

IMPLEMENTATION OF ZAKAT AND WAQF IN COMOROS: AN EMPIRICAL ASSESSMENT

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Abstract

Zakat and waqf represent key instruments of Islamic social finance with the potential to advance socio-economic development in Muslim societies. In Comoros, a country where Islam shapes both culture and institutions, these instruments are formally established and widely acknowledged. The aim of this study is to assess the implementation of zakat and waqf in Comoros. A qualitative approach was used combining focus group discussions with zakat and waqf experts and a semi-structured interview with the Kadi, a recognized authority in Islamic jurisprudence. The findings reveal that although awareness of zakat and waqf is widespread, there remains a limited awareness of their developmental potential. Furthermore, institutional practices are largely confined to meeting immediate consumption needs, with few structured initiatives directed toward sustainable, long-term socio-economic growth. This study contributes to the limited literature on Islamic social finance, particularly in Comoros and it highlights practical pathways for strengthening zakat and waqf as instruments of sustainable development in the Comorian context.

Keywords: Zakat, Waqf, Comoros, Islamic social finance, Implementation

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Introduction:

Comoros is a Small Island Developing State (SIDS) located in the Indian Ocean, on the eastern coast of the African continent, at the northern entrance to the Mozambique Channel, northwest of Madagascar (Anriddine, 2023). The country lies along ancient trade routes in the Indian Ocean, 350 km northwest of Madagascar and 250 km from the coast of

Mozambique. According to recent estimates by the *World Population Review* (2025), the population of Comoros has reached approximately 883,000, reflecting a steady upward trend in demographic growth over recent years. This includes all three islands. These islands make up the Union of Comoros (hereafter referred to as Comoros): Grande Comore (Ngazidja), Anjouan (Nzwani), and Moheli (Mwali).

The financial system in Comoros is regulated and supervised by the Central Bank. As of 31 December 2024, the system comprises 9 institutions, all of which operate based on conventional principles (IMF, 2024). Even though in Comoros, Islamic finance is recently supported by institutions like the International Islamic Trade Finance Corporation (ITFC) and the Islamic Development Bank (IsDB), which are key players in the region's economic development and trade financing (IsDB, 2023; ITFC, 2024), there are no Islamic finance institutions, creating a gap for alternative financing.

These instruments have emerged as a potential source of financing for entrepreneurs in Islamic countries and communities. Islamic finance is based on principles that prohibit interest-based transactions and emphasize social responsibility and ethical investing. These mechanisms contribute to poverty alleviation and empower marginalized communities, including female entrepreneurs and small businesses, by promoting financial inclusion (Dirie *et al.*, 2023; Ismail *et al.*, 2023). The unique social context of Comoros, with its predominantly Muslim population, offers an ideal setting to explore and assess the implementation of Islamic social finance instruments, such as *zakat* and *waqf*. Although these instruments are prevalent in the country, their application has been limited to addressing immediate consumption needs, with no existing programs that utilize them as financing mechanisms for businesses.

The aim of this study is to empirically assess the implementation of *zakat* and *waqf* in Comoros, with particular attention to their role within the country's economy. As core instruments of Islamic social finance, *zakat* and *waqf* hold significant potential to address pressing social and economic challenges in Muslim-majority contexts. Despite their institutional presence and religious recognition in Comoros, their actual utilization and impact remain underexplored. By examining how these instruments are practiced and managed, this study seeks to provide a clearer understanding of the extent to which *zakat* and *waqf* contribute to development outcomes in the Comorian context.

The significance of this research lies in its contribution to both scholarship and practice. Academically, it enriches the limited body of

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literature on Islamic social finance in small island developing states, offering evidence from an under-researched context. Practically, it provides insights for policymakers, religious authorities, and development practitioners regarding the gaps and opportunities in the current implementation of *zakat* and *waqf*. The findings highlight the need for stronger institutional frameworks and strategic planning to transform *zakat* and *waqf* from mechanisms of immediate consumption into instruments of long-term, sustainable socio-economic development in Comoros.

1. LITERATURE REVIEW

1.1. Islamic Social Finance Instruments

Shariah principles address every aspect of life, including taking care of one another. This aligns with the *Shariah* principle of protecting one's life. Accordingly, Islamic social finance offers a unique and ethical approach to responding to people's needs by addressing social concerns. In this regard, Harji and Hebb (2010) define social finance as the deliberate, intentional application of tools, instruments, and strategies to enable capital to achieve social, environmental, and financial returns. It is a method of investing and managing funds with the goal of addressing societal issues (MaRS, 2016).

In 2013, a workshop organized by IRTI, IDB, and IPB University in Indonesia discussed Islamic social finance for the first time (Ismail & Aisyah, 2021). Subsequently, on November 6, 2014, during a meeting of the Governors of Central Banks and Monetary Authorities of OIC Member States in Surabaya, Indonesia, the OIC Secretary-General revitalised the concept of Islamic social finance—particularly *zakat* and *waqf*—as a means to mobilise adequate resources to address financial exclusion, poverty, and unemployment among vulnerable populations in OIC countries (Islamic Research and Training Institute, 2020).

Islamic social finance is a sector that includes traditional Islamic institutions based on philanthropy, such as *zakat*, *sadaqah*, and *waqf*, as well as institutions based on mutual cooperation, such as *qard* and *kafalah*, and contemporary Islamic microfinance institutions (IRTI & Thompson Reuters, 2017).

Islamic social finance (ISF) is hence considered the use of Islamic social finance tools, instruments, and strategies in favour of society. The term "Islamic social finance" refers to the Islamic philanthropic and non-profit sector (Islamic Research and Training Institute, 2020). In 1998, Al-Zarqā' emphasized that Islamic instruments such as *waqf*, *zakāt*, and *qard*

hasan were established as mechanisms for redistributing income and wealth to ensure the provision of basic needs within society.

In the same vein, ISF has been categorized by Zain and Ali (2018) as follows: Islamic traditional instruments based on philanthropy, such as *waqf*, *zakat*, and *sadaqah*. ISF can be divided into three major categories: (a) Islamic traditional instruments based on philanthropy, such as *zakat*, *sadaqah*, and *waqf*; (b) cooperative foundations, with *qard* and *kafala* being two examples (Islamic Social Finance Report, 2015); and (c) other contemporary Islamic financial services, such as Islamic microfinance, *sukuk*, and *takaful* (Mahmud, 2015). Therefore, the Islamic social finance instruments that will be used in this research are *zakat* and *waqf*.

1.1.1. The Basis of Zakat

The foundation of Islam is based on five pillars: *shahadah*, which is the sincere recitation of the Muslim profession of faith (bearing witness that there is no deity worthy of worship but *Allah*, and bearing witness that Muhammad is His servant and messenger); the performance of five daily prayers; and third, *zakat* (Scott, 1987; Ali *et al.*, 2015), underscoring the importance of *zakat* in Islam. *Zakat* is considered one of the core tenets of Islam, with deep spiritual significance. Its purpose is wealth distribution, poverty alleviation, and promoting social responsibility within the Muslim community. It has been an obligatory practice since 2 *Hijri* (624 AD) (Zaid, 2004).

The literal meaning of *zakat* is defined by Qardawi (1988) as follows: the word *zakat* is derived from the root word “*zaka*,” which means blessing, growth, cleanliness, good, and praiseworthy. The root of the word *zakat* comes from the Arabic word *az-zakaa*’, which can mean growth, purity, or blessing (Masroom, Mohd Yunus, & Huda, 2020). Manzur (1997) described the two meanings of *zakat* as giving away property and purifying the soul. *Zakat* literally means “growth.” It can be interpreted as an increase in ‘real’ wealth, a rise in the community, or a rise in the purified soul (Ahmad & Mahmood, 2009).

Conceptually, *zakat* refers to the issuance of a certain amount of wealth, as required by Allah *SWT*, to be given to those who are entitled. Thus, *zakat* represents the blessing, purity, development, and goodwill of the property after it is distributed at a specific rate to the recipient (Qardawi, 1988; Embong *et al.*, 2013). Nu, Salman, and Ilyas (2014) defined *zakat* as the amount of money or kind taken from a specific type of wealth when it

reaches a certain amount at a specific time, which must then be spent on designated categories in specified ways. In other words, *zakat* is the mandatory fulfilment of statutory rights over certain assets in a particular form, subject to the specific *haul* and *nisab*, or specific amount and timeframe (Al-Mualifin, 1989). *Zakat* can also be legally defined as a certain level of property that must be managed to be given to the rightful people who meet certain conditions (Al-Khin, Al-Bugha, & Al-Syarbaji, 1992). Al-Qaradhawi (1973), on the other hand, explained that *zakat* is a specific rate determined from property made obligatory by Allah SWT to be distributed to the rightful individuals.

Zakat is a specific amount due on Muslims' property, to be distributed to deserving Muslims. In a legal sense, it refers to "a right on wealth," or the specified portion of Allah's wealth designated for distribution to certain beneficiaries (Ahmad & Mahmood, 2009). Abdullah and Suhaib (2011) defined *zakat* as an obligatory (*Fard*) act for all Muslims, both men and women, who are *Sahib-e-Nisab*, meaning they possess a specified limit of wealth. Each year, they must pay a prescribed portion from capital or savings, such as farm produce, cattle, business activities, paper currency, and precious metals like gold and silver. *Zakat* is an annual payment required by Islamic law, made from an individual's possessions, including wealth and income. It serves both religious and charitable functions. According to Islamic principles, *zakat* purifies one's possessions from potential impurities associated with how they were acquired (Saad & Al Foori, 2020).

1.1.1.1. Evidence from Quran and Sunnah

Ibn Rushd confirmed that the obligation of *zakat* is established through evidence from the Quran, Sunnah, and consensus. There is no difference of opinion on this matter (Ibnu Rusyd, 2016). Ibn Qudamah shares the same opinion, stating: "Muslims in all lands are agreed that *zakat* is obligatory" (Ibnu Qudamah, 1997).

The Holy *Quran* mentions *zakat* more than eighty times. It is a duty from Allah, just like the duty of *Salat*. Allah commands in the Holy Quran: "So, establish *Salat* and give *zakat*, and hold fast to Allah" (Qur'an, 22:78). In Surah al-Baqarah, Allah SWT stated: "And pray, pay *zakat* and bow with those who bow" (Qur'an, 2:43). In another verse, Allah SWT commands the Prophet (PBUH) to: "Take, (O Muhammad), from their wealth a charity by which you purify them and cause them increase and invoke (Allah's

blessings) upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing” (Qur’an, 9:103).

Moreover, the Prophet Muhammad (PBUH) emphasized the importance of paying *zakat*. As one of the five pillars of Islam, he said: “Islam was built upon five pillars: to witness that there is no God but Allah and that Muhammad (PBUH) is his servant and messenger, performing prayer, giving *zakat*, performing pilgrimage, and fasting the month of Ramadan” (Abdullah & Suhaib, 2011). He further advised his companion Mu’adz when he sent him to Yemen, saying: "Teach them that Allah obliges them to pay *zakat* on their wealth, which is taken from the rich and given to the poor" (Al-Bukhāri, 1893, no. 1395; Muslim, 1955, no. 19). The Prophet *also* confirmed that giving *zakat* is one of the reasons a person can reach the rank of *as-Siddiqin* and martyrs. Amr ibn Murrah al-Juhani reported: A man from *Qudha'ah* came to the Messenger of Allah (peace and blessings of Allah be upon him) and said: "I have testified that there is no god but Allah and that you are the messenger of Allah, I have prayed the five daily prayers, I have fasted Ramadan, made *qiyamul lail* in it, and paid *zakat*." The Messenger of Allah (PBUH) replied: "Whoever dies while doing these things will be among the truthful and martyrs" (Hanbal, 2009). He also said: "Five things that if a person does with faith, he will enter Paradise; namely, whoever maintains the five daily prayers with their ablutions, bowing, prostration, and timing, performs the fast of Ramadan, *Hajj* to the House of Allah if able, pays *zakat* with conscience, and fulfils the mandate" (Abu Dawud, 2009, no. 429).

1.1.2. The Basis of Waqf

The word *waqf* is derived from the Arabic verb *waqafa*, which means "to stop." In other words, *waqf* literally means to hold, detain, or restrain. *Waqf* can also mean making an endowment of houses and keeping its gains in the way of God (Ma'luf, 2017). It means withholding, prevention, tranquillity, or silence in Arabic.

As a technical term, it refers to any property whose proceeds are devoted, for as long as it exists, to specific social services chosen for a particular purpose (Maghbub & Alhajam, 2018). The word *waqf* is an Arabic term which literally means to stop, to hold, confinement, or prohibition (Kahf, 2007b). Ahmed (2004) in his book mentioned that *waqf* is “a voluntary act of charity” and is under the same category as *Sadaqah*.

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He further defines the word *waqf* in its linguistic and technical meanings. Linguistically, *waqf* means "to stand still, hold still, and not let go."

Mohammad, Hamid, and Imane (2006) defined *waqf* technically as the protection of something by preventing it from becoming the property of a third person. Therefore, it is an irrevocable gift of corporeal property for the benefit of the donor's family or someone else or something, in perpetuity, as a charity promised and executed normally during the lifetime of the donor, which is not capable of being transferred, gifted, or transmitted thereafter.

Kahf (1998), on the other hand, gives the meaning of *waqf* as holding and preventing a *maal* (an asset) for the purpose of using the benefits to meet its philanthropic objectives. *Waqf* assets are required to be utilized strictly within the parameters set by the donor and cannot be diverted from their intended purpose (Kahf, 2003; Abul Hassan & Shahid, 2010). Consequently, it is understood that properties designated as *waqf* must possess enduring qualities, ensuring they provide continuous benefits to society and are not subject to deterioration or depletion.

1.1.2.1.Evidence from Quran and Sunnah

From the Quranic view, there is no specific mention of *waqf*, however, there are sanctions and encouragement to give alms. Among the verses that Allah (SWT) encourages giving charity and promises great rewards are as follows: "Those who spend their wealth (in Allah's cause) by night and day, in secret and public, they shall have their reward with their Lord. On them shall be no fear, nor shall they grieve" (Qur'an, 2:274). In another verse, it is stated that: "By no means shall you attain Al-Birr (piety, righteousness — meaning Allah's reward, i.e., paradise), unless you spend (in Allah's cause) of that which you love; and whatever of goods you spend, Allah knows it well" (Qur'an, 3:92).

In the subsequent verse, Allah (SWT) affirms that: "Verily those who give *Sadaqah* (i.e., *zakat* and alms), men and women, and lend a good loan, it shall be increased manifold (to their credit), and there shall be an honourable good reward (i.e., paradise)" (Qur'an, 57:18). The next verse reaffirms Allah's (SWT) statement, declaring that: "The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and knowing. Those who spend their wealth in the way of Allah and then do not

follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve” (Qur’an, 2:261–262).

By closely examining these Qur’anic verses, it is evident that Islam strongly encourages the sharing of wealth through donations and almsgiving. As a result, *waqf* stands out as a powerful tool for providing sustainable and ongoing benefits to beneficiaries, making it an ideal means of fulfilling this purpose.

The Prophet (PBUH) clearly stated the legitimacy of *waqf* in several Hadiths (Cizakca 1998). Narrated by Abu Hurairah, the Prophet (PBUH) said: “When a man dies, all his acts come to an end, except three; recurring charity (*Sadaqah jariyah*), knowledge (by which people benefit), or a pious offspring who prays for him” (Al-Tirmidhi 1967:660, cited in Ibrahim & Ibrahim, 2013; Mohd. Ali *et al.*, 2015). This *Hadith* establishes a definitive foundation for the legitimacy of *waqf*. The concept of recurrent charity, as mentioned in the *Hadith*, refers to the act of donating one’s possessions, property, or land for the benefit of others without expecting any return.

Such an act becomes a form of continuous *sadaqah* (charity), providing ongoing benefits to the recipients. In turn, the individual who engages in this form of charity is promised a reward from Allah, which will benefit them in the afterlife. The belief in the reward from Allah (SWT) in the afterlife greatly motivated Muslims to donate their assets, particularly land, for *waqf*. This strong faith in the *Hadith* inspired such fervour that nearly three-quarters of the land in Arabia and other regions were endowed as *waqf* properties.

Another *Hadith* of the Prophet that supports *waqf* is that concerning Umar Ibn Khatab when he went to the Prophet (PBUH) and said: “Oh Messenger of Allah! I got land in Khaiber, which is the most precious property I have ever had. What do you advise me to do with it?” The Prophet (PBUH) said, “If you want, you can make it *habs* (bequeath) it and give it as *Sadaqah* (charity), with the condition that it should not be sold, bought, given as a gift, or inherited” (Sahih Muslim Hadith: 4006; Sunan An-Nasa’i Hadith: 3681). Umar, complying with the advice of the Prophet (PBUH), gave it as a charity for the poor, relatives, slaves, wayfarers, and guests. However, there is no harm if the person in charge feeds himself or his friend from it for free, without profiting (cited in Babacan 2011; Kahf 2014).

1.2. Institutions of *Zakat* and *waqf* in Comoros

Being a country with a predominantly Muslim population, *zakat* and *waqf* play a significant role in Comorian society. This is due to the country's well-known diversity, which blends culture and religion. Given this, the institutions involved are as follows:

1.2.1. *Zakat* Institutions in Comoros

As of December 2024, two independent institutions responsible for the management of *zakat* operate in Comoros:

First, In December 2009, the Vice President established a government agency under the Ministry of Finance called the “Fonds Comorien du *Zakat*” (FCZ), which translates to the Comorian *Zakat* Fund. It was stated that the source of the fund can come from donations and various forms of aid, provided either by individuals, local authorities, or international donors. This commission is constituted by:

- A member of the Cabinet of the Minister of Finance
- A representative of the Arab Department (Ministry of Finance)
- A representative of the Ministry of External Relations
- A representative of the Ministry of Islamic Affairs

Their mission is to establish a strategic and action plan for the collection and distribution of *zakat* to beneficiaries; collect *zakat* within the national territory; develop bilateral relations with *zakat* institutions in the Arab-Muslim world; and train officials for the collection and management of *zakat* on the island. The funds collected must be deposited into the TR0046 “Fonds Comorien de *Zakat*” account, which is held at the central bank.

In January 2012, the Ministry of Finance officially launched the activities of the commission. In brief, the commission is under the Ministry of Finance, and its role is to raise awareness among the public about *zakat*, its collection, and distribution. Furthermore, they oversee all activities related to the *zakat* fund.

Secondly, there is another independent organization called Dar Al-*Zakat*, established in 2011. Initially focused on collecting and distributing *zakat* on the largest island, in 2021, the Mufti of the country authorized them to operate across all three islands. They collect *zakat* and distribute it through various events, targeting the needy based on priority.

1.2.2. *Waqf* Institutions in Comoros

As per December 2024, in Comoros, the institutions responsible for the collection and management of *waqf* are the Ministry of Islamic Affairs and the Kadis of the country. As a Muslim nation, there is an abundance of *waqf*, both land and cash *waqf*. The court recognizes *Shariah* as the governing law for *waqf* property for Muslims.

If anyone disposes of land or cash *waqf*, they approach the Kadi or those in charge in the Islamic Affairs Ministry with the aim of writing and administering the *waqf* more systematically and effectively. The Kadi has the authority to manage *waqf* properties and acts as a planning coordinator. They can also identify underutilized *waqf* assets and develop plans for their use, in coordination with the donor's conditions.

Waqf properties are often developed for communal purposes, such as building mosques, religious schools, and social welfare projects. Several land *waqf* properties have been registered with the Kadi in the country's largest city.

In some cases, *waqf* is kept within the family and managed by successive generations. However, the family may appoint someone more knowledgeable about *waqf* to manage it. Additionally, the Ministry of Islamic Affairs has the authority to record and manage both land and cash *waqf* when they come under its purview.

2. METHODOLOGY

This study adopts a qualitative research design, relying on expertise, assessment and analysis from experts of *zakat* and *waqf* as well as the *Kadi*, who serve as both a religious authority and an institutional actor. These participants were selected because of their direct involvement in the management, interpretation, and practice of *zakat* and *waqf* in Comoros, which places them to provide informed and context-specific perspectives. Their contributions enrich the findings by highlighting the dynamics that shape the implementation of these instruments, thereby strengthening the validity and depth of the study's results.

2.1. Research design

This research adopts a qualitative research design, using three focus groups with *zakat* and *waqf* experts and a semi-structured interview with the kadi of the biggest city in the Comoros. This method aligns with the objective of the research, which aims to deeply assess the implementation of *zakat* and *waqf* in Comoros.

Table 1: Summary of the research design

Research Objective	Method	Instruments	Participants
To assess the implementation of <i>zakat</i> and <i>waqf</i> in Comoros.	Qualitative	<ul style="list-style-type: none"> • Three focus groups with <i>zakat</i> and <i>waqf</i> experts • A semi-structured interview with the Kadi 	<ul style="list-style-type: none"> • Two members from the Arab department in the Ministry of Finance • Two members from the Islamic Affairs division • Two members from Dar-al-Zakat (including the director) • Kadi of the largest city in Comoros

Three focus groups were conducted, each comprising two participants. This number was chosen to balance diversity of opinion while maintaining effective group dynamics for discussion. The participants were experts in *zakat* and *waqf* in Comoros, ensuring a deep understanding of the topics. The first focus group involved the researcher and two members of the Arab department in the Ministry of Finance (*zakat* institution). The second focus group involved the researcher and two members of the Islamic Affairs Department (*waqf* institution). The final focus group involved the researcher and two members of Dar al-Zakat, including the director (*zakat* institution).

The semi-structured interview was conducted between the researcher and the Kadi, a religious authority with deep knowledge of Islamic legal principles, specifically *waqf* in Comoros and its application. His knowledge and experience were valuable for understanding the existing *waqf* system, its implementation, and its contribution to female entrepreneurs.

2.2. Data Collection Procedures

Focus groups and the semi-structured interview involved several steps, including:

- Identifying and selecting participants: Participants were identified through professional networks and organizations involved in *zakat* and *waqf*. Invitations were extended through informal channels, with follow-up calls made.
- During the focus group discussions, the discussions were facilitated: Each focus group was facilitated by the researcher as the moderator, guiding the discussion, ensuring all participants had the chance to contribute, and maintaining focus on the research objectives. Sessions lasted approximately 30 to 60 minutes.
- Lastly, recording, and transcribing data: Phone audio recordings were made with participant consent, and the transcripts were transcribed into English prior to data analysis.

2.3. Data Analysis

The data collected through structured interviews were analyzed using thematic analysis which allows to systematically analyze respondents' answers, making it easier to identify common themes and patterns that provide a deeper understanding of the subject matter (Jalal & Abdullah, 2024). It was supported by ATLAS.ti qualitative data analysis software. After the audio recordings were transcribed into English, the transcripts were imported into ATLAS.ti for systematic coding and organization, organizing and identifying of themes. The steps are as follows:

- Data Preparation – Importing transcripts.
- Coding – Identifying ideas, concepts, themes.
- Categorizing – Grouping codes into meaningful patterns
- Theme Development – Synthesizing into broader findings.
- Interpretation & Conclusion – Aligning insights with objectives.

3. RESULTS AND DISCUSSIONS

3.1. Awareness of *Zakat* Among Comorians

To understand the level of application of *zakat* in Comoros, its awareness emerged as a subtheme. This subtheme explains the extent of understanding and knowledge about *zakat* among Comorians. Experts in the focus groups explained the role of awareness in ensuring *zakat* fulfills its purpose.

The discussions revealed that, even though *zakat* is widely recognized as a religious obligation in Comoros, there are different levels of understanding regarding its calculation methods. For instance, one participant noted,

“...We calculate for them, and some calculate for themselves. We have a document in which the rate of Gold, silver and money is clearly stated...”.

This statement implies that some have knowledge of the principals and calculation of *zakat*, and some do not, that is why they need external assistance. This may also imply that some individuals need an educational initiative to address this gap.

In addition to that, they mentioned the influence, and initiatives for the awareness of *zakat*, interviewees from Dar-al-*zakat* stated that:

“...we approached media for awareness, we went also to small villages to approach people, the government itself help in their way by telling people about the contribution of *zakat*...”.

“...if I may add, approaching the media is the most efficient way. It is because it reaches as many people as we target them”.

“At the same time, mostly we have to organize events to remind them about *Zakat*”.

The above narratives show the different approaches to raising awareness in Comoros, emphasizing the importance of using various channels, including media outreach, direct community engagement, and government support. It further demonstrates the recognition of both urban and rural populations in the awareness campaign. The efficiency of using

media within the local context was reinforced during the focus group, reflecting the modern context where communication can reach as many Comorians as possible. Organizing events is also one of the common ways to reach people in a small country like Comoros. In other words, gatherings are one of the crucial ways to strengthen the sense of community and provide opportunities for education, clarification, and motivation about *zakat*.

Furthermore, in understanding the awareness of *zakat* in Comoros, experts were asked based on their knowledge the level of awareness amongst Comorian. Their opinions converge to the fact that Comorians are aware of the existence of *zakat* and *waqf*, but they are not aware to its contribution to boosting entrepreneurship. Further, all of the experts confirmed that in Comoros, *zakat* and *waqf* are at the embryonal stage when it comes to its capacity to contribute to economic growth particularly entrepreneurship. In their statements they confirmed that:

“I do believe that Comorians are aware of the concept of *Zakat* and its significant in the sense that they know it is something that helps the poor in the country. However, not to the extent of your research I do not think Comorians are aware that *zakat* money can help them even more if we focus on the financing side”.

This indicates that Comorians are generally aware of *zakat* as a tool for supporting the poor. However, the interviewee confirmed the gap in deeper awareness regarding the potential of *zakat* as a financing tool. This suggests that while *zakat* is known and valued for its charitable role in Comoros, its capacity to contribute to socio-economic development remains underexplored.

In brief, the awareness of *zakat* in Comoros highlights the varying levels of understanding among Comorians. To address this, institutions of *zakat*, particularly Dar-al-*zakat*, organize different events and approaches to remedy this gap. Lastly, while there is awareness of *zakat* in the country, there remains a gap in understanding its potential as a financing tool.

3.2. Awareness of *Waqf* Among Comorians

Awareness here refers to the level of knowledge about *waqf* among Comorians. During the focus groups and the semi-structured interview with

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the Kadi, the findings reveal varying levels of awareness. There is an understanding of the basic purpose of *waqf*; however, a deeper understanding of its potential as a financing tool is limited.

Firstly, the discussion with the Kadi revealed that Comorians are broadly aware of the concept of *waqf*. Indeed, *waqf* is recognized in the country as a charitable endowment, supporting community and welfare projects such as mosques and schools. The Kadi stated that:

“... We are fortunate enough to be a Muslim country that, so the awareness exists...”.

This basic awareness shows the strong culture and religious connections among the population; it is because of the shared traditions and values that guide Comorians. Religious teachings and cultural practices are within the social norms; it further gives a sense of unity among the people.

However, despite this foundation, some experts emphasized the need for greater awareness to develop people’s understanding of *waqf*. It was noted during the focus group that people still need to better understand the operations of *waqf* and its socio-economic benefits. When asked whether awareness of *waqf* is needed among Comorians, one expert stated that:

“... yes definitely, it is because first people need to understand that this is something that Muslim will benefit from and besides that, people need transparency in this kind of program. They especially need to understand that this is something that will help eradicate poverty....”.

The statement emphasizes the importance of deepening awareness of *waqf*, particularly in terms of understanding and transparency. Comorians need to recognize that *waqf* has the potential to contribute to the Muslim community and help address poverty. According to experts, this will build trust and encourage participation, thereby enabling *waqf* to serve as a tool for social and economic development.

Finally, the focus groups revealed that while Comorians are familiar with the basic definitions of *waqf*, they are not aware of its potential as a financing tool for socio-economic development, particularly in financing entrepreneurship. Experts noted that:

“I think they are not. I think Comorians just rely on the basics which mean giving *Awqaf* for Muslims to benefit from them, a very basic definition and purpose of *waqf*. People give land and money *Awqaf* for others to benefit from them...”

“...So, yes, I think people are aware of that. However, the significant in term financing I do not think they are aware of that. For now, *Waqf* is managed in the normal and basic way but no investment or anything else...”

The above narrations stress on a limited understanding and awareness of *waqf* among Comorians. IA2 confirmed that the current perception of *waqf* is at its basic functions including providing land or money that benefit the society without any deeper consideration of its socio-development potential.

Similarly, the kadi highlight that while people are aware of *waqf* in its basic form, they lack awareness of its potential as a significant financial tool. This means that *waqf* in Comoros is managed traditionally, without considering its capacity for investment or sustainable development.

In brief, awareness of *waqf* in Comoros comprises of a basic knowledge and a considerable gap in deeper understanding and its potential to contribute to socio-economic development. This implies that there is the need to educate people about a deeper understanding of *waqf* and its potential.

3.3. Existence of Zakat Institutions in Comoros

This section aims to determine whether formal institutions are established in Comoros to administer and manage the collection and distribution of *zakat*. This will help assess their role and contribution. During the focus group discussions with experts, the questions were asked specifically regarding their area of expertise, as their fields of specialization differ. Respondents had various approaches to answering the interview questions.

When the researcher asked how the *zakat* system/institutions in Comoros operate, one of the experts stated that:

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“There is an agency that was created in the ministry of finance comprise of, a member of the Cabinet of the Minister of Finance, a representative of the Arab department (Ministry of finance), a representative of the Ministry of External Relations, and a representative of the Ministry of Islamic Affairs. The purpose of this committee is the collection and distribution of *zakat* to the beneficiaries...”

He continued by saying that:

“...The funds collected must be paid into account TR0046 “Fonds Comorien de *zakat*” opened at the central bank. Besides that, there is Dar Al-*Zakat* that is also in charge of collecting and distributing *Zakat*...”

“First, Dar al *Zakat* started operating only in NGAZIDJA (big Island) and lately, the Mufti of the country said that we cannot operate only for the big island, but we need to expand our operations to the other islands”.

Experts explained the institutions and mechanisms in place for managing *zakat* in Comoros. According to experts, an agency within the Ministry of Finance has been established to oversee the collection and distribution of *zakat*. This agency comprises representatives from key governmental departments: the Cabinet of the Minister of Finance, the Arab Department within the Ministry of Finance, the Ministry of External Relations, and the Ministry of Islamic Affairs. This structure ensures transparency and alignment with both national governance and Islamic principles.

Furthermore, the main role of the agency is to collect funds from TR0046 “Fonds Comorien de *Zakat*,” which is held at the central bank. The purpose of the account is to save the *zakat* funds, ensuring they are managed responsibly and available for distribution to eligible beneficiaries.

In addition to this formal mechanism, Dar Al-*Zakat* is the second institution responsible for the collection and distribution of *zakat* in Comoros. The institution is directly engaged with Comorians to enhance accessibility and awareness of *zakat*, ensuring the needs of *zakat* recipients are fulfilled.

In short, the agency within the Ministry of Finance and Dar Al-Zakat are the two institutions responsible for awareness, collection, and distribution of *zakat* in Comoros. While Dar Al-Zakat collects *zakat* manually, the Ministry of Finance deposits it in an account at the central bank of Comoros.

3.4. Existence of *Waqf* Institution in Comoros

Similarly, in understanding *waqf* in Comoros, it is important to know whether there are formal institutions dedicated to managing *waqf* assets. This includes identifying the scope of their activities and the extent of their presence across the country. The management of *waqf* in Comoros is a shared responsibility between the Islamic Affairs Division and the Kadi of each region, as stated during the focus group. They receive, record, and oversee *waqf* money or properties. Below are quotations illustrating experts' perspectives:

"...First, us (Islamic affairs Division) if we are involved, we are responsible for receiving Awqaf, secondly *Kadis* are mainly responsible for that..."

"...It is stated in our law documents that *waqf* is one of our missions as Islamic affairs division..."

"...legally the system is that *Kadis* and the Islamic department divisions are in charge..."

"...Legally, as *Kadi* I have the right to manage those Awqaf only if they approach me. Besides that, the Islamic affairs division also it is one of their purposes, managing Awqaf..."

"Besides that, some people come to me and write a *waqf* statement for their valuable property, it just there is not a real management for those property"

"Recently in January, a law was enacted in which *Kadi* will be managing all Awqaf. The law has already passed but has not been implemented yet..."

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The above statements underline the responsibility of the Kadi and the Islamic Affairs Division in the management of *waqf* in Comoros. Both are legally entitled to oversee *waqf*, as stated by all experts during the discussions. This responsibility involves receiving, recording, and sometimes managing *waqf* within the country. For the Kadi, it is also a more direct role, particularly when people approach him to formalize *waqf* declarations, as noted in kadi's statements.

The kadi mentioned a recent legislation that grants exclusive authority to him on the management of *waqf*, although it has not yet taken effect. Until this law takes effect, the shared responsibilities for *waqf* management will remain between the Kadi and the Islamic Affairs Division.

Additionally, there is an exception where Comorians can appoint themselves or other individuals to manage their *waqf* properties. This provides a more personalized approach in addition to the roles of the Kadi and the Islamic Affairs Division. The Kadi stated that:

“...No, only citizens appoint themselves, for instance, someone who had property and give it for *waqf* and said any income generating from my property will be used for any mosque expenses...”

This statement illustrates a scenario where Comorians can independently establish and manage *waqf* or even appoint themselves within their community to manage it, particularly when the *waqf* involves a Masjid, as stated by KD. In other words, this provides a formal way of managing *waqf* in the country, in addition to the official roles of the Kadi or the Islamic Affairs Division.

4. CONCLUSION AND RECOMMENDATIONS

This qualitative study confirms that although *zakat* and *waqf* are deeply rooted in the social and religious fabric of Comoros, their potential as structured mechanisms for socio-economic development remains underutilized. Existing practices are largely consumptive in nature, providing immediate consumption rather than long-term and sustainable livelihoods. Institutional responsibilities are divided among government agencies, Dar al-Zakat, the Ministry of Finance, Islamic Affairs, and the Kadis.

While supportive religious norms and the presence of development partners such as the Islamic Development Bank and ITFC provide a favourable environment, the absence of Islamic financial institutions, weak governance frameworks, and a lack of management that impact the economic transformative potential of *zakat* and *waqf*.

It can therefore be suggested that, first a comprehensive approach that begins with the development of a National Islamic Social Finance Strategy, aligning *zakat* and *waqf* with broader national priorities in poverty alleviation and human capital development.

There is the need to shift from a consumptive to a productive use of *zakat* and *waqf* resources. For instance, a portion of *zakat* should be allocated to initiatives that directly support microenterprises through start-up. *Waqf* on the other hand, requires the introduction of innovative instruments such as cash-waqf certificates, supported by professional management units that can redevelop assets and ensure that revenues are channelled toward education, healthcare, and entrepreneurship.

These measures can enable Comoros to unlock the full potential of *zakat* and *waqf* as tools for inclusive development. Rather than being confined to short-term relief, these instruments can evolve into sustainable systems of empowerment that reduce poverty, foster resilience, and strengthen the role of women in the national economy, thereby contributing decisively to the country's long-term development.

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