s treasury, in a separate account, like tax.
- Zakat, like tax, is paid though there is no direct and equivalent economic benefit is obtained by the payer

**Dissimilarities**

- Zakat is a worship which Almighty Allah (swt) has made obligatory on Muslims to show gratitude to Him and to keep Taqwa. Tax is social liability without any special sense of gratitude to Allah. While zakat is an important a matter between Almighty Allah(swt) and His servants, but tax is nothing but a matter between residents and the states authorities
- Zakat is based on Nisab (specified amount), any property below a limit is exempted from zakat. This is not existing in the case of taxes in nowadays Zakat is a regular system. No one can change it in any way and any time. On the other hand, most of the tax rules change any time.

**3.4 To Whom Zakat Should be given?**

1. Travelers and passers who are facing financial problems even if they are very rich while they back home.
2. Those who are struggling for Islam (Mujahedeen in the path of Allah (swt)).

3. Those non-Muslims who has newly embraced Islam.
4. The destitute who live in absolute poverty as well as those who cannot meet their basic needs.
5. Those poor who are able to fulfill their basic needs but their wealth is not above the Nisab (specific amount) for Zakat.
6. Those employees who are collecting and distributing zakat.
7. Slaves who need money to purchase their freedom.
8. Those who are not able to pay back their loans to the creditors and have run into debt

**4. Result and Discussion**

**Table 4:** Measures the awareness of the respondents about the Zakat disbursement in Afghanistan.

Options	Yes	No
Responses %	65%	35%

**Interpretation**

65% of the people are aware about the rules of the Zakat disbursement and 35% are not aware, the reason is that the-everyone knows the zakat rules about his own expenditure head not about all rules on each and every single head of expenditure.

**Table 5:** Responses of audience about the payment of Zakat

Options	Direct	indirect
Responses %	98%	2%

**Interpretation**

Most of the people in Afghanistan pays zakat directly to the beneficiaries which is approximately 98% of my sample size.

**Table 6:** Awareness about the rules of Zakat

Options	Zakat on Gold and Silver with its rate and Nisab?	Zakat on Livestock with its rate and Nisab?	Zakat on Savings or cash	Zakat on Agriculture products?	All above
Responses %	12%	42%	28%	8%	10

**Interpretation**

From above analysis its founded that 42% of the respondents knows and are aware of the “Zakat on Livestock “rule of Zakat,28% aware of Zakat on Savings

and Cash,12% of the respondents are aware of Zakat on Gold and Silver and 8% of the respondents are aware of Zakat on Agriculture products.

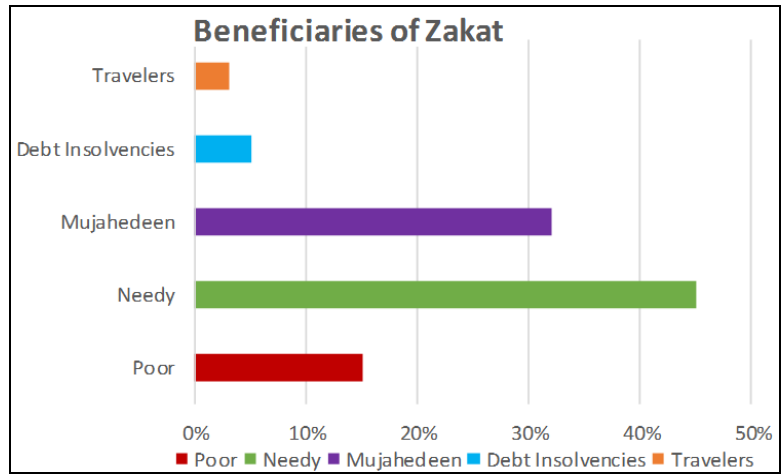


Fig 1: Beneficiaries of Zakat

**Interpretation**

As per the above analysis it shows that most of the donors of Zakat gives Zakat to Needy people those who are not able to fulfil their basic needs at all and then accordingly to the Mujahedeen, Poor, Debt insolvencies and Travelers.

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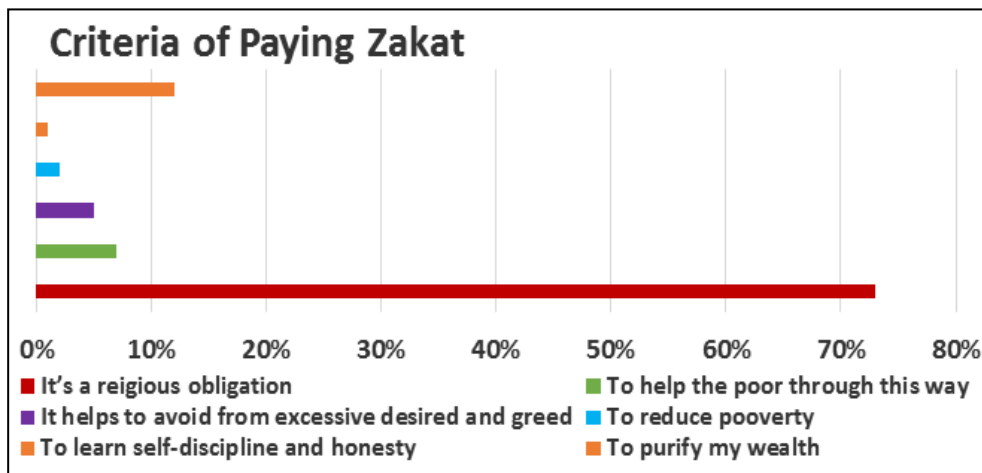


Fig 2: Criteria's for payment of Zakat

**Interpretation**

Paying Zakat is a religious obligation which levied on those who are possessing the wealth above the Nisab (specified amount) for one complete lunar year. Therefore, according to this study most of the respondents have chosen the first option which is (It's a religious obligation). 12% of the respondents has chosen this "To purify wealth" indeed this is one of the objectives of Zakat. 7% has chosen that we pay Zakat to help the poor through this way which also one the objective of Zakat. The remaining portion of the respondents orderly selected the following option.2% To reduce poverty,5% To avoid greed and selfishness and 1% To learn honesty and self-discipline.

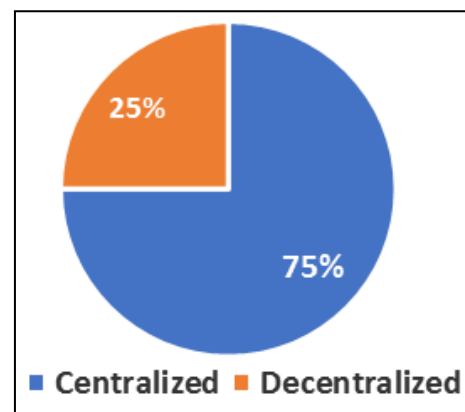


Fig 3: Role of Zakat in reduction of Poverty.

**Interpretation**

This shows that the Centralized form of Zakat is more efficient in reduction of poverty because about the 75 of the

respondents has chosen this option and the remaining 25% are in the favor of Decentralized for of Zakat.

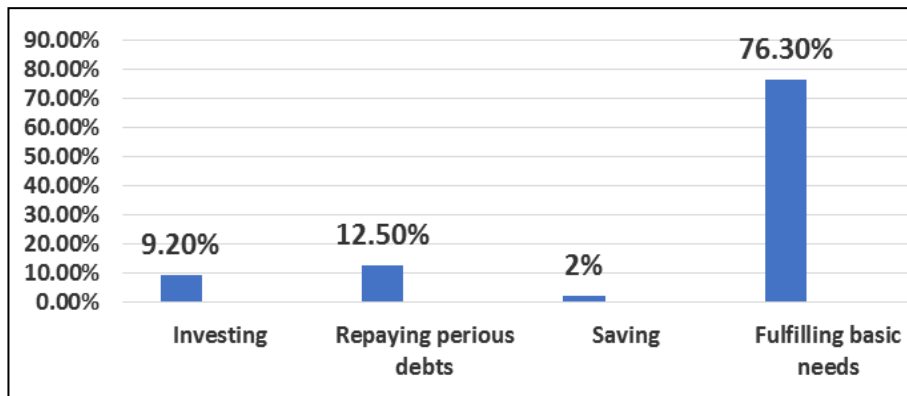


Fig 4: opinion of the respondents about the utilization of Zakat’s fund.

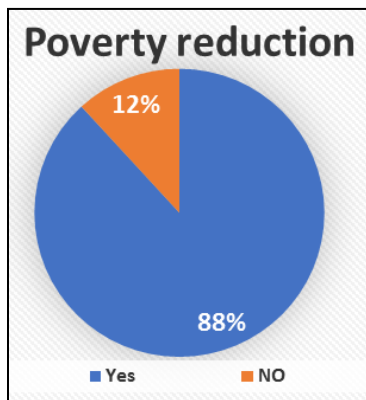
**Interpretation**

As per the graph shows most of the beneficiaries are interested to fulfil their basic needs because most of them are poor and needy and some of them are repaying their previous debts.

The amount which remains after fulfilling the basic needs are invested by some of the beneficiaries.

committees. This committee is also responsible to supervise each and every committee member, individuals and their tasks weekly or monthly.

Zakat collected from volunteer donors nearby the main committee can also be kept in this committee and the surplus amount of Zakat left from the disbursement at every province, district and village should be transferred to this department only.



**Interpretation**

Most of the respondents are agreed that Zakat fund reduces the poverty and other people are against which about 11.8% of the total respondents.

**5. Suggestions**

As result of this study we can suggest a model for disbursement of Zakat in Afghanistan, this model helps in collecting of Zakat fund from various donors and disbursing it to the various categories of beneficiaries.

This model which includes 6 committee with central council at national level with a judge of Supreme Court as chairman, Under this there are 5 departments like provincial Zakat council in each province headed by judge from the high court, District Zakat committee in each district headed by a non-official member and subdistrict committee. Each one will be explained separately.

**5.1 Central Zakat Council at National**

This is a committee which should be headed by a judge from Supreme Court as chairman. The responsibilities of this committee should be selecting of Zakat collectors and other required employees to the various provincial and local

**5.2 Provincial Zakat Council in every Province**

According to my model, under the Central Zakat council there should be a provincial Zakat council in order to collect Zakat fund from volunteer donors nearby it and from the district’s committees and local Zakat committees and to disburse the

Zakat fund to various zakat beneficiaries at provincial level and this council is also responsible to Transferred the exceeded amount of Zakat to the central Zakat council.

Provincial Zakat council has authority to spend the exceeded amount of Zakat for other common interest works like making roads, digging wells, constructing hospitals, schools with agreement of central Zakat council.

**5.3 District Zakat Committee**

In this model, this is the third committee which exists in every district and works under the commands of provincial Zakat council.

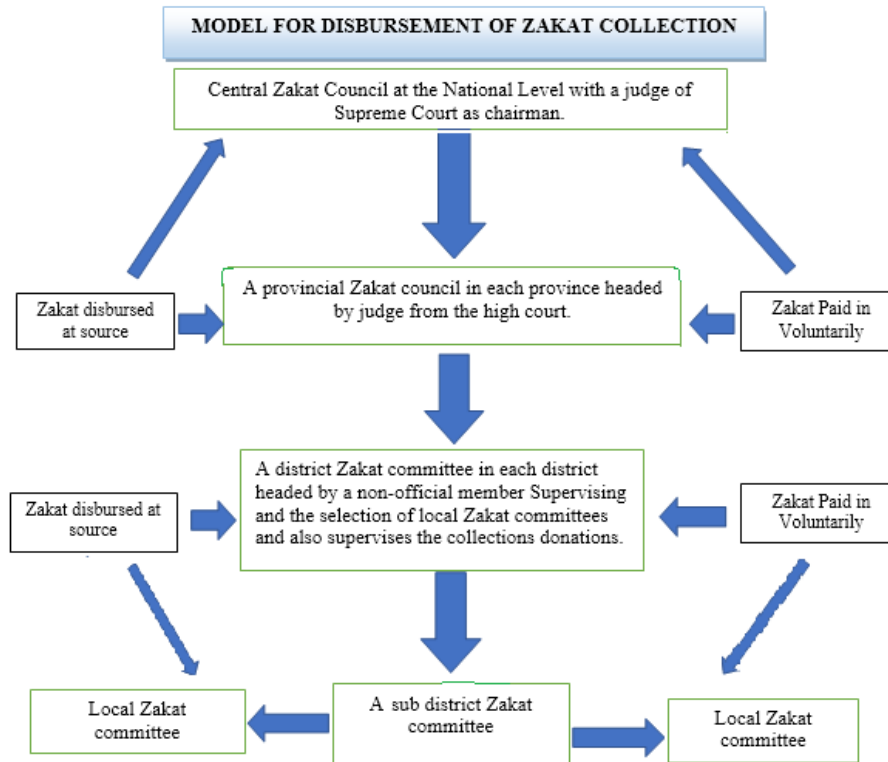
The duty of this committee is to collect Zakat fund and disburse it on the beneficiaries. The exceeded should be transferred to the provincial zakat council.

**5.4 Subdistrict Zakat committees**

Under the District Zakat committee there should a number of small committees in each district for collection of Zakat’s funds. These small committees are called subdistrict zakat committee. the collected zakat fund by these committee first of all should be disburse by the poor of that particular area then the exceeded amount should be transferred to the District Zakat Committee.

**5.5 Local Zakat committee**

For more effective and efficient management of Zakat there should be several other local Zakat committees in every village.



**6. Conclusion**

The theory study of Zakat’s institution in some countries and if we go through the practice of Zakat at the time of Prophet (pbuh) and his four caliphate indicates that the Islamic state has a significant role in the collection and disbursement of Zakat. Until and unless there should be an Islamic state in order to have proper Zakat management. If the objective of Zakat is poverty reduction, then we must keep in mind the overall framework and pattern in which this procedure is to take place.

If we look to Zakat management in some Islamic countries like Pakistan, Indonesia and Malaysia we can to the result that the Zakat collection and disbursement is possible only when there is a little bit rules of Islamic economic system. Zakat is not a social duty, but it’s a proper payment for the success in the Hereafter.

As result we can conclude that the Zakat disbursement in Afghanistan is not a new process but it’s already existed but in an unformal or decentralized form it needs to be centralized and to have a proper Zakat institution so this paper will be helpful in this regard.

**Author’s Profile**

Mr. Janan Fakor was born in 1997 in Ghazni province of Afghanistan. He received his bachelor degree in Economics from SHUATS University, Allahabad, UP, India in 2019.

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