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## THE IMPORTANCE OF ZAKAT INSTITUTIONS IN ETHIOPIA

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### ABSTRACT

*In recent years, Ethiopia has rapidly developed its social safety net programs, which are integrated into the country's broader strategic plan called the Growth and Transformation Plan (GTP). The collection and distribution of the Zakat fund were carried out solely as voluntary and personal worship. As a result, the goals of this study are to estimate the potential of the Zakat Fund, explore opportunities and analyze the challenges facing institutionalization of Zakat in Ethiopia. The data collection methods were based on a questionnaire and secondary data. A questionnaire with closed and open-ended questions was distributed to 250 Zakat-payers to collect data. Among the findings of the study, it was seen that 82.9% of the survey participants have agreed with the establishment of the Zakat institution. 67.9% of respondents claimed that a Zakat institution should be organized at the level of a private institution or Civil Society Organizations (CSOs). Based on the income tax collected from the Revenue Authority of HRS in 2018, it was 60.651.915 according to Z3, 68.373.249 according to Z2, and 28.356.739 according to Z1. Total Zakat potential from Ethiopian GDP in 2017 is approximately 0.61 % of GDP under Z1, 1.5% of GDP under Z2, and 1.3% of GDP under Z3. Therefore, in Ethiopia, the potential of the Zakat fund and the possibility of applying the Zakat fund's institutionalization concept were examined, as the fund has not been examined by NGOs and policymakers to reduce poverty and alleviate socio-economic problems of society.*

**Keywords:** Zakat, Zakat Institution, Poverty Reduction, GDP, Harari Regional State, Ethiopia.

### INTRODUCTION

Zakat is one of the five Islamic pillars that should be met by Muslims who are eligible and granted to those who are entitled to the criteria set in Qur'an and Sunnah. It is the third pillar of Islam after the Faith Testimonies and Prayer. Zakat is a mandatory annual levy on wealth, and actions must be based on Qur'an and Sunnah. Zakat is a compulsory obligation and helps to express gratitude for the gift of Allah. Historically, the collection and distribution of zakat have been placed directly at the state level. During the time of the prophet Muhammad (PBUH) and Caliph Abu Bakr al-Siddiq (ra), it was collected at the state level and was also continued by all the caliphs of the Prophet Muhammad (PBUH). In the pre-colonial period, in the majority of Muslim countries, the government was responsible for the collection and dissemination of zakat at the state level. After colonialism, Zakat institutions were ignored in almost all Muslim countries. Consequently, since the onset of colonialism, many Muslim countries have lost zakat institutions and been forced to follow the tax system, forcing it to be taken as a personal religious duty. After the colonial period, a number of Muslim countries, including the

governments of Saudi Arabia, Sudan, and Pakistan, decided to return to the Zakat's compulsory system. In fact, Zakat is not only the mercy of the payers but also the right of the poor in the wealth of the rich. Every eligible Muslim must pay Zakat based on the total wealth exceeding Nisab (minimum wealth) and as per the prescribed rate. In addition to the poor, there are other eligible beneficiaries permitted by Sharia law.

In Arabic, eligible beneficiaries are called "El-Mustahiqqin". As Abdulaziz and Mohd Jamil (2013) stated, Islamic history proves that zakat is an excellent social system in which society achieves its goal of eradicating poverty, and there is a time when there are no eligible recipients of Zakat funds.

As Quraishi (1999) and Abdulaziz and Mohd Jamil (2013) mentioned, there was a time when no eligible recipients could be found for the Zakat Fund during the caliph Omar Abdul Aziz (766 G.c) era. Hence, as they argued, the zakat fund could eradicate poverty from its roots and enable equal income distribution. Furthermore, during the leadership of Omar bin Al Khattab (13-22H) and Omar bin Abdul Aziz (99-101H), poverty was completely eradicated and it was reported that there was such a long and prosperous period that it was difficult to find an eligible zakat recipient (Ahmed, 2004; Hidayati & Tohirin, 2010; Isa, 2011; Qaradawi, 1999 as cited in Nadzri et al (2012).

In the early period of Islamic history in Ethiopia, the collection and disbursement of zakat was carried out by the sultanate or Amir (leader) of the region. Nowadays, Muslims pay zakat to anyone who they believe to fall into one of the eight categories of zakat recipients through informal channels such as relatives or religious leaders. Ethiopia, with a population of more than 100 million, has undergone tremendous socio-economic development in the last two decades and is expected to be a middle-income country by 2025. To achieve this goal, the government has developed a different strategic plan, policy, and program at the national and regional levels. Through Growth and transformation plan (GTP) one (2011-2015) and Growth and transformation plan (GTP) two (2016-2020), it aims to become a middle-income country by targeting strategic participation in agriculture, industry, tourism and trade. The 2016-2020 Second Growth and Transformation Plan (GTP II) was developed in line with the Sustainable Development Goals. The national development priorities are detailed in GTP II and the focus of the plan is to accelerate economic growth and reduce poverty. Currently, there are no programs, policies, and regulations for the zakat fund in Ethiopia. The policymaker ignored the benefit of the Islamic social financing fund, especially the zakat. In addition, Zakat is not seen as a source of financial income for the country in addition to being used as a means of reducing poverty.

The Muslim community pays income tax as a state obligation and zakat as a religious obligation. The state that if we institutionalize the zakat fund, we can help people to fulfill their religious obligations properly and consider the paid amount as tax-deductible expenditures. Zakat is a mandatory task for everyone who meets the criteria. Regardless of whether the government establishes a zakat institution or is not accepted as tax-deductible, Muslims are still binding on fulfilling these obligations.

Zakat is an Islamic religious tax collected from the rich. The gap between the collection potential of zakat funds and the ability to solve the socioeconomic problem with the zakat fund is due to the absence of zakat institutions. In Ethiopia, all regional states have a similar position in the collection and distribution of zakat. Zakat is paid and distributed individually. Zakat



may not be properly paid to the correct recipients of the zakat, or may be paid to people who are not the right recipient of the zakat. Due to the lack of information of majority of policymakers or planners in both the government and Non-government organization sectors on the importance of zakat in alleviating poverty, it has not been able to achieve its main objective. Modern Muslim communities require more effective zakat institutions and other Islamic social financing funds to achieve their goal more efficiently. Therefore, effective zakat fund contributions can be a tool for achieving economic justice and reducing poverty. In order to achieve the goal effectively and efficiently, the zakat fund needs an institution to legitimately collect and distribute zakat to the eligible beneficiaries. In the absence of such an institution, it is difficult to achieve the basic purpose of zakat fund effectively.

### LITERATURE REVIEW

In the contemporary world, different countries use different approaches to collect and distribute zakat funds. Based on the conclusions of various researches, collection and distribution of the zakat fund in a center is an effective and efficient way. As Ummulkhayr, et al. (2016) suggests, zakat fund is more effective when the fund becomes institutionalized. Abd. Wahab and Abdul Rahman (2011) and Abdul Wahab and Abdul Rahman (2013) stated that Zakat institutions, which are responsible for the collection, management, and distribution of Zakat, can only be achieved through the appropriate distribution of wealth to achieve socio-economic justice objectives and where the institution is managed effectively and efficiently. Al-Ayubi et al. (2018) carried out a study in Indonesia and revealed that Zakat institutions play an important role in the collection of zakat funds. According to the study of Abd. Wahab and Abdul Rahman (2013) in Malaysia, Zakat Institutions play an important role in the development of socio-economic goals, but they need effective and efficient management. Ab Rahman et al. (2012) and Abd. Wahab and Abdul Rahman (2013) revealed in their Malaysian study that the zakat fund was institutionalized by the State Islamic Religious Councils. Abd. Wahab and Abdul Rahman (2011) stated that the basic goal of Zakat is to preserve the socio-economic welfare of the poor, thus the institution is responsible for the collection, management, and distribution of zakat. There are various opportunities and challenges related to the organization of Zakat under an institution, but studies reveal more opportunities and advantages of establishing institutions. Abd. Wahab and Abdul Rahman (2011) reviewed the literature on the effectiveness and governance of zakat institutions and concluded that the proper functioning of the Islamic financial system through proper distribution is crucial in achieving socio-economic justice goals. Zakat institutions can have a major economic impact that significantly reduces unemployment, provides debt relief and eliminates the inequality of wealth between the rich and the poor if properly institutionalized and distributed appropriately to zakat recipients (Quraishi, 1999). Ab Rahman et al. (2012) argued that Zakat institution played an important role in fulfilling the Government's efforts to eradicate poverty. According to Abd. Wahab and Abdul Rahman (2013) and Abdul Aziz and Mohd Jamil (2013), they are trustworthy entities that manage zakat institutions in Muslim countries and play a key role in supporting the socio-economic objectives of zakat and can be used as a means of reducing poverty in society.



Abd. Wahab and Abdul Rahman (2013) stated the effectiveness and efficiency of Zakat institutions depend on the zakat collection system and zakat administration system in the application of Islamic rules. Al-Ayubi et al. (2018) stated that zakat institutions should work and be productive while maintaining the principles of professionalism, accountability and transparency and also confirmed that zakat institutions are effective, efficient, socialized and have a significant impact on reducing poverty while increasing the welfare of zakat recipients. Abd. Wahab and Abdul Rahman (2013) concluded from their findings that the government should develop appropriate management model to increase the effectiveness of zakat institutions in Malaysia. The government should take serious steps to improve zakat collections and to give importance to accounting and auditing to improve zakat institutions (Abdul Aziz and Mohd Jamil, 2013). Ummulkhayr et al. (2016) emphasized in their articles the role of non-governmental organizations in zakat management and stated that Muslims living in non-Muslim countries should assume the obligation to establish responsible zakat institutions in order to benefit from Zakat fund. In order to accelerate the Zakat fund, the public should be encouraged to donate zakat to official institutions (Ahmad and Mahmood, 2009). This will be used to positively increase zakat collection programs and influence the welfare of society. The objectives to be achieved by the ways in which Zakat is managed are very important. The Zakat organization is a non-profit one and should be completely transparent to both payers and recipients and the ways to manage the zakat fund should be in line with what was specified in the Islamic Shariah. Zakat institutions are responsible for the collection, management, and distribution of zakat to achieve socio-economic justice objectives when the organization is managed effectively and efficiently. Therefore, the system of zakat institution should be evaluated in the best and most critical way possible for optimizing the objective of the third pillar of Islam.

Zakat payers prefer to pay the poor directly rather than zakat institutions when there is no improved trust between Muslims and zakat institutions (Suhaib, 2009; Saad et al., 2014). Instead of going to the zakat house, the zakat payer pays directly to the poor when it is impossible to trust a state-controlled zakat house (Suhaib, 2009). Furthermore, the latest news on the misuse of zakat funds emphasizes the transparency and reliability of zakat funds in zakat institutions (Jaafar, 2017). As Possumah (2016) suggests, the reason underlying the establishment of Zakat is to help Muslims fulfill their obligations correctly and solve socio-economic problems by reducing poverty. In order to reduce poverty in a society, zakat institutions should be organized and managed with the values of Islam, such as trust and justice. In some countries, such as South Africa, the effectiveness of the Zakat administration lacks professionalism and supportive structures such as education, standard-setting bodies, and financial services (Saaïd and Hassanain, 2016). Ali and Ab. Aziz (2014) argue that appropriate administration of Zakat in a particular country improves the socio-economic situation of the Muslim community.

As Wahid, Abdul Kader, and Ahmad (2016); Ali and Ab. Aziz (2014); and Saad et al. (2014) claimed that the purpose of zakat management is to achieve the best possible outcome by improving the lives of the poor and satisfying their needs. Following Islamic Shariah law, the government and other institutions must make the right policies for timely collection and distribution of zakat. An effective zakat management of collection and distribution of Zakat will create a prosperous life for the zakat recipients, bridge the gap between the poor and rich,



unite both the payer and receiver, reallocate the resources from the rich to the poor and become one of the effective approaches in the fight against poverty. Furthermore, the amount of zakat transfer to non-productive zakat recipients is insufficient to cover basic needs when it is distributed without examining Hadul Kifaya's amount. In particular, how can we distribute the amount of Hadul Kifaya without examining it, increasing the level or not meeting their basic needs when it is collected and distributed over an individual network without an institutional or formal organization? Also, the Zakat safety net is a powerful financial tool for the poor, using the Zakat fund as one of the internal sources of the Ethiopian safety net program.

Recent studies in the Zakat sector have shown the transition from individuals to Zakat's corporate management and the coexistence of public and private Zakat institutions (Islamic social finance report). As in Sudan, some Muslim countries began to enact laws to collect zakat funds on mandatory bases. In addition, the Sudan Zakat Law of 1986 granted the government the right to collect zakat funds. The law gave the government the right to congregate from Sudanese Muslims working in and out of Sudan (Mohsin, 2013). Moreover, the Sudanese Chamber of Zakat is focused on the development of the institution, rather focusing on welfare for its further development.

As Saad et al. (2014) stated, Zakat fund management, which will be collected and distributed in Malaysia, is under the control of the Islamic Religious Councils (IRC) of each province. The Council is contributing to poverty reduction and improving the living standards of poor people in the country. One of the main objectives of Zakat management is to reduce poverty, collect and distribute zakat over time, and help zakat payers implement the third pillar of Islam. However, in Indonesia and Turkey, zakat funds were voluntarily collected. The systematic and effective management of the zakat fund is a critical aspect of the zakat fund to achieve the goals of the zakat fund.

As argued by Kahf (1981), Zakat aims to enrich the poor without limiting it as a source of livelihood only for them. Ataina and Achmad (2010) as cited in Saad et al. (2014), argued that Zakat management should show professionalism and trust in protecting the interests of zakat recipients. As Al-Ayubi et al. (2018) argued, Zakat institutions play an important role in the zakat collection, and both government and private zakat institutions should issue annual reports to improve transparency and accountability of fund management in Indonesia. Abdul Wahab and Abdul Rahman (2013) suggest developing a website that includes all the information about collection, distribution, zakat calculator tools and other functions to improve the efficiency of zakat institutions. As argued by Abdul Aziz and Mohd Jamil (2013), appropriate information technology and financial systems are required by the zakat institution. As Bachmid and Natsir (2015) suggest, zakat institutions do not provide business guidance and supervision in the use of zakat funds after they are allocated to Mustahik. Accounting, auditing and information technology systems should be applied properly (Abdul Aziz and Mohd Jamil, 2013). Empirical findings based on the Tobit regression show that the zakat payment system, computerized audit system, size of the board, supervisory board, and decentralization have a significant impact on the effectiveness of zakat institutions in Malaysia (Abd. Wahab and Abdul Rahman, 2011, 2013).



As argued by Kahf (1981), Zakat aims to enrich the poor without limiting it only as a source of livelihood. If the whole world follows the principle of Zakat, all financial problems, unemployment, and poverty will disappear from society as cited by Hossain (2012).

According to Norazlina and Abdul Rahim (2011), the collection and distribution of zakat should be completely transparent to public and institutional stakeholders. The distribution of zakat funds can help the government create economic activity and reduce poverty by providing accountability to solve the inefficiency factor in zakat distribution (Saad et al. 2014). In a study cited by Abd. Wahab and Abdul Rahman (2011), the perceptions of academicians about the effectiveness of zakat management were evaluated and it was found that there was a positive relationship between the perception of zakat funds distribution and the official payment of zakat to zakat institutions. As cited by (Abd. Wahab & Abdul Rahman 2011), the lack of transparency and ineffectiveness of the distribution of zakat was indicated as the main factor contributing to the dissatisfaction of the zakat institution. In a Muslim country like Malaysia, in the case of zakat institutions, good governance is important for the factor that can contribute to the socio-economic justice of the zakat fund and the distribution of wealth and the effective use of zakat funds. Efficiency in the context of Zakat institutions refers to how well institutions use their resources such as personnel expenditure to achieve socio-economic justice objectives. (Mustafa et al., 2013; Farber, 2005; Certo et al., 2001 as cited in Abd. Wahab and Abdul Rahim, 2011) argued that the reputation and composition of the board members is a key factor in determining the effectiveness of zakat institutions.

## METHODOLOGY

The exploratory research methodology was used in the study to explore the ideas of zakat institutions and to assess how to deal with zakat funds to effectively achieve the purpose of the zakat funds. A questionnaire with closed and open-ended questions was developed to evaluate the views of participants on the Zakat funds and their thoughts on zakat fund management and to investigate the main problem in the collection and distribution of the existing system. In addition, the research also tried to estimate the zakat fund potential for the next year by using secondary data source and regression analysis. A descriptive research, based on predetermined surveys prepared by researchers, was carried out to evaluate views and opinions about zakat institutions and to investigate the current zakat fund management system.

The source of the data used for the purpose of the study is both primary and secondary. The primary source was used using a questionnaire to obtain information on the opinions of participants on establishment of the zakat institution. The secondary source was to estimate the zakat potential of the country using the country's GDP and to estimate the potential of the regional zakat fund using regional GDP and the tax collected in the regional state. Researchers used a non-probability sampling as purposeful sampling method. The questionnaire was distributed to the taxpayers in the Harari regional state in Ethiopia who came to pay annual income tax between September and October. Participants who met the zakat paying criteria were selected based on purposeful sampling technique. A purposeful sample is a non-probability sample chosen according to the characteristics of the population and the purpose of the study (Saad et al., 2014).



Non-probability sampling is usually chosen according to the personal judgment and accessibility of the researchers to obtain sufficient information about the participants, in this case about the Zakat donation experiences of the participants.

We used homogeneous and critical case sampling methods because more than one purposive sampling technique could be used to design research methods. In this approach, we decided to take a non-probability sampling system using purposeful sampling. This means that taxpayers came to the customs office to pay the annual income tax or come at the office for other issues.

Under purposeful sampling techniques, participants were included in the sampling on the basis of particular criteria. The criteria included the fulfillment of the Nisab ('Nisab' defined as the Minimum Amount Liable to Zakat), and being Muslim (zakat is not accepted from non-Muslim). Participants who did not meet these criteria refused to complete the questionnaire. Purposive sampling was used to obtain more accurate data on the existing zakat collection and distribution systems and their views on the challenges and prospects of establishing zakat institutions in Ethiopia. Therefore, with this sampling method, researchers believed that among taxpayers, Muslim taxpayers were only our target position and were eligible for research, rather than others. Under Shariah laws, zakat has to be paid only by Muslims who meet the Nisab criteria. Therefore, a purposeful sampling technique is the only sampling technique suitable for distinguishing taxpayers who meet zakat payment criteria, and the sampling technique can also be applied to obtain information from a very specific person to represent the population.

In addition to defining the characteristics of the collected data, the descriptive research methodology emphasizes the ability to explain and reduce the data in a manageable manner. This methodology focuses more on the research topic. In addition, survey research methodology was used in this study and it is one of the most important measurement techniques in applied social research. The questionnaire was designed using past literature. The research was designed using a structured questionnaire to respond to the main research objectives.

The questionnaire was distributed to a sample in Harari, one of nine regions in Ethiopia. According to federal income tax Proclamation No. 979/2016, there are three tax categories: A, B, and C category. The 'A' category taxpayer is a taxpayer who has a gross annual income of birr 1,000,000 or more. Category 'B' taxpayer is a taxpayer who has a gross annual income of 1,000,000 or more. In the 'B' category, a taxpayer is a person with an annual gross income of 500,000 or more, but less than 1,000,000. The 'C' category taxpayer is a person with an annual gross income below 500,000. Based on the data for the year 2018/19 from Harari regional custom bureau, the total taxpayer that have been registered in the regional state is 13521 and this data reveals that category A involves 2302 people, category B 1080 people and the rest is in category C.

The sample was selected only from taxpayers in the A and B category and surveys were delivered to 193 taxpayers. Based on the online sample size calculator developed by Creative Research Systems, a sample size of 193 and a population of 2,300 will provide a confidence interval of 6.68 at a 95% confidence level ([www.surveysystem.com/sscalc.htm](http://www.surveysystem.com/sscalc.htm)).

## **FINDINGS AND DISCUSSION**

### Secondary Source of Data

There are various scholars such as (Kahf, 1989; Shirazi, 2006; Shirazi and Fouad, 2010) who used the country's GDP to estimate Zakat's potential in the country. For the purpose of this article, we used the income tax approach as well as the GDP approach to estimate the Zakat potential.

Based on the income tax paid by the taxpayers in the regional state, the Zakat potential was calculated. Persons with a capital of more than 500,000 are required to pay 35% of their total net income in accordance with the tax law. If a taxpayer pays 35% of the gross income, the remaining percentage is net income. For example, as Mr. X paid 2000 birrs as income tax, we can get the total zakat amount by multiplying the net income by 65% by withdrawing the tax amount, which means that the total gross income is 5714.29. When we calculate the amount of zakat after receiving net income Mr.X would have the net income of 3714.29 birrs. When it comes to zakat payment, the zakat payment rate is 2.5% of the net income. For this reason, Mr. x will pay 92.86 birrs as zakat. Therefore, based on the example above, the date found for the income tax of 250 customers from the customs authority office was calculated as follows. Based on these data collected from 250 people, the taxpayer zakat fund will have a potential of 481625.6 birrs.

In this article, Kahf's approach for estimating zakat potential of various countries was used.

Kahf (1989) estimated the Zakat potential for eight Muslim countries using the National Income Accounts. Potential Zakat estimates were based on three different views of jurists about Zakatable items. These three definitions were called Z1, Z2 and Z3; under Z1 according to the Traditional Fiqh position, Z2 according to the views of Qaradawi and Z3 according to a modified version of Qaradawi.

The Zakat potential, based on taxes collected in the regional state, was calculated by dividing the tax collected in the region to the Muslim population. The Muslim population accounts for 69 percent of the total population in the region and the income tax collected from the regional state is about 10,925,769 birrs in 2012/13 based on the income tax that was collected from the regional state under Z3, 12,316,322 birrs under Z2 and 5,108,152 birrs under Z1 in 2012/13. In 2018/19, based on the income tax that was collected from the regional state, it was 60,651,915 birr under Z3, 68,371,249 birr under Z2 and 28,356,739 birr under Z1.

**Table 1: Zakat potential based on GDP of the Harar regional state**

Year	Collected Tax	Percent of total Muslim population in Harari region Collected Tax / 69%	(65% profit= 35%---1000 65%-----X X=A	Z1	Z2	Z3
2010/11	53,956,405.30	78197688.84	145224279.3	2614037	6302734	5591135
2011/12	76,845,020.78	111369595.3	206829248.5	3722926	8976389	7962926
2012/13	105,437,495.29	152807964.2	283786219.2	5108152	12316322	10925769
2013/14	157,582,929.29	228381056.9	424136248.6	7634452	18407513	16329246
2014/15	199,139,071.69	288607350.3	535985079.1	9647731	23261752	20635426



2015/16	319,456,567.78	462980533	859820989.9	15476778	37316231	33103108
2016/17	382,560,202.63	554435076.3	1029665142	18533973	44687467	39642108
2017/18	489,939,734.80	710057586.7	1318678375	23736211	57230641	50769117
2018/19	585,312,182.47	848278525.3	1575374404	28356739	68371249	60651915

Table 2: An estimate of the zakat potential in Harar

Survey Year	A	Pop	GDP per capita (birr)	Muslim Popn (%)	Adjusted GDP (PPP) in thousand BIRR)	Z1 (%Adjusted GDP)	Z2 (%Adjusted GDP)	Z3 (%Adjusted GDP)
2000	1,416,479.9	188,184	7527.1	5193.699	977371.13	17592.7	42417.9	37628.8
2001	1,557,262.3	193,077	8065.5	5565.195	1074511	19341.2	46633.8	41368.7
2002	1,728,179.7	198,097	8723.9	6019.491	1192444	21463.9	51752.1	45909.1
2003	1,944,497.5	207,247	9567.2	6601.368	1341703.3	24150.7	58229.9	51655.6
2004	213,982.2	208,531	10257.4	7077.606	147647.72	2657.7	6407.9	5684.4
						Z1 (%of GDP)	Z2 (%of GDP)	Z3 (% of GDP)
						0.01242	0.02995	0.0265650
	Same for all years					1.242%	2.995%	2.6565%

In Ethiopia, Harar has the smallest population of eight regional and two federal states. According to the 2007 population and housing census of Ethiopia, the total population was 183,415 and Muslims comprised 126, 534% (69%) percent of the total population. The Muslim population is 69 percent of the total population and based on the formula above, approximately 2,657,700 Birr (1.2 % of GDP) was under Z1, 6,407,900 Birr (2.995% of GDP) under Z2, and 5.684,400Birr (2.66 % of GDP) under Z3 in 2004.

Table 3: Zakat potential based on GDP

YEAR	GDP	Muslim pop	z1	z2	z3
1994	6927950565	2348575241	42274354.34	101928165.5	90420146.79
1995	7663984568	2598090769	46765633.83	112757139.4	100026494.6
1996	8547939731	2897751569	52159528.24	125762418.1	111563435.4
1997	8589211390	2911742661	52411367.9	126369631.5	112102092.5
1998	7818224906	2650378243	47706808.37	115026415.7	102039562.4
1999	7700833482	2610582550	46990485.91	113299282.7	100507428.2

2000	8242392104	2794170923	50295076.62	121267018.1	107575580.5
2001	8231326016	2790419520	50227551.35	121104207.1	107431151.5
2002	7850809498	2661424420	47905639.56	115505819.8	102464840.2
2003	8623691300	2923431351	52621764.31	126876920.6	112552107
2004	10131187261	3434472482	61820504.67	149056105.7	132227190.5
2005	12401139454	4203986275	75671752.95	182453004.3	161853471.6
2006	15280861835	5180212162	93243818.91	224821207.8	199438168.2
2007	19707616773	6680882086	120255877.5	289950282.5	257213960.3
2008	27066912635	9175683383	165162300.9	398224658.8	353263810.3
2009	32437389116	10996274910	197932948.4	477238331.1	423356584
2010	29933790334	10147554923	182655988.6	440403883.7	390680864.5
2011	31952763089	10831986687	194975760.4	470108222.2	417031487.5
2012	43310721414	14682334559	264282022.1	637213319.9	565269880.5
2013	47648211133	16152743574	290749384.3	701029071.1	621880627.6
2014	55612228234	18852545371	339345816.7	818200469.1	725822996.8
2015	64464547915	21853481743	393362671.4	948441107.7	841359047.1
2016	73000980434	24747332367	445451982.6	1074034225	952772296.1
2017	80561496134	27310347189	491586249.4	1185269068	1051448367
			0.006102	0.0147126	0.0130515



### *Ethiopia Zakat potential based on GDP*

The table above provides an estimate of the zakat potential in Ethiopia. According to the 2007 population and housing census of Ethiopia, the Muslim population comprised (33.9%) percent of the total population. Based on the formula above, approximately 0.61% of GDP was under Z1, 1.5% of GDP under Z2, and 1.3 of under GDP 3 in 2017. Zakat funds collected by Zakat Management Institution in 2015 reached (Indonesian Rupiah) IDR 3.7 trillion, which is less than 1.3 percent of its total potential according to BAZNAS (2017) as cited in Al-Ayubi et al. (2018).

### *Primary Source of Data*

77.2% of the participants were male and 22.8% were female. All participants who met the criteria continued to fill the questionnaire. The researchers considered only those who met the criteria, so we selected 193 participants from a total of 250 participants and they continued to fill out the questionnaire. 57 participants were eliminated either because they were not Muslim or had worked less than a year or did not consider themselves as zakat payers. They were asked if they were eligible to pay zakat. 193 participants responded that they were eligible to pay zakat. When asked why they were eligible, many said that they were Muslims, they had enough money, their wealth had completed a Nisab and their money had been circulated for more than a year.

The participants were asked what percentage of their wealth they should pay as zakat. Unfortunately, 13.5 percent of respondents did not even know how to calculate zakat. The rest of the respondents answered 2.5 percent of their wealth, while the others said it depended on the industry, such as trade, agriculture and mining. Some said that they had enough money and that they paid zakat but did not know how to calculate it, but at the time they asked the preacher to calculate and paid accordingly.

The participants were asked whether a tax deduction was requested from the tax authority as an income tax deduction for the proper payment of the zakat and to pay the state's emergency call support. In response to a government call, most respondents did not ask for such tax deduction during their interaction with the tax authorities. Accordingly, 77.7% of the total respondents stated that they did not ask for any tax deduction from the tax authority for their proper zakat payment. Furthermore, 86.7% of the total respondents stated that they did not ask for any tax deduction as a result of the payment for an emergency call or a government call for development.

The federal income tax proclamation No.979/2016 made clear to the taxpayer that any deduction would be allowed in response to a donation call made in response to a call for an emergency call by the state against man-made or natural disasters or similar causes. The total discount granted to a taxpayer may not exceed 10% of the taxpayer's payable income throughout the year. However, there is no legislation on the donation of zakat, which allows the amount of the donation fund to be tax deductible.

The participants were asked whether recipients would change their lives, and whether they followed any zakat fund recipients. Almost all of the participants gave zakat for more than a year, but no one followed whether the zakat recipients would change their lives. The main reason they did not follow was that the amount of money distributed was very small. The amount was distributed to help the recipients for a few days or several days or a month. So, it was difficult to monitor whether the recipients would change their lives or not. Most of the participants did not give enough money to the zakat recipients which helped them to change their lives, because there were too many zakat recipients waiting for them. So, they wanted to distribute it to everyone instead of giving it to a few people. As mentioned by (Syukri, 2006, as cited in Wahid *et al.*, 2016), the current zakat distribution system could not reduce poverty because the zakat amount given by the zakat institution was relatively small. Also, Bachmid and Natsir (2015) mentioned factors affecting the low-efficiency levels of managing the zakat fund as the number of funds allocated to the recipients is too small and does not match the required amount. If we collect all the small amounts paid by different individuals in the basket, this will be the largest amount and will change the lives of the recipients.

The participants were asked whether they participated in any program to raise awareness of the payment of the Zakat fund. 72.5% said they did not participate in such programs, but those who said yes were nowhere else in the Masjid. The participants were asked whether there are official institutions in the region that collect and distribute zakat funds. All participants stated that there is no official institution to collect and distribute the zakat fund and everyone gives the zakat fund directly to the poor and needy or to others to distribute it through relatives or friends.

The participants were asked what they think about the establishment of the Zakat institution to collect and distribute the Zakat fund. According to responses of participants, majority of them



(82.9%) strongly agree, 8.8% of the respondents are neutral and 8.3% of the respondents agree with the idea of establishing Zakat institution, respectively. There were no participants who disagreed about the idea of establishing the Zakat institution but took different criteria if it were to be established. If the institution is established, it must be based on Islamic Sharia rules and regulations and the employee must possess the knowledge of the Shariah. According to a study by Sahidi (2013) as cited in Zainal *et al.* (2016), the role of Zakat in providing service to society and customer expectations before and after service is an important factor that encourages entrepreneurs to pay zakat. In addition, Maidugu (2003) found in Nigeria that the majority of zakat payers in the Zamfara State distributed zakat directly to the poor and were reluctant to disclose their wealth with a fear of tax pressure (Mustafa *et al.*, 2013). Ahmad *et al.* (2006) examined the factors contributing to dissatisfaction with formal zakat institutions based with a sample of 753 participants who paid zakat to 6 private institutions. He used logistic regression for analysis and revealed that about 57 percent of respondents were not satisfied with the distribution of zakat funds, which significantly affected zakat payments. MohdRafien *et al.* (2013) believes that privatization of Pusat Pungutan Zakat has significantly influenced Muslims in the way they paid zakat in Malaysia. Localization of zakat was practiced successfully and efficiently throughout the Prophet Muhammad's life (Wahid *et al.*, 2016).

Some of the respondents wondered if they were willing to give the zakat fund to the institution only if the Sharia law allowed the establishment of the institution. Others added that the Institution has to build trust and develop an effective monitoring and evaluation system. Some decided that the organization should receive a list of recipients to distribute zakat funds; because there are people who are accustomed to take from them, and the institution has to consider them.

Even some of the respondents stressed that they would like to personally distribute the fund if the institution was established; the institution may forget the poor people whom they know well and they may not receive the zakat fund. Because of this fear, they did not agree with the establishment of the institution. Some participants were concerned about the staff working at the institution. Staff working there must have good religious knowledge and also involve different congregation (ideologically in one group) members. In addition, the institution may help to distinguish who is poor and suitable for zakat recipients without discrimination. In parallel with this institution, the zakat payment system has the following order: For the zakat payer, it can help them by reducing the time spent to assess whether an individual is eligible to receive zakat funds or not. A small amount paid by different payers, which will be collected in one basket would become a large amount to help different groups and in alleviating poverty, it helps to provide also becomes an initial capital for productive zakat buyers rather than distributing zakat in an organized manner.

Ensuring adequate trust between Muslims and zakat institutions is crucial; otherwise, potential zakat payers prefer to pay directly to beneficiaries rather than zakat institutions (Saad *et al.*, 2014). However, in most cases, direct payments were made which reduces the incentive to start work, but Zakat's direct payment is still recommended for the disabled and the elderly and is still acceptable for those who are incapable of assisting in the form of capital financing (Nadzri *et al.*, 2012).

The participants were asked at what level a zakat institution should be organized. 67.9% of participants responded at the level of the Non-Government Agency, 8.8 % at the level of the



Micro Institution, 4.7% at a Government agency level, and 18.6% at an Islamic supreme council level. The participants were asked why they chose a particular answer and how they chose it. Those who stated that the institution must be at the level of Government agency reported that they wanted it to be under the control of a regional government; accountability and monitoring will be more effective and zakat can be counted as a tax-deductible expense. On the contrary, some respondents disagreed with a government agency. Because of the various responsibilities of government agencies, the government may be less effective in collecting and distributing zakat funds efficiently to the right recipients.

They suggested that the Zakat Institute could help provide more comprehensive funding to eligible zakat recipients in cooperation with Microfinance Institutions. In addition, the Zakat Institute in cooperation with Microfinance Institutions reduces the number of gaps in the Zakat Institute such as lack of business skills, management training, resource constraints and lack of expertise (Hassan et al., 2012). Nadzri et al. (2012) suggested that the Zakat Institute should cooperate not only with Microfinance Institutions but also with other institutions such as government agencies, NGOs and business organizations to develop and resolve financial support, management training and resource constraints and lack of expertise. The proposed cooperation between Zakat institution (ZI) and Microfinance institution (MFI) will strengthen the existing distribution of the zakat fund. As is the case at present, ZI has a variety of responsibilities and therefore increases the dissatisfaction of the zakat payers with the effectiveness of the ZI (Mohd Noor, 2011; Wahid, 2009; Ahmed, 2006 as cited in Hassan et al., 2012). Dissatisfaction of the zakat payers with the effectiveness of ZI increases as cited by Ahmed and they proposed collaboration between ZI and MFI to enhance the existing distribution of zakat fund.

Those who prefer the Non-Governmental Agency said that it is better to collect zakat at the NGA level because it is independent from the government Agency and can be organized according to people with the same or different ideologies. Some say that if we designate the institution in a particular congregation, it could be a disaster and that the NGA should be organized without discrimination of any JAMA member; making it public will be effective and also it opens a door for involvement of different stakeholders such as community leaders, educated people, seniors, preachers. According to the responses of participants, the zakat institution needs to cooperate with the NGA to meet the basic needs of the poor and ensure the effectiveness of the zakat fund. According to the findings, Pusat Pungutan Zakat seems to be significantly affected by the board's capital, disclosure practices and the quality of stakeholder management, but not affected by the state ownership (Mustafa et al., 2013).

It is also argued that the effectiveness of the Zakat Fund may develop in cooperation with the Islamic high council level. The Council is legally responsible for the general activities of the Muslim community in Ethiopia. 2.6% of the respondents stated that it is better to establish an institution in the mosque. In this study, the relationship between the localization of zakat and the role of the mosque based on Amil perception was examined and a positive relationship was found with the mosque (Wahid *et al.*, 2016). Other studies have also shown that it is necessary to establish zakat centers in villages, towns, and cities within Muslim provinces and that the mosque can be seen as a natural turning point to take responsibility (Zayas, 2003; Khaf, 1995, as cited in Wahid *et al.*, 2016). In the context of Zakat organizations, it is also reported that



non-governmental zakat institutions in Bangladesh are better perceived by zakat paying parties (Hasan 2007 as cited Mustafa et al., 2013).

Participants were asked whether Zakat fund is a religious obligation and at the same time the right of the poor. All participants agreed that the zakat fund was the right of the poor and that the zakat fund was a religious obligation. The participants were asked whether the Zakat fund was an effective way to reduce poverty. However, 22.3% of the respondents said that zakat funding was an effective way of reducing poverty, but the rest of the respondents said that zakat funding could not be an effective way of reducing poverty. The reason they mentioned was that the zakat fund was given to the poor and there was no way to meet more of their basic needs, such as consuming for days or weeks. In addition, everyone distributes a small amount to many poor people, because there are a lot of poor people and they want to reach everyone they know.

However, Zakat is a system that reduces poverty and reduces the gap between the poor and the rich (Zainal et al., 2016). Besides, it is clear that Zakat can help create significant economic activity and reduce poverty in society (Saad et al., 2014; Hossain, 2012).

In response to the question whether they considered the zakat fund as an effective way of creating employment opportunities, the participants responded almost the same way. Approximately 26.9% said that the Zakat fund was not an effective way to create employment opportunities because it was small and insufficient to start work.

When the participants were asked about the criteria they used to select Zakat Recipients, most of the participants stated that they chose people who could not get their daily consumption as well as the disabled and the elderly. Most respondents claimed zakat for those with no income and patients, individuals who have lower salary and no supporters. In the Sharia law, there is a certain rule as to whom the zakat fund should be assigned and how, but as noted above, most of the participants distribute zakat to the two categories of zakat recipients, the poor and the needy. Meanwhile, the rest of the zakat recipients were not mentioned by most of the participants. They probably will not be able to find or the respondents have limited knowledge of the remaining categories of zakat recipients. However, during the observation of the study, it was understood that the gap was due to limited knowledge of respondents on the zakat recipient categories.

Some of the zakat payers have already prepared listed names to pay for their zakat every year. Typically, when one of the listed members dies, he is replaced by others. Other respondents stated that they were giving zakat to those who came to their shops and paid them without considering whether they were entitled to receive zakat funds or not. In general, the most critical criteria are living conditions and the physical appearance of the recipients. If someone wanted zakat money, they would give it to him without any criteria. The participants were asked how they distributed Zakat money. Most of the respondents said they distributed zakat money according to the list prepared by relatives and religious leaders. So, they thought that these people were distributing zakat money based on a religious rule.

Most of the respondents said they were poor, unemployed, had insufficient income to survive and went bankrupt. Most Zakat payers have already written such a person and distributed it according to the list.

Some of the respondents did not have the criteria to distribute but they already had a prepared list based which they use to distribute zakat. The main problem is that the list has not been



reviewed for many years, and it may include people who are ineligible for zakat and still continue to receive zakat. Sometimes the police, civil servant or other influential people are included on the list and it would be probably difficult to remove them, and this led them to pay people who are not eligible to receive zakat.

The participants were asked what their main challenge was when they distributed the zakat fund. The main challenges of the case were different from expressing what they mentioned. First, the difficulty was in getting zakat recipients because there are zakat payers who could not reach the recipients of zakat fund. Second difficulty was in identifying whether the receiver is eligible to receive zakat. Thirdly, it was paid without considering any criteria and sometimes the recipients were not eligible, but they might ask for and received a zakat fund. Some of the respondents mentioned, especially those who distribute zakat in their office or shop, that they were asked by anyone coming to their office or shop and made a payment without considering any criteria. To some extent, after completing zakat money, they were obliged to pay with their personal money.

The participants were asked if they would trust the zakat institution if established. Most respondents say the establishment of the organization is beneficial for people who have difficulty in getting the appropriate zakat recipients and can easily assist a contact with the zakat payer.

Mustafa et al. (2013) analyzed the attitude towards beneficiaries, attitude towards charity and quality of service and found that trust in the volunteer sector is a good indicator. The literature review was used to determine the factors affecting stakeholder trust in Zakat institutions and found that service quality, reputation, and satisfaction had a significant positive relationship with the trust of stakeholders in zakat organizations (Zainal et al., 2016).

Most respondents said they were concerned about issues related to the organization's responsibility, accountability, and reliability. In addition, the eligibility of the recipient of the zakat must be decided by the institution of zakat rather than by an individual. The point that individuals who do not trust each other, will be a factor contributing to the failure of the zakat institution (Zainal et al., 2016). However, the management and employees of the organization must be reliable. Some focused on equal treatment between all poor and needy people regardless of different factors such as religious ideological differences and sects. They must be fair when distributing funds that do not focus on their relatives, JAMAs, sects and other factors. Public awareness is also an important factor for the success of institutions. There is also an important point about the employees of the institution. The employee has to be trustful in their community and staff must involve individuals from different congregations. As Mustafa et al. (2013) stated that the disclosure of visible past and current achievements, supported by a board of trustees, supervised by a trustworthy independent auditing firm, supporting testimonies from recipients or other donors are highlighted as possible signals that can help build public trust.

According to Kamil and Ahmad (2002) as cited in Zainal et al. (2016), transparency and inefficiency in Zakat distribution management have caused distrust in Zakat institutions. Bachmid and Natsir (2015) discussed the factors causing the low level of efficiency in managing the Zakat fund and suggested that trust in Zakat institutions is still relatively low among those who pay the Zakat fund. The trust and accountability of the zakat institution in



fund collection and distribution are the challenges faced by zakat institutions as a non-profit religious organization (MohdRafien et al., 2013).

## CONCLUSION AND RECOMMENDATION

In Ethiopia, the zakat fund potential has shown that the country has more unused potential zakat funds. By institutionalizing the Zakat fund, it easily brings both zakat recipients and the payers together and can access zakat recipients in an organized manner, especially those who do not know where to disburse their Zakat money. The effective implementation of Zakat institutions helps facilitate harmonized data recording systems on potential Zakat recipients, to register potential Zakat payers and to provide related services. Collecting all the small amounts paid by the zakat payers would make a large amount and provide an opportunity not only for non-productive zakat recipients but also for productive recipients by helping as a source of starting capital and help them to gain independence. The institutionalization of a zakat fund provides information on the potential of zakat payers and recipients across the country and determines their compliance with the recipients in accordance with Sharia law. In addition, the institutionalization of the zakat fund will be more effective with the creation of a so-called zakat safety net program that regularly distributes the zakat fund to non-productive zakat recipients instead of a one-time payment. The fund may be one of the internal sources of funding for the country's safety net program since the program was funded by the World Bank from 2014 to 2016 and by the Ethiopian Government and the World Bank since 2016. Unfortunately, in Ethiopia, voluntary payment of Zakat is still widespread. Ethiopian governments did not see zakat as an integral part of the financial system, but rather as a voluntary system.

However, as Abd. Wahab and Abdul Rahman (2011) argue, the economic implications of Zakat can positively affect the main economic variables such as consumption, savings, poverty eradication, and strengthening the social security system. Zakat funds can help the Government to tackle poverty reduction and can be used to improve the living standards of low-income households by connecting with the country's Growth and Transformation Plan (GTP). The zakat fund may be part of a broader safety net program for society rather than only a spiritual activity. As Abd. Wahab and Abdul Rahman (2011) argue, zakat has several positive effects on macroeconomic variables and could be considered as a complement to the social security system for a society. Moreover, Zakat is an important mechanism in the development of the social security system and strengthens the economic independence of society and closes the gap between the rich and the poor.

An important step in increasing the effectiveness and efficiency of the zakat fund is to transfer the fund from an individual activity to more integrated corporate systems and to develop a monitoring, evaluation and accountability system for the organization. However, the study provided policymakers with more information and guidance on the Zakat fund potential and demonstrates the importance of institutionalizing the zakat fund in Ethiopia.

In realizing the third pillars of Islam, zakat payers should be reminded and encouraged to pay Zakat because zakat payment not only ensures an equal distribution of income and socio-economic justice aspects but also cleans the soul of zakat payers spiritually. Unfortunately, many people who pay Zakat do not know how to make the right calculation; let alone knowing the economic potential impact. As a result, the institution will not only receive zakat payment



from the zakat payers, but also facilitate the identification of potential zakat recipients by investigating their backgrounds, and communicating and monitoring the recipients.

There were many poor people who could receive zakat from different zakat payers, but others would never get it completely. The zakat institution can solve this problem by preparing a list for payers and recipients after evaluating their eligibility and reduce redundancy and distribute zakat to recipients based on the pre-determined rules and regulations of the institution. The findings of this study will contribute to the establishment of zakat institutions in the context of Ethiopia. The institution of zakat will help both productive and non-productive recipients to get rid of the poverty trap. The Management systems of the institution need to be effective and efficient in order to have a big impact on poverty reduction and also policymakers would be accepted as a tax-deductible expense.

Therefore, this study demonstrates that zakat institutions can be designed and established either as microfinance institutions or at the level of Non-Governmental agencies. This can have a great impact on the relationship between zakat recipients and receivers besides helping the zakah payers to fulfill their obligations according to Shariah law. In particular, zakat recipients would be able to use other microfinance products such as Murabaha, Mudaraba, Takaful, and other products when linked to a microfinance institution. A microfinance cooperation model has been proposed to meet the financial needs of zakat recipients in order to develop the zakat collection and distribution system, which is not only to meet basic needs but also to be uses as a working and start-up capital.

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**Annexure: I**

Data from survey conducted

1. Please specify your sex.

<i>Response</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
Number of responses	149	44	193
Percent	77.2	22.8	100.0

2. When did you start your current job?

<i>Response</i>	<i>Less than 2 years</i>	<i>Greater than 2 years</i>	<i>Total</i>
Number of responses	0	193	193

3. Do you believe you are eligible to pay Zakat?

<i>Response</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>
Number of responses	193	0	193

4. Why? \_\_\_\_\_

5. What percentage do you pay to zakat from your wealth?

<i>Response</i>	<i>2.5%</i>	<i>more or less than 2.5%</i>	<i>I don't know</i>	<i>Total</i>
Number of responses	167	18	8	193
	86.5	9.3	4.1	100

6. Have you asked your zakat donation to be deducted from your income tax?

<i>Response</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>
Number of responses	43	150	193
	22.3	77.7	100

7. Do you know that in response to an emergency call or call for development issued by the government, the donation is tax-deductible?

<i>Response</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>
Number of responses	27	166	193
	14.0	86.0	100

8. What are your criteria for selecting the Zakat Receiver?

9. How do you distribute your Zakat money?

10. Do you follow up whether zakat recipients change their life or not?

<i>Response</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>
Number of responses	0	193	193

11. What were your major challenges when you distribute your zakat fund?

12. Is there a program for raising awareness of the payment of Zakat fund?

<i>Response</i>	<i>Yes</i>	<i>No</i>	<i>Total</i>
Number of responses	53	140	193
	27.5	72.5	

If you say yes where \_\_\_\_\_



13. What do you think about the establishment of the Zakat institution to collect and distribute the Zakat fund?

<i>Response</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>neutral</i>	<i>Agree</i>	<i>Strongly agree</i>	<i>Total</i>
Number of responses	-	-	17	16	160	193
	-	-	8.8	8.3	82.9	

14. In what level do you think a zakat institution shall be organized?

<i>Response</i>	Government agencies	MF level	Islamic supreme council	Non-Government Agency	<i>I don't agree to be institutionalize</i>	<i>Other If any</i>	<i>Total</i>
Number of responses	9	17	31	131	0	5	193
percent	4.7	8.8	16.1	67.9	0	2.6	100.0

Why? \_\_\_\_\_

15. Do you trust zakat institution if it is established?

<i>Response</i>	Yes	No	<i>Total</i>
Number of responses	167	26	193
	86.5	13.5	100.0

16. Why? \_\_\_\_\_

17. Is there any formal institution that collect zakat fund in Harar?

<i>Response</i>	Yes	No	<i>Total</i>
Number of responses	0	193	193

18. Do you know Zakat money is the right of the poor?

<i>Response</i>	Yes	No	<i>Total</i>
Number of responses	193	0	193

19. Do you know that paying zakat is a religious obligation?

<i>Response</i>	Yes	No	<i>Total</i>
Number of responses	193	0	193

20. Do you think Zakat fund is an effective way to alleviate poverty?

<i>Response</i>	Yes	No	<i>Total</i>
Number of responses	150	43	193
	77.7	22.3	100.0

Why if you say no \_\_\_\_\_?

21. Do you think Zakat fund is an effective way to create employment opportunities?

<i>Response</i>	Yes	No	<i>Total</i>
Number of responses	141	52	193
	73.1	26.9	100.0

Why if you say no \_\_\_\_?

22. Do you think that the Zakat fund is the best way to distribute wealth equally?

<i>Response</i>	Yes	No	<i>Total</i>
Number of responses	150	43	193
	77.7	22.3	100.0

## Annexure: II

The sample income Tax data

No	2007 income tax	65% profit= 35%---1000 65%-----X X=A	Zakah		2007 income tax	(65% profit= 35%---1000 65%-----X X=A	A*2.5%
			A*2.5%	No			
1	11423.34	21214.78	530.3694	101	2459977	4568529	114213.2
2	5041.233	9362.29	234.0572	102	26248.11	48746.5	1218.662
3	29742.14	55235.41	1380.885	103	12813	23795.58	594.8895
4	5769.084	10714.01	267.8503	104	15318.33	28448.32	711.208
5	5999.351	11141.65	278.5413	105	2294231	4260715	106517.9
6	1096.699	2036.726	50.91815	106	26726.25	49634.47	1240.862
7	11348.26	21075.33	526.8834	107	15646	29056.86	726.4215
8	7747.591	14388.38	359.7096	108	1123.181	2085.908	52.14771
9	3891.327	7226.75	180.6688	109	744.7329	1383.075	34.57688
10	36530.8	67842.91	1696.073	110	8511.379	15806.85	395.1711
11	2831.01	5257.59	131.4398	111	17874.5	33195.5	829.8874
12	6856.943	12734.32	318.3581	112	25595.55	47534.6	1188.365
13	3194.007	5931.728	148.2932	113	13744.4	25525.31	638.1328
14	2294.871	4261.904	106.5476	114	2173.581	4036.651	100.9163
15	4386.72	8146.766	203.6691	115	8183.073	15197.14	379.9284
16	20389.46	37866.14	946.6535	116	24745.67	45956.24	1148.906
17	2219.23	4121.427	103.0357	117	2683.609	4983.844	67.09021
18	2333.036	4332.781	108.3195	118	483270.2	897501.8	12081.76
19	56996.14	105850	2646.249	119	69314.61	128727.1	1732.865
20	89188.86	165636.5	4140.911	120	481293	893829.9	12032.33
21	1106.95	2055.764	51.39411	121	31876.58	59199.35	796.9144
22	26805.41	49781.47	1244.537	122	17336.06	32195.53	433.4014
23	9729.571	18069.2	451.7301	123	5696.136	10578.54	142.4034
24	2960.174	5497.467	137.4367	124	23590.36	43810.66	589.7589



25	40219.21	74692.83	1867.321	125	20181.48	37479.89	504.537
26	13371.87	24833.48	620.837	126	4388.67	8150.387	109.7168
27	405655.7	753360.6	18834.02	127	25025.58	46476.07	625.6394
28	9386.929	17432.87	435.8217	128	148091.9	275027.7	3702.296
29	11451.05	21266.24	531.6559	129	4513.841	8382.848	112.846
30	49864.34	92605.21	2315.13	130	3980.544	7392.439	99.51361
31	39168.91	72742.26	1818.556	131	11699.26	21727.19	292.4814
32	5645.231	10484	262.1	132	172.7143	320.7551	4.317857
33	58.72286	109.0567	2.726418	133	22981.42	42679.78	574.5355
34	2573.443	4779.251	119.4813	134	15022.43	27898.8	375.5607
35	14079.11	26146.92	653.673	135	6258.571	11623.06	156.4643
36	2555.707	4746.313	118.6578	136	9405.946	17468.18	235.1486
37	916.2957	1701.692	42.5423	137	53124.04	98658.92	1328.101
38	916.2957	1701.692	42.5423	138	94878.74	176203.4	2371.968
39	3649.23	6777.141	169.4285	139	54367.67	100968.5	1359.192
40	7898.614	14668.86	366.7214	140	37875.17	70339.59	946.8791
41	4847.143	9001.837	225.0459	141	9696.199	18007.23	242.405
42	296027.9	549766.2	13744.15	142	4791.484	8898.471	119.7871
43	184688.4	342992.7	8574.817	143	75466.11	140151.4	1886.653
44	8546.906	15872.82	396.8206	144	25025.58	46476.07	625.6394
45	25025.58	46476.07	625.6394	145	17596.43	32679.08	816.9771
46	26946.75	50043.97	673.6688	146	8529	15839.57	395.9893
47	7037.921	13070.43	175.948	147	575860.3	1069455	26736.37
48	8748.666	16247.52	218.7166	148	5239.23	9729.999	243.25
49	5902	10960.86	274.0214	149	10159.57	18867.77	471.6943
50	6064.76	11263.13	281.5781	150	3105.25	5766.893	144.1723
51	6302.08	11703.86	292.5966	151	2416.55	4487.879	112.197
52	6117.51	11361.09	284.0273	152	9874.93	18339.16	458.4789
53	15315.17	28442.46	711.0615	153	24524.09	45544.74	1138.618
54	1147.84	2131.703	53.29257	154	7894.15	14660.56	366.5141
55	7773.81	14437.08	360.9269	155	8696.18	16150.05	403.7512
56	7596.33	14107.47	352.6868	156	1159.45	2153.264	53.83161
57	943.1	1751.471	43.78679	157	4460.27	8283.359	207.084
58	3050.71	5665.604	141.6401	158	2199.97	4085.659	102.1415
59	1903.61	3535.276	88.38189	159	135554.4	251743.9	6293.598



*WAZIR AND DURMUŞKAYA*

60	17243.79	32024.18	800.6045	160	4871.2	9046.514	226.1629
61	88556.67	164462.4	4111.56	161	11675.88	21683.78	542.0944
62	4698.75	8726.25	218.1563	162	5364.98	9963.534	249.0884
63	16886.97	31361.52	784.0379	163	16199.83	30085.4	752.135
64	2119.2	3935.657	98.39143	164	13707.62	25457.01	636.4252
65	12666.17	23522.89	588.0722	165	665.71	1236.319	30.90796
66	4015.84	7457.989	186.4497	166	5835.49	10837.34	270.9335
67	1018.66	1891.797	47.29493	167	12098.97	22469.52	561.7379
68	103571.7	192347.5	4808.687	168	3771.23	7003.713	175.0928
69	61044.73	113368.8	2834.22	169	3871.24	7189.446	179.7361
70	4507.64	8371.331	209.2833	170	50464.46	93719.71	2342.993
71	4705.38	8738.563	218.4641	171	1994.02	3703.18	92.5795
72	5694.08	10574.72	264.368	172	964.6	1791.4	44.785
73	10887.4	20219.46	505.4864	173	5303.22	9848.837	246.2209
74	8377.73	15558.64	388.966	174	8660.73	16084.21	402.1053
75	202117.7	375361.4	9384.034	175	6450.44	11979.39	299.4847
76	7462.39	13858.72	346.4681	176	137196.2	254792.9	6369.824
77	5395.23	10019.71	250.4928	177	9290.22	17253.27	431.3316
78	30147.28	55987.81	1399.695	178	4051.17	7523.601	188.09
79	54165.52	100593.1	2514.828	179	316779.3	588304.5	14707.61
80	3742.48	6950.32	173.758	180	21675.41	40254.33	1006.358
81	2516.83	4674.113	116.8528	181	79626.3	147877.4	3696.935
82	6221.07	11553.42	288.8354	182	1290	2395.714	59.89286
83	2870.8	5331.486	133.2871	183	7077.36	13143.67	328.5917
84	711.22	1320.837	33.02093	184	9158.4	17008.46	425.2114
85	1137.33	2112.184	52.80461	185	3943.26	7323.197	183.0799
86	4441.18	8247.906	206.1976	186	16138.96	29972.35	749.3089
87	8752.5	16254.64	406.3661	187	20251.18	37609.33	940.2334
88	105886.2	196645.8	4916.146	188	531.61	987.2757	24.68189
89	25513.19	47381.64	1184.541	189	3984.53	7399.841	184.996
90	810	1504.286	37.60714	190	184231.3	342143.8	8553.595
91	35157.14	65291.83	1632.296	191	91781.79	170451.9	4261.297
92	3660.25	6797.607	169.9402	192	22374.86	41553.31	1038.833
93	5218.31	9691.147	242.2787	193	3216.55	5973.593	149.3398
94	4995.71	9277.747	231.9437	194	1044.48	1939.749	48.49371
95	6322.93	11742.58	293.5646	195	31016	57601.14	1440.029



96	6759.22	12552.84	313.8209	196	12003.18	22291.62	557.2905
97	2867	5324.429	133.1107	197	8518.35	15819.79	395.4948
98	3510.55	6519.593	162.9898	198	76147.22	141416.3	3535.407
99	2281.34	4236.774	105.9194	199	29500.36	54786.3829	1369.65957
100	37046	68799.71	1719.993	200	36784.4	68313.8857	1707.84714

