CIRIC Zakat Research Program
Public Insight Note

Youssef BEN TAHAR
CIRIC - Center for Interdisciplinary Research on Islamic Civilization,
Founder & Chairman, Geneva, Switzerland

Antoine LAVIOLETTE
CIRIC - Center for Interdisciplinary Research on Islamic Civilization,
Vice-Chairman & Executive Lead, Geneva, Switzerland

I – Why Launch a Research Program Dedicated to *Zakat*?

The mission of **CIRIC — Center for Interdisciplinary Research on Islamic Civilization** is to build bridges across fields of knowledge in order to foster interdisciplinary approaches to theoretical and applied research from an institutional perspective. One of the founding intuitions of the CIRIC project is to study how one or more shared norms can be effectively translated into credible institutions capable of producing sustainable collective outcomes.

In this respect, the study of *zakat* naturally constitutes one of CIRIC's first major research programs. *Zakat* stands at the intersection of several fields of knowledge: it is one of the pillars of Islam, an institution of redistribution, and a subject that is simultaneously religious, social, economic and political. This makes it a particularly relevant institutional object to study through CIRIC's interdisciplinary methodology.

Opening a research program dedicated to *zakat* as a multifaceted institutional mechanism may also lead to several forms of output, ranging from policy briefs for institutional and public decision-makers to more extensive research papers, as well as actor mapping, country notes, visual tools and public insight notes.

More specifically, the first major project of this research initiative is to eventually produce a comprehensive map of the *zakat* ecosystem worldwide, including private and public actors, governance models, collection and redistribution channels at various levels, estimates of economic and fiscal potential, assistance in reconciling traditional legal opinions with those addressing

contemporary issues (*nawazil*), identification of the profiles of *muzakkis*[1] and *asnaf*[2], institutional assessments and sovereign advisory services, promotion of entrepreneurship linked to this ecosystem, support for the digital transition and leveraging opportunities related to digitization, and other areas of interest.

II – The Spiritual and Social Dimensions of *Zakat*

As the third pillar of Islam, the eminent status of *zakat* is first reflected in its numerous explicit and implicit occurrences in the Qur'an, as well as in its repeated association with *salat*[3], the second pillar of Islam:

> And establish salat and give zakat and bow with those who bow [in worship and obedience]. (Qur'an 2:43)

> And perform salat, give zakat, and whatever of good deeds you send forth for yourselves before you, you shall find it with Allah. Certainly, Allah is All-Seer of what you do. (Qur'an 2:110)

> [And they are] those who, if We give them authority in the land, establish prayer and give zakat and enjoin what is right and forbid what is wrong. And to Allah belongs the outcome of [all] matters. (Qur'an 22:41)

> And they were not commanded except to worship Allah, [being] sincere to Him in religion, inclining to truth, and to establish prayer and to give zakat. And that is the correct religion. (Qur'an 98:5)

The obligatory status of *zakat* is also explicit in the Prophetic tradition. Indeed, Ibn 'Umar reported that the Messenger of Allah ﷺ said:

> Islam is based on five: to testify that none has the right to be worshiped but Allah and that Muhammad is Allah's Messenger; to offer the obligatory prayers dutifully and perfectly; to pay zakat; to perform Hajj; and to observe fasting during the month of Ramadan.[4]

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[1] The term *muzakki* comes from Arabic مزكّي (muzakkī), meaning "purifier" or "one who gives *zakat* (alms)". It refers specifically to a Muslim who is obligated to pay *zakat* because they meet the required conditions of wealth and ownership.

[2] The word *asnaf* refers to the eight categories of people eligible to receive *zakat*, as defined in the Qur'an (Surah At-Tawbah 9:60). These categories ensure that *zakat* is distributed fairly and reaches those with legitimate needs.

[3] *Salat* refers to the act of prayer in Islam, from both a ritual and spiritual perspective, with its conditions of obligation and validity codified according to Islamic jurisprudence by the texts of the Qur'an and the prophetic tradition (*Sunnah*). It is the second pillar of Islam. Strictly speaking, *salat* refers primarily to the five daily prayers that must be observed. More broadly, it also encompasses supererogatory prayers.

[4] Sahih al-Bukhari No. 8; Sahih Muslim No. 16.

According to Abu Musa, from his father, from his grandfather, the Prophet ﷺ said:

> "Every Muslim has to give in charity." The people asked, "O Allah's Prophet! If someone has nothing to give, what will he do?" He said, "He should work with his hands and benefit himself and also give in charity from what he earns." The people further asked, "If he cannot find even that?" He replied, "He should help the needy who appeal for help." Then the people asked, "If he cannot do that?" He replied, "Then he should perform good deeds and keep away from evil deeds, and this will be regarded as charitable deeds." [5]

This illustrates the dual dimension of *zakat*: it is at once an act of worship related to ritual obligations (*'ibadat*) and a mechanism of redistribution and solidarity connected to social relations and transactions (*mu'amalat*). In other words, when a Muslim fulfills the obligation of *zakat*, it carries a double significance. On the one hand, it acts as a means of purifying wealth, encouraging detachment from material possessions (*az-zuhd*), contentment (*al-qana'a*) and gratitude toward Allah (*ash-shukr*). On the other hand, it preserves the dignity of beneficiaries, strengthens economic and social solidarity, provides a potential source of funding for the state or the collecting authority, and functions as a mechanism of redistribution.

III – Beyond Charity: *Zakat* as an Institution

Zakat should not be understood merely as an individual act of giving or as a general form of charity. While it is fulfilled by individual Muslims under specific legal conditions, its logic extends beyond the private transfer of wealth from donor to beneficiary. In its full institutional dimension, *zakat* involves a set of interrelated functions: identifying eligible wealth, determining liability, collecting funds, classifying beneficiaries, allocating resources, supervising compliance, preserving trust and ensuring that redistribution serves its intended religious and social purposes.

Thus, *zakat* constitutes a potential institutional architecture. It requires rules, authorities, procedures, records, mechanisms of accountability and channels of redistribution. Its effectiveness therefore depends not only on the willingness of individuals to pay, but also on the credibility and operational capacity of the institutions entrusted with collection, management and distribution.

Several studies have already emphasized the institutional potential of *zakat* from the perspective of economic and social development. For instance, Shaikh (2016) estimated the potential amount of *zakat* collectible in 17 member countries of the Organization of Islamic Cooperation (OIC). He found that, using a poverty line of US$1.25 per day, the *zakat*-to-GDP ratio exceeded the Poverty Gap Index-to-GDP (PGI-GDP) ratio in 14 of the 17 countries studied. At the aggregate level, he further estimated that the potential *zakat* resources pooled across

[5] Reported by Imam al-Bukhari (d. 870) in his *Sahih*, in the section on the Obligatory Charity Tax (*Zakat*), Chapter 30: "Every Muslim Must Give in Charity," No. 1445; also reported by Imam Muslim (d. 875) in his *Sahih*, No. 1008.

these countries would be sufficient to cover the corresponding poverty funding gap, suggesting significant scope for cross-country redistribution from *zakat*-surplus to *zakat*-deficit countries [6]. Similarly, Abd. Wahab and Abdul Rahim (2011) showed that many types of development programs could be financed through *zakat*, including education for the poor, the establishment of schools, vocational training, the reintegration of *zakat* beneficiaries (*asnaf*) into productive activity, the construction of low-cost housing and the coverage of medical treatment.

IV – The Contemporary Institutional Capacity Challenge

Yet, in a fragmented Muslim world, the institutionalization of *zakat* remains incomplete and, in many contexts, marginal. Yasni and Erlanda (2020) identified several challenges related to the integration of *zakat* as a tool for economic and social development and as a potential source of state revenue.

The authors recall that, although *zakat* has significant fiscal and redistributive potential, it is not an ordinary public revenue. Unlike general taxation, its use is normatively constrained by the categories of beneficiaries (*asnaf*) and by the principles of *Shariah*. The first major challenge is therefore to align public programs with the eligible beneficiary categories of *zakat*.

In this continuity, another challenge is to reconcile the timing and rules of *zakat* distribution with the logic of budgetary bureaucracy, while ensuring that institutionalization does not increase administrative rigidity to the point of undermining the very purpose of *zakat*. The authors also highlight the issue of earmarking, namely the mandatory allocation of revenues to specific purposes, which is one of the major problems of modern public finance. Any attempt to institutionalize *zakat* therefore requires the creation of an accounting architecture capable of preserving the religious allocation of funds without making budget management impracticable.

Another challenge is to build a sufficiently strong *zakat* institution with a clear position within the state apparatus, while also creating a credible supervisory mechanism to preserve *Shariah* compliance. Institutionalization requires a double form of accountability: financial and public accountability on the one hand, and religious and normative accountability on the other.

This points to an even broader issue: trust in the state. The *muzakki*, meaning those subject to the obligation of *zakat*, must be convinced that their funds will not be diverted, corrupted or used contrary to religious prescriptions. Otherwise, they may prefer to continue distributing their *zakat* directly or through organizations they consider more legitimate.

In other words, legal coercion cannot replace institutional legitimacy. The authors finally underline that institutionalizing *zakat* requires transforming religious obligation into effective institutional compliance, articulating political legitimacy, state ideology and religious pluralism, building a legal framework that connects positive law and Islamic law, and ultimately coordinating *zakat* and taxation without creating a double burden.

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[6] Shaikh's article demonstrates, above all, a theoretical fiscal and redistributive potential, not the actual institutional capacity of states to raise these amounts.

Thus, the major challenge of *zakat* institutionalization is not merely the legal recognition of *zakat* by the state. Rather, it is a problem of institutional capacity: the construction of an architecture capable of preserving the normative constraints specific to *zakat* while ensuring collection, legitimacy, accountability, coordination and effectiveness within the modern system of public finance.

V – CIRIC's Methodological Approach

Within this framework, CIRIC's ambition for its research program on *zakat* is to adopt an interdisciplinary methodology combining Islamic jurisprudence (*fiqh*), economics, governance, public policy, institutional mapping and operational capacity. The objective is to produce strategic insights that are as comprehensive and relevant as possible to contemporary challenges related to the institutionalization of *zakat*.

This program will also mobilize, at different levels of analysis, CIRIC's theoretical framework of institutional capacity, as developed in a previous foundational article [7], focusing on the three dimensions—i.e., normative coherence, institutional credibility and operational capacity.

Applied to *zakat*, these dimensions raise several concrete questions. Is the normative framework of *zakat* clearly understood and properly articulated? Do contemporary *zakat* institutions inspire sufficient trust among donors, beneficiaries, scholars, regulators and the wider community? Are existing institutions capable of collecting, managing, distributing, reporting and coordinating effectively?

By asking these questions, CIRIC does not aim to issue religious rulings or to replace qualified scholarly authority. Rather, it seeks to study how a central Islamic obligation can be translated into credible institutional forms capable of serving both its normative purpose and its social function.

VI – What This Program Will Produce?

This research program on *zakat* will not be the only project developed by CIRIC, and other research initiatives are being pursued in parallel. Its strategic importance lies in the plurality of outputs it may generate for different audiences, different levels of analysis and different institutional needs.

Potential outputs include:

- A mapping report on the contemporary *zakat* ecosystem.
- Insight Notes for public dissemination.
- Policy briefs for institutional and policy actors.

[7] See Ben Tahar, Y. (2026). *Institutional capacity: From normative adherence to collective outcomes.* Center for Interdisciplinary Research on Islamic Civilization (CIRIC).

- Research papers for academic and expert audiences.
- Country profiles.
- A visual and interactive actor map.
- Comparative governance typologies.
- One or more strategic indicators developed by CIRIC to assess the overall integration of *zakat* at the institutional level in a country.
- A section within a broader annual report on Islamic institutional development.

Beginning with *zakat* allows CIRIC to demonstrate its core methodological ambition: to connect Islamic normative principles, institutional analysis and practical questions of governance, redistribution and collective responsibility.

As such, *zakat* is not only an object of study. It is one of the clearest examples of the question at the heart of CIRIC's mission: how can a shared norm become an institution capable of producing concrete collective outcomes?

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