

Effective Management of Zakat in Afghanistan: lessons from Indonesian Experience

ZIAULRAHMAN MUSHKALAMZAI

Jurisprudence Department, Faculty of Law and Sharia, Kandahar University,
9th District, Kandahar, Afghanistan
Email: mashkalamzai@gmail.com

MUMTAZ AHMAD MUNQAD

Department of Islamic Culture, Faculty of Law and Sharia, Kandahar University,
9th District, Kandahar, Afghanistan
Email: Mumtazahmadmunqad@gmail.com

Abstract

Islam's third pillar is Zakat. Zakat on wealth is a mandatory payment for Muslims. However, it is essential that the government set up a mechanism for managing Zakat. Afghanistan's existing system is a long-standing and traditional. A new, fully functional system, similar to those in other Islamic countries, must be built. This will make it simple to collect Zakat and distribute it to the revered person. This study, which uses a qualitative approach, aims to use Indonesia's experiences to suggest a new administration and structure for Zakat in Afghanistan. This means that there are two kinds of Zakat organizations in Indonesia: governmental and private. In Indonesia, the Zakat system has significantly reduced poverty. Additionally, this study suggested a new Zakat management model for this aim.

Keywords: *Zakat, Mnagement, Afghaistan, Indonesia, Effective*

Citation: Ziaulrahman Mushkalamzai, Mumtaz Ahmad Munqad (2024). Effective Management of Zakat in Afghanistan: lessons from Indonesian Experience, *Al Tijarah* 10 (2) <https://doi.org/10.21111/at.v10i2.13028>

A. INTRODUCTION

As the third pillar of Islam to understand that Afghanistan execute effectively this Islamic pillar and advance social justice and economic equality, Zakat management is essential for Afghanistan. Effective Zakat administration guarantees that money reaches the people who need it most, supporting communities that are at crisis. Zakat may promote economic development and stability and a more just society by transferring wealth. Donor confidence is increased by efficient administration, which guarantees that zakat is spent properly and efficiently ([Rohimah, 2023](#)).

Moreover, good administration enables Muslims to execute their religious duties in a disciplined manner, therefore improving spiritual satisfaction and communal duty. As the Afghan community needs financial help; therefore, this study came to a conclusion on Zakat management. Zakat can provide a fair and effective distribution to those who are qualified, namely the poor, needy, those in debt, and other categories listed in Islamic law ([Islamic Relief Worldwide, Recipients of zakat](#)). Good administration guarantees that Zakat is not misappropriated or misused and instead reaches the intended recipients. Zakat also functions as a transfer of wealth. By distributing income from the wealthy to the less fortunate, effective zakat administration helps to lessen economic disparities ([M Abdullah & Suhaib](#)). Additionally, by effectively managing Zakat monies, communities may better respond to emergencies (such as disasters or economic downturns) and provide assistance to the most disadvantaged members, promoting mutual care and solidarity.

Finally, Zakat is an effective instrument for advancing social justice, reducing poverty, and making sure that money moves through society in a morally just and balanced way. However, for Zakat to be truly effective, it must be managed well. The proper management of Zakat ensures that it fulfills its intended purpose—supporting those in need while reinforcing community solidarity and the broader goals of social equity.

B. LITERATURE REVIEW

1. Zakat practice in Afghanistan

History

In Afghanistan, the history of Zakat began in the 7th century when Islam came to Afghanistan for the first time. Islam has set itself after two centuries as the main religion of the people of this land. For centuries, Islam has been a spiritual and social guide for the people of Afghanistan. The people have followed it as a phenomenon that enhances individual life, spirituality, social life, norm, and cultural identity ([Arian Mawj Sharifi, 2021](#)).

At the beginning of Islam in Afghanistan, Zakat was paid in a simple way. Most of the people paid Zakat directly to the person who was entitled to receive it. Ulama discussed the benefits of Zakat as the third pillar of the Islamic religion. The simple way of paying Zakat is regularly given to the Imam of the masjid; therefore, Imam was required to be permanently present at five times Salah. The reason was that Imam was in the category of Maskin and deserved to pay Zakat, which was financial support for Imams. This method of Zakat has continued for centuries. Even recently, it has been an active method. However, in the past five years, some area has specified the amount of salary for Imam. So, in the past decades, there were no rules for managing Zakat collection and distribution in Afghanistan. Moreover, the government of Afghanistan established an office for the collection and distribution of Zakat under the supervision of the Ministry of Hajj in 2009. The duty of this office was to organize and collect Zakat but based on the observation; this office has not achieved what the government expected. In 2014, the Ministry of Labor and Social Affairs of Afghanistan announced that the government had prepared a plan and policy for Zakat and Usher collection and sent it to the Council of Ministers. Deputy Minister of Hajj affairs, Wasil Mohmand, says that in 2014 a committee of several government agencies worked on establishing a proper banking system for collecting Zakat and Usher. He further expressed the purpose of the program is to integrate donations and money raised from Usher and Zakat to help needy people in Afghanistan. He said a special account would be opened at the central bank under the supervision of a vice president, finance minister, and labor and social affairs. Usher and Zakat would be collected to be delivered to Afghanistan's vulnerable people ([BBC news, 2014](#)). Based on the previous observation government promised to manage and regulate Zakat. However, it remained no progress regarding Zakat management.

Currently, the Islamic Emirate of Afghanistan controls the country and promises the rule of law in Afghanistan. Islamic Emirate of Afghanistan has decided to regulate and manage the collection of

Zakat and Usher. However, the collection of Zakat and Usher is a controversial issue between three ministries, the Ministry of Hajj Affairs, the Ministry of Finance, and the Ministry of Agriculture. The Ministry of Hajj Affairs already has the Office for Zakat and Usher collection; therefore, it claims that Zakat should be relevant to their scope of work. The Ministry of Finance claims that Zakat has a finance aspect; therefore, it should manage its collection. The Ministry of Agriculture says that Zakat and Usher are relevant issues to agriculture; therefore, it would be a proper decision to manage and regulate under the supervision of the agriculture ministry. Consequently, the Islamic Emirate of Afghanistan decided to make a unified policy for the collection of Zakat and Usher, and it is not clear yet when this policy will be announced ([Halim, 2022](#)).

Zakat Management

Afghanistan has a long history of paying Zakat to needy people since Islam came to the land of Khorasan, the previous name of Afghanistan. As Islam stands on five pillars, the people of Afghanistan have followed implemented instructions of religion regarding these pillars. One of these pillars is named Zakat, and the Afghan Ulama insists on paying it to the poor. People also obey Ulama's guidance and pay Zakat and Usher for the poor and needy. Previously, the system of giving Zakat was simple in the Afghan community. However, a recent survey shows three methods for paying and collecting:

1. State Public institution
2. Private Institutions, and
3. Direct payment of Zakat Method

The above methods show that Afghanistan has an office to collect Zakat. Besides that, some private institutions also operate to collect Zakat, and sometimes Muzakki does not want to pay Zakat to any of them as he wants to pay Zakat to Mustahiq directly. The details of the three methods are below.

State Public Institution

Afghanistan has experienced different regimes in the past four decades. The most secure government was the monarchy that Hazrat Mohammad Zahir Shah ruled. After his monarchy collapsed, the war continued until now, which is why everything in Afghanistan has been destroyed. One of the governments' primary responsibilities was considered to institutionalize Zakat, but nothing has been executed about it. According to the observation of the Ministry of Hajj and Religious Affairs of Afghanistan, the previous regimes have not worked for the institutionalization that control Zakat exclusively by issuing a decree or making a draft for legislation.

Furthermore, Zakat Institution established a department at the capital called Ushr and Zakat under the supervision of the Ministry of Hajj and Religious Affairs at the beginning of 2009 at the time Prof. Nematullah Shahrani, Minister of Hajj and Religious Affairs of Afghanistan. The provincial level appointed a member in the department to supervise Zakat management, and at the district level, the office had only one person for the collection of Zakat. In the last 20 years, the period of the Islamic Republic, no significant steps have been taken to make progress in the collection and management of Zakat. According to the director of Ushr and Zakat at the capital, "many times we have decided to do basic work for the betterment of Zakat, but no one has helped us in this regard. Therefore, we were unable to enhance human resource in the office and enrich the formation of Zakat collection in Afghanistan" ([Abdul Hakim, 2022](#)).

Private Institutions

It is the second method for paying Zakat in Afghanistan. Unlike Indonesia and Malaysia this method is not much famous in Afghanistan. In the past two decades, some foundations have been established in Afghanistan to carry out charitable services to needy people. Also, they have been provided a campaign for the collection of Zakat and then distribute it to deserving people. Therefore, Afghans residing in foreign countries and inside and Afghanistan would pay Zakat to these foundations to distribute for the needy. Taking the photo and submitting it to deserving people will show the owner of assure of Zakat that his Zakat has reached the deserving person. These foundations only operate in the cities, they do not have much access to the villages, and villages' residents are poorer than people who reside in the city.

Direct payment of Zakat

It is the third Zakat payment method used in Afghanistan. It means that the one who wants to pay Zakat pays it directly to whom he wants. In Afghanistan, directly-paid Zakat is given to the following places.

Madrassa

Madrassa is the place where only religious education is conducted. There are two types of madrassas in Afghanistan: some Madrassas are built and led by the government, and all the expenses are the government's responsibility. Afghanistan has a limited number of this type of Madrassa. Madrassas are private and have been organized by local scholars and Ulama. The expenses of such Madrassas are from Ushers, Zakat, and other personal donations.

Mustahiq

Mustahiq is a person that is eligible to receive Zakat as Allah has mentioned in the Qur'an. The Holy Qur'an entitled eight categories of *Mustahiq*. Some people directly pay Zakat to thi kind of people.

1. The poor
2. The needy
3. Zakat collectors
4. Those who have converted to Islam and are in need
5. Those in slavery
6. Those in debt
7. In the way of Allah
8. The traveler

Imam

Imam is the highest and most sacred position in the community. Members of the community select someone regarded as wise and knowledgeable. The Imam must be familiar with and understand the Quran, as well as be able to recite it correctly and fluently. An Imam may be officially selected and hired in some areas and may have received a special training. However, in some regions, Imams may be selected from within the Muslim community's current members. The Imam should be available in the mosque for each of the five daily prayers to perform prayers. The imam usually gives the khutba on Fridays. The Imam may also lead the Taraweeh (Ramadan's prayers at night) alone or with a partner. Moreover, all other special prayers, such as those for funerals, rain, eclipses, and other events, may also be considered the Imam's responsibility.

There are two types of Mosques in Afghanistan: the first one is called Masjid Jamea, where Friday prayers are performed. Second, it is a Mosque in which Friday prayers are not performed. According to the Hanafi Madhab, mosques in the city can be performed Friday prayers. However, Mosques in the villages do not perform Friday prayers. Therefore, the government hired Imams for Mosques in cities, and other financial expenses are also the government's responsibility.

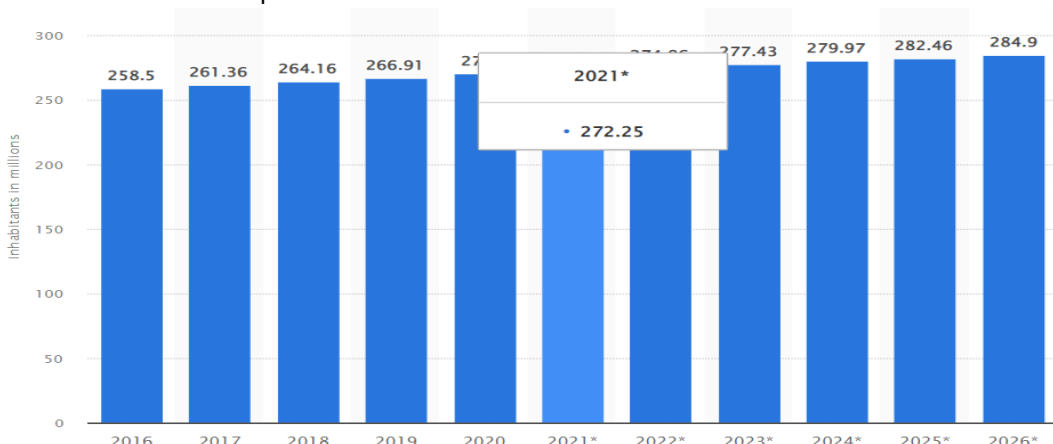
On the other hand, mosques in villages and community members select Imam. Thus, the village people pay Zakat or Ushr to the Imam and do not have such a fixed salary. Recently, in some areas, the village people collect money for the Imam and then pay it to the Imam as a salary.

2. Zakat practice in Indonesia

History

Indonesia is the world's biggest Muslim population country and has a significant Zakat potential. Therefore, it is important to study the institutions and management of Zakat in Indonesia ([Dwi Sari. M, 2013](#)). On the other hand, Indonesia and Afghanistan have had good relationships in the past, and Indonesian's Ulama Fatwa has special importance in Afghanistan. Thus, it would be worth studying Zakat's practice in Indonesia. In Indonesia, the Zakat and *waqaf* institutions have witnessed significant renovations over the years because they have a population of 272.5 million in 2021 ([Statista, Indonesi, Total population of Indonesia from 2016 to 2026](#)). Among them, nearly 87,20% are considered Muslim of the overall population and are estimated at 229 million people ([World Papulation Review, Muslim Papulation by County 2021](#)).

Table 5: Indonesia Population in 2024



Source: Statista

According to a Public Interest Research and Advocacy Center survey, around 55 percent of Indonesian Muslims are eligible to pay Zakat or be *Muzakki* ([Dwi Sari, M, 2013](#)).

Historically, in Indonesia, the Zakat funds were collected and controlled by Islamic leaders, *Ulama*, at mosques and Madrasah, Pondok pesantren, or Islamic educational institutes. At that time, Zakat funds were mainly used to construct mosques and Madrasahs among Javanese Muslims. The Kingdom of Ace Darussalam deteriorated the system of Zakat at the end of the 19th century. Thus, the Ulama was left to collect the Zakat tax while the state continued to collect the land tax. After the Kingdom deteriorated system of Zakat, the Dutch colonial administration followed similar taxation policies. ([Fauzia, A. 2013](#)). In Indonesia, the Ulama and religious leaders were involved in collecting and distributing Zakat during Dutch control and colonization. They utilized Zakat funds to assist the military resistance against Dutch colonialism and to promote education and welfare for the people. This approach, however, did not remain for long. When the Dutch government realized the Zakat fund was used to challenge its power, they tried to destroy Zakat institutions. So, for the Dutch, there were three political purposes, controlling Zakat, depriving Indonesian Muslims of a financial resource, and undermining the Muslims' resistance to colonization ([Salim, A, 2008](#)).

In Indonesia, the practice of Zakat throughout the early Middle Ages after the arrival of Islam is mostly unclear. There seems to be no proof that Zakat was officially made into an official payment that Islamic countries must collect regularly. However, Zakat was performed voluntarily, with no Muslim being forced to pay it. After a while, some local elites helped religious authorities collect Zakat payments from Muslim people. However, Zakat's payment was never regarded as an Islamic tax or imposed for political objectives. Also, the Muslim kingdoms in Java had no intention of establishing formal organizations to collect and distribute Zakat. There is little, if any, evidence of how frequently the local Muslim rulers paid Zakat for themselves ([Salim, A, 2008](#)).

When Indonesia announced its independence in 1945, the practice of Zakat changed repeatedly. Thus, Zakat was first established in President Soekarno's regime as it had been in the Dutch colonial authority in the late 19th and early 20th centuries. At the time, Dutch colonial, without the interference of the Dutch government, Muslims were permitted to perform their Zakat obligations. However, at that time, there were no formal Zakat institutions for collecting Zakat. On the other hand, Muslims attempted in the 1950s but unsuccessfully encouraged President Soekarno to establish Islamic law or Sharia. Therefore, this resulted in a political agreement known as the Jakarta Charter, which says the removal of the seven words from the Constitution and the responsibility for Muslims to live according to Sharia ([Lessy, 2013](#)). Moreover, according to Zakat the government may support legislation without forcing its principles on Muslims because they were able to manage Zakat through mosques and other traditional systems ([Fauzia, A. 2013](#)). In 1966, when the state government transitioned from President Sukarno to President Suharto, the Zakat policy remained unchanged. During President Suharto's presidency from 1966 to 1968, some Muslims asked for managing Zakat. These Muslims requested that the government should manage Zakat because they believed the Jakarta Charter might be utilized to assist Indonesian religious life.

Thus, the Minister of Religious Affairs proposed and drafted a Zakat bill for the parliament and legislature in 1967, but it has never been debated. Consequently, Suharto's administration finally formed the Zakat institution by the name of BAZIS (Fauzia, A. 2013). So, this was the outcome of certain Muslims' requests to manage Zakat. Also, President Suharto realized the potential for Zakat to achieve social welfare. "The President himself opened the Zakat account with a gift of Rp.100,000," and the president founded a foundation, namely LAZIS. After the Suharto period, it was predicated on a shift in political circumstances (Boland B.J, 1971).

Moreover, Prof. Lessy discussed the development of Zakat in Indonesia. He further expressed two reasons for developing and managing Zakat: the first is the influence of the social condition of the Qur'an's interpretations from the Ayah 60 of Surat Al- Tawbah. Second, is that Al-Qardawi motivated Muslims to consider philanthropic ideas. Qardawi says Zakat has three dimensions: social, economic, and religious (Al Qardawi, Fiqh Zakat). Thus, his inspiration was the quick rise of LAZIS, which manages Zakat payments professionally in Indonesia (Lessy, 2013).

In Indonesia, the Dutch government damaged the system of collecting and distributing Zakat, which was made by the kingdoms because the Dutch government believed that Zakat funds could be used against them. Thus, during this time, traditional institutions oversaw collecting Zakat. Also, the local administrations were frequently responsible for collection as well as the role of Mosques was crucial in meeting the demands of the people in this regard (Lessy, 2013). However, this trend changed towards the end of the Dutch period in the nineteenth century. The Dutch allowed Muslims to run their own Zakat system (Salim, A, 2008). Over the years, at the time of President Sukarno, the practice of Zakat switched back to traditional methods of Mosques for collecting and individuals contributing directly to the needy people. Nevertheless, Muhammadiyah and other socio-religious associations decided to collect Zakat from the community to support educational aims, orphanages, and other socio-cultural activities (Lessy, 2013).

The bureaucracy facilitated zakat collection and distribution at the time of the Suharto administration. Several non-governmental organizations (NGOs) began to collect Zakat at the end of his administration. Thus, this step was the start of changing the Zakat collection from individual to institutional. In this regard, some studies found that these changes from individuals to institutions were more effective in poverty alleviation. After the fall of Suharto's administration in 1998, a new reform chapter characterized and managed the expansion of Zakat institutions through new Zakat laws and regulations (Lessy, 2013).

Zakat Management in Indonesia

Generally, in Indonesia, for collection and distribution of Zakat are two types of institutions that work on Zakat management. The first is governmental (BAZ and Baitul Mal), and the second is nongovernmental. For example, the Dhuafa Wallet and Zakat House is considered Nongovernmental organizations (NGOs) or Lembaga Amil Zakat (LAZ). On the other hand, sometimes Zakat may be collected by Mosques and Madrasa (pesantren) and often paid directly by muzakki (Dwi Sari. M, 2013). So, it seems that Indonesia has two kinds of Organizations for collecting Zakat, Governmental and Private or Non-governmental. Following are the details for each method of Zakat management of Zakat in Indonesia.

Governmental Institution

In Indonesia, there are two governmental sponsored institutions, Badan Amil Zakah (BAZ) and Baitul Mal, and below is their detailed explanation.

1. BAZIS Structure:

Badan Amil Zakat is a governmental Zakat managing and controlling Institution that was established based on Law (UU) No. 38 of 1999 with the issuance of the Decree of President No. 8 of 2001 to organize national Zakat in Indonesia. At the national level, this institution manages Zakat funds and other Islamic religious charities (ZIS) (BAZNAS, (2021). In Indonesia, the word for the Institution of Zakat at the national level uses BAZNAS, while BAZDA is used at provincial and district levels. However, Aceh province is granted an exception, allowing it to build its BAZDA-style organization (Dwi Sari. M, 2013). The MORA supervises and is responsible for BAZNAS administration at the national level.

Similarly, the BAZDA institution at the provincial/ district level governs by a chief selected by the Governor ([Lessy, 2013](#)). Historically, in 1960 Suharto's administration disregarded certain Muslims' political aims. So, to remake relationships, he formed BAZ in modern Indonesian history ([Lessy, 2013](#)). Soon after, funded BAZ in nearly all provinces under Suharto's military governors ([Lessy, 2013](#)).

Moreover, the mission of BAZ was to professionalize Zakat management, make transparency in Zakat, and enhance Zakat awareness among Muslims in Indonesia. Also, by Zakat empowerment, to create and promote humankind's physical and spiritual well-being, assist and support *Mustahiq* and perform the duties of *Muzakki*. Therefore, to make more transparency, BAZNAS should publish annual activities reports and financial data regularly ([Dwi Sari. M, 2013](#)).

As mentioned, BAZ was founded in 1968 under Suharto's new administration to collect Zakat exclusively. However, in the mid-1980s, the BAZ was expanded to include and collect *Infaq* and *Sadaqah* besides Zakat. Thus, recently in Indonesia, it is called BAZIS, which stands for Badan Amil Zakat *Infaq* and *Shadaqa*. Importantly, to cooperate and assist underprivileged people in society, East and South Kalimantan, West and South Sumatra, West Java, and Lampung were among the first provinces to find their BAZIS in the 1970s. Also, in North and South Sulawesi, established in the 1980s. Oil companies, such as Badak LNG and Pertamina, created their BAZIS programs during the same decade ([Lessy, 2013](#)).

2. Baitl Mal:

Baitul Mal is the second governmental sponsored institution for Zakat collection in Indonesia. Baitul Mal in Nangroe Aceh Darussalam Province (NAD) differs from other Indonesian provinces. Because based on Regulation No. 14 of 1999 and Regulation No. 18 of 2001, the NAD province has the power to implement Islamic Sharia. In Aceh, the Baitul Mal's primary responsibility is to collect and distribute Zakat to the people of Aceh. The Governor is responsible for appointing and terminating Baitul Mal's administration at the province level, and at the district level the Regent is responsible for appointing and dismissing the administration.

Furthermore, researchers classified three significant distinctions between Baitul Mal and BAZDA Zakat institutions. First, Zakat is considered a source of Natural District Revenue (PAD) for Baitul Mal institutions in the Province or District. However, for the BAZDA institution, Zakat is not considered a source and part of PAD. Second, Baitul Mal can reduce the income tax payable or tax credit with collected Zakat. Nevertheless, only "total taxable income" or tax reduction is permissible for BAZDA to reduce by collected Zakat. Third, Baitul Mal recovers their operating cost from the Local Development Budget (APBD). However, BAZDA's operational cost is paid directly by BAZDA ([Dwi Sari. M, 2013](#)).

The Baitul Mal runs various programs such as the "Zakat Productive Management Unit (UPZP), the Fakir Excuses Care Unit (UPFU), scholarship programs for '*ibn sabeel*' recipients, infrastructure development in areas prone to worship or faith in *Fissabilillah*, *Eid ul-Fitr* assistance to poor families, scholarship programs for children in districts with dangerous convert activities, and disaster/fire relief programs" ([Dwi Sari. M, 2013](#)).

Non-Governmental Organizations:

Four institutions are nongovernmental in Zakat collection and management.

1. Lembaga Amil Zakat (LAZ) that includes Dompot Dhuafa (Dhuafa Wallet), Rumah Zakat (Zakat Home), and Al-Falah Foundation
2. Mosques,
3. Madrasah (pesantren), and
4. Individuals (Saidurrahman, 2013).

LAZIS Structure:

Several institutions are working under the LAZ concept. For example, The Dompot Dhuafa (DD) and Rumah Zakat (RZ) are both popular in Indonesia ([Saidurrahman, 2013](#)).

C. RESEARCH METHOD

This study comprises of qualitative and descriptive type of research to precisely describe Zakat Management in Afghanistan and largest Muslim population country, Indonesia. Qualitative data has

been collected from Islamic Sharia fundamental sources such as Quran, Hadiths, and jurisprudential books. For the current management and framework studies scientific articles from Indonesian perspective. Also, studied and collected information from relevant websites for Afghanistan and Indonesian Zakat management system. Lastly, both systems compared and designed a model for implementing and creating effective Zakat system for Afghanistan.

D. RESULTS AND DISCUSSION

DISCUSSION

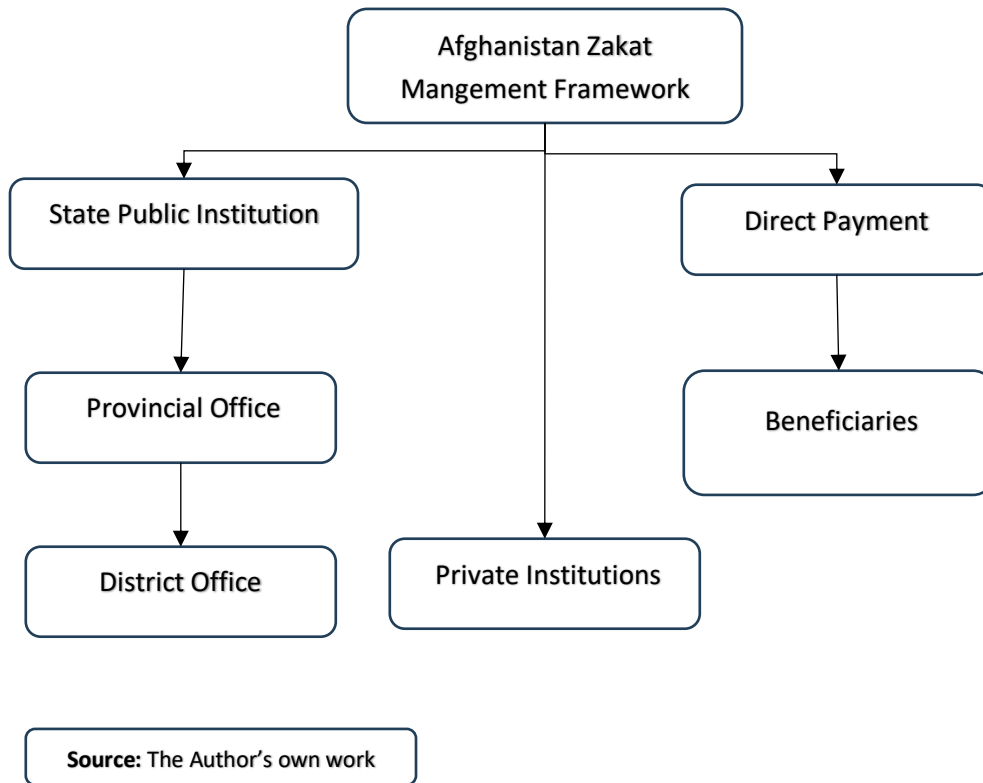
Zakat management in Afghanistan

The Afghan community has an easily Zakat payment system, similar to nations around the world. Nevertheless according to a recent survey, there are three ways to pay and collect:

1. A public state institution.
2. Private Organizations, and
3. The Direct Payment

The aforementioned techniques demonstrate that Afghanistan has a Zakat collection positions of power. In addition, there are private organizations that collect Zakat, and occasionally Muzakki prefers to pay Zakat to Mustahiq directly rather than to any of them. The three methods' specifics are listed in the below chart:

Figure 1: Zakat Mangement Framework in Afghanistan



Zakat Mangement in Indonesia

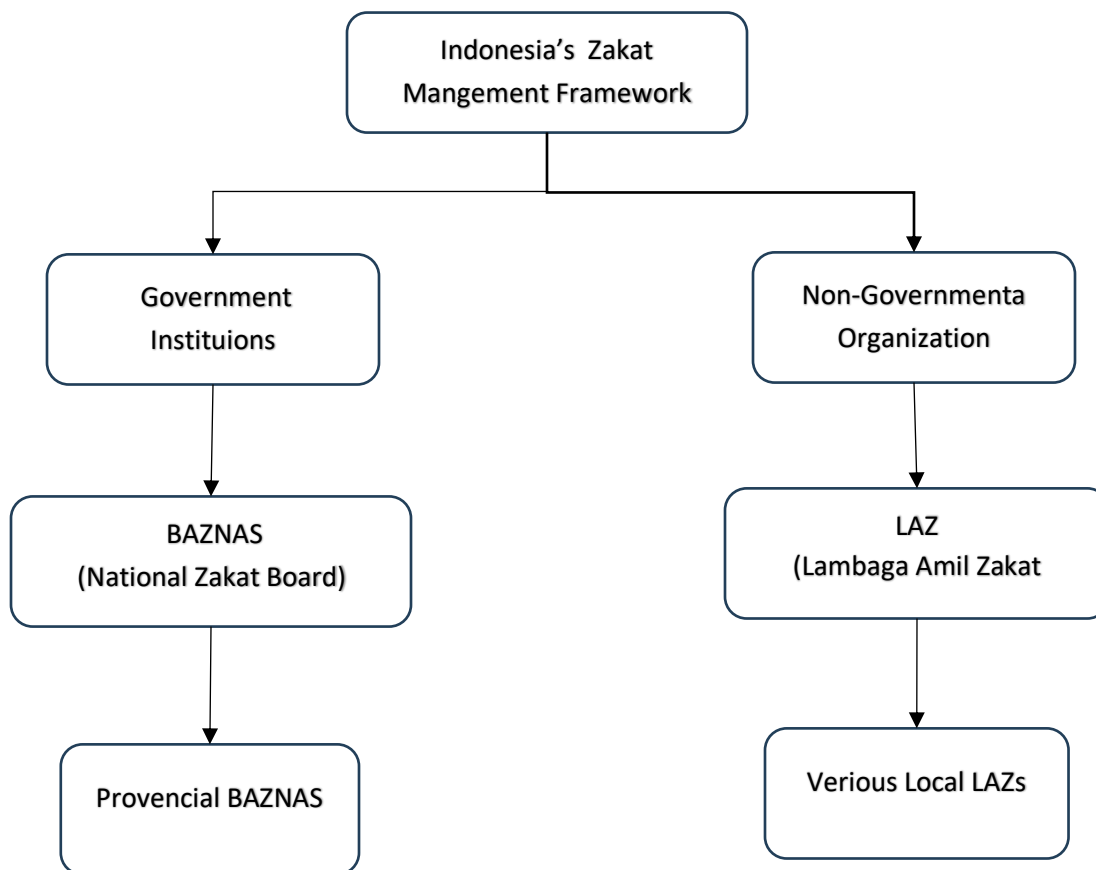
The importance of Zakat (charitable giving) in reducing poverty and promoting social welfare in Indonesia. Zakat management is a crucial part of Indonesia's Islamic financial system. Unlike Afghanistan, Indonesia has a regulatory framework for Zakat management. Law No. 23 of 2011 is one example; it sets rules for Zakat collection, distribution, and accountability in Indonesia. Additionally, the BAZNAS (National Board of Zakat): The government-established organization, this is in charge of managing Zakat, making sure that money is properly collected and disbursed.

There are now two methods for collecting Zakat:

Institutions for Zakat: Zakat is collected by a number of approved government and non-governmental organizations. These consist of regional Zakat organizations and BAZNAS.

The second is Online Platform: This process is now more accessible due to the growing use of technology, which enables donors to make contributions through online platforms.

Figure2: Zakat Mangement in Indonesia



Source: the author 's own work

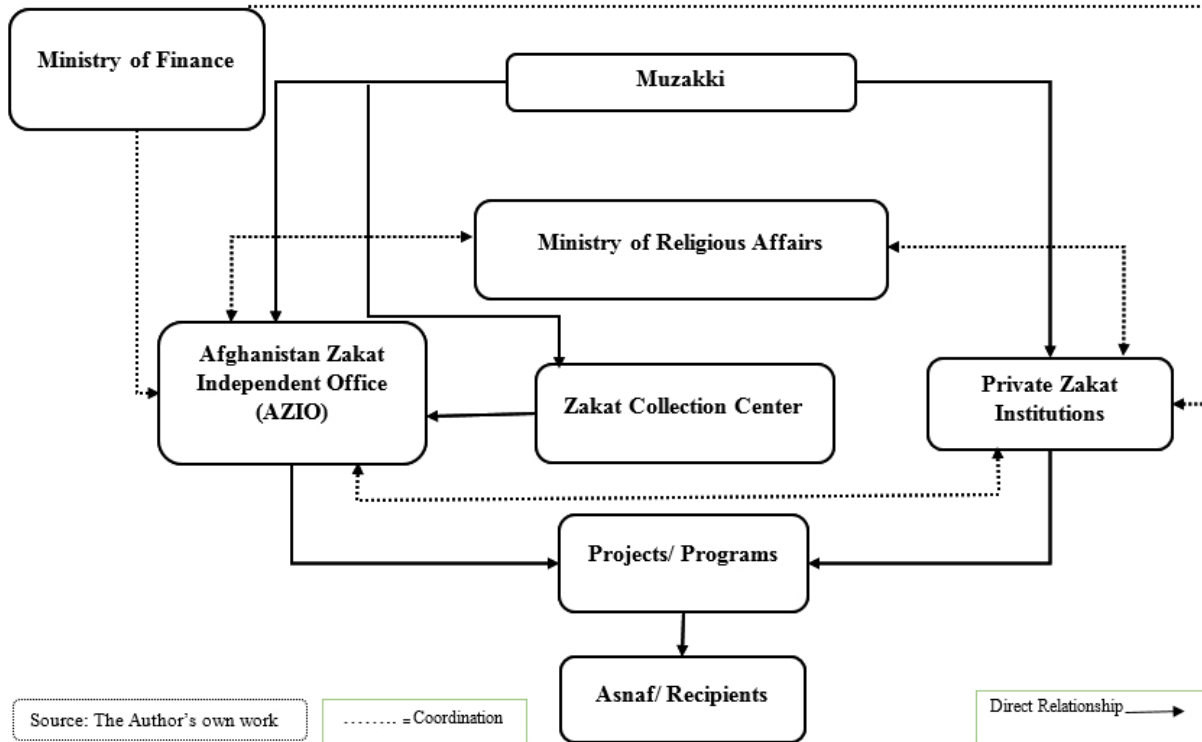
Result

A prposed model for Afghanistan

When it comes to Zakat collection and distribution, Afghanistan has a few weaknesses. In Afghanistan, there is no separate authority for Zakat. The only office, the Zakat and Ushr office, was created in 2009, but it is also overseen by the Ministry of Hajj and Religious Affairs. It is recommended that Zakat shall be collected and distributed by an independent body in Afghanistan. Based on lessons learned from the Indonesian platform, this study suggests an independent administration for Zakat in Afghanistan under the "Afghanistan Zakat Independent Office" (AZIO). The office will establish a system for distributing Zakat and collect it on a regular basis. Furthermore, following the Afghan Ulama's Fatwa, the office will, if required, make a decision regarding the long-term investment of Zakat in Afghanistan. Although the Zakat office is autonomous under the suggested model, certain ministries—including the

Ministry of Finance and Hajj and Religious Affairs—would collaborate on financial issues. The following is the suggested Zakat model and its interpretation for Afghanistan.

Figure 5: Proposed Model of Zakat for Afg



E. CONCLUSION

A thorough examination of Zakat management in Afghanistan has led to the conclusion that both countries have competent public and private Zakat management systems. According to the study, Afghanistan has certain shortcomings when it comes to managing Zakat. Therefore, in order to improve Zakat management, Afghanistan need to organize two things.

The first is known as the Zakat collection. Zakat must be distributed as soon as possible from the Muzakki to the Amil and from the Amil to the Mistahiq. In terms of religion, the government is responsible for creating a system and regulations to collect Zakat from Muzakki. The distribution of Zakat is the second point. The Quran also states that Zakat should be given to the right person. In order to fulfill the requirements of Islamic Sharia, it is necessary to not only pay Zakat but also to distribute it to the recipient. There are some differences between Indonesian and Afghan zakat management. An efficient Zakat management model for Afghanistan was presented by the platform and the final figure.

REFERENCES

Arian Mawj Sharifi. (2021). *Part one: The Evolution of Political Islam in Afghanistan*. Hast e Subh Daily. Available at: <https://8am.af/part-one-the-evolution-of-political-islam-in-afghanistan/>.
 BAZNAS. (2021). *Media Strategy, Design, Printing, Digital Content and Storytelling Consultancy, Term of Reference*. Available at https://baznas.go.id/application/views/assets/TOR_MediaAndStorytelling.pdf?ver=1.
 BBC News. (2014). *The Government of Afghanistan Regulates the Collection of Usher and Zakat*. Available at: https://www.bbc.com/persian/afghanistan/2014/10/141005_k05_afghanistan_zakat.
 Boland, B. J. (1971). *The Struggle of Islam in Modern Indonesia*. The Hague: Martinus Nijhoff.

- Cuong, D. T. (2020). *The role of brand trust as a mediator in the relationship between brand satisfaction and purchase intention*. International Journal of Psychosocial Rehabilitation, 24(June), 2020.
- DAM, T. C. (2020). *Influence of Brand Trust, Perceived Value on Brand Preference and Purchase Intention*. Journal of Asian Finance, Economics and Business, 7(10), 939–947. <https://doi.org/10.13106/jafeb.2020.vol7.no10.939>.
- Djakasaputra, A., Juliana, Aditi, B., Fachrurazi, & Mas'ad, M. A. (2023). *The Influence of Halal Certification, Halal Awareness, and Brand Image on Interest in Buying Halal Food Products: An Empirical Study of Consumers in Indonesia*. International Journal of Islamic Business and Economics (IJIBEC), 7(2), 103–115. <https://doi.org/10.28918/ijibec.v7i2.2003>.
- Dwi Sari, M. (2013). *Review on Indonesia Zakah Management and Obstacles*. Journal of Social Sciences, 2(2).
- Fauzia, A. (2013). *Faith and the State: A History of Islamic Philanthropy in Indonesia*. Leiden: Brill.
- Hudzaifah, Y., Sari, W. P., & Andriyani, R. (2024). *Halal Awareness, Brand Image, and Viral Marketing: Three Key Factors Influencing Purchasing Decisions for Halal Skin Care and Cosmetics Products in Pontianak*. Ekulilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi, 19(1), 42–58. <https://doi.org/10.24269/ekulilibrium.v19i1.2024.pp42-58>.
- Kamilah, G., & Wahyuati, A. (2017). *Pengaruh labelisasi halal dan brand image terhadap keputusan pembelian melalui minat beli*. Jurnal Ilmu Dan Riset Manajemen (JIRM), 6. Available at: <https://jurnalmahasiswa.stiesia.ac.id/index.php/jirm/article/view/722>.
- Khotimah, K., & Nurtantiono, A. (2021). *Pengaruh Produk, Persepsi Harga, Promosi Dan Gaya Hidup Terhadap Keputusan Pembelian Produk Wardah Di Solo Raya*. Creative Research Management Journal, 4(1), 1. <https://doi.org/10.32663/crmj.v4i1.1827>.
- Kotler. (2000). *Perumusan strategi bisnis*. Available at: [http://digilib.unila.ac.id/296/3/BAB II.pdf](http://digilib.unila.ac.id/296/3/BAB%20II.pdf).
- Lamasi, W. I., & Santoso, S. (2022). *The influence of promotion, product quality and brand image towards customer purchase decisions of Wardah cosmetic products*. International Journal of Research in Business and Social Science (2147-4478), 11(2), 67–73. <https://doi.org/10.20525/ijrbs.v11i2.1579>.
- Nurhayati-Wolf, H. (2024). *Leading local skincare brands Indonesia 2023*. Available at: <https://www.statista.com/statistics/1396724/indonesia-leading-local-skincare-brands/>.
- Nuryakin, Md Saad, M. S., & Maulani, M. R. (2023). *Purchase intention behavior of halal cosmetics. Comparing study between Indonesia and Malaysia millennial generation*. Journal of Islamic Accounting and Business Research, July 2023. <https://doi.org/10.1108/JIABR-06-2021-0177>.
- Putra, H. T., Riyanti, D., & Anggraeni, D. (2023). *The Effects of Halal Certification and Web Design on...* (judul tidak lengkap).
- Saidurrahman, S. (2013). *The politics of zakat management in Indonesia: The tension between BAZ and LAZ*. Journal of Indonesian Islam.
- Salim, A. (2008). *Challenging the Secular State: The Islamization of Law in Modern Indonesia*. Honolulu: University of Hawaii Press.
- Statista. *Indonesia: Total population from 2016 to 2026*. Available at: <https://www.statista.com/statistics/294100/total-population-of-indonesia/>.
- World Population Review. (2021). *Muslim Population by Country*. Available at: <https://worldpopulationreview.com/country-rankings/muslim-population-by-country>.
- Zulkilpy Lessy. (2013). *Historical Development of the Zakat System: Implications for Social Work Practice*. EMPATI: Jurnal Ilmu Kesejahteraan Sosial, 2(1), 6.