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A quantitative analysis of the impact zakat on alleviating unemployment in Algeria (2000-2023)

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Abstract This study investigates the impact of zakat on the unemployment rate in Algeria over the period 2000–2023. It aims to clarify the conceptual framework surrounding zakat and unemployment while empirically assessing the effect of zakat revenues on unemployment levels in the Algerian economy. Using the Ordinary Least Squares (OLS) estimation method, the findings confirm the validity and robustness of the econometric model from both statistical and economic perspectives. The results reveal a significant negative and inverse relationship between zakat revenues and the unemployment rate in Algeria, suggesting that effective zakat management can serve as an important tool for reducing unemployment and promoting inclusive economic growth.

Keywords:
Zakat;
Unemployment rate;
OLS estimation.

JEL Classification Codes: C5, C51, E24،J64

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1. Introduction

Similar to many developing economies, Algeria continues to grapple with persistently high unemployment rates, representing one of the most pressing socio-economic challenges worldwide. The problem is particularly acute in countries where rapid population growth coincides with a limited capacity of the labour market to absorb new entrants. As a hydrocarbon-dependent economy, Algeria's structural reliance on oil and gas revenues has historically constrained job creation, leading to sustained unemployment levels and deepening social and economic imbalances over the past two decades.

Within this context, zakat as both a spiritual obligation and an economic instrument plays a crucial socio-economic role in Islamic societies. It serves as a divinely mandated mechanism for wealth redistribution, aiming to promote social justice, poverty alleviation, and employment generation. Beyond its religious dimension, zakat functions as a fiscal policy tool that fosters inclusive growth and equitable income distribution.

Accordingly, this study seeks to analyze and quantify the impact of zakat revenues on unemployment reduction in Algeria during the period 2000–2023.

The central research question is formulated as follows:

To what extent has zakat revenue contributed to reducing unemployment in Algeria between 2000 and 2023?

From this main question, the following sub-questions emerge:

- What is the theoretical and empirical relationship between zakat and unemployment?
- How can zakat serve as a policy mechanism for employment creation and income redistribution?

The study tests the following main hypothesis:

Zakat revenue exerts a negative and statistically significant effect on the unemployment rate in Algeria during the period 2000–2023.

Significance of the Study

- The significance of this research lies in bridging the gap between Islamic economic principles and contemporary policy challenges.
- From a theoretical perspective, the study enriches the literature on Islamic fiscal instruments by empirically assessing the macroeconomic implications of zakat on unemployment.
- From a practical perspective, it provides policy-relevant insights that may assist decision-makers in enhancing zakat collection, management, and allocation mechanisms to maximize their developmental and employment impact.
- Ultimately, the study underscores zakat's role as a sustainable instrument for socio-economic stability and inclusive growth.

Objectives of the Study

Given the study's importance, its primary objectives are to:

- Clarify and analyze the conceptual and theoretical relationship between zakat and unemployment;
- Examine the role of zakat in mitigating unemployment in Algeria;
- Develop and estimate an econometric model to measure the impact of zakat revenue on the unemployment rate in Algeria during the period 2000–2023.

Description of the Study Data

- The research utilizes annual time series data for the period 2000–2023, obtained from official and reliable sources, namely the World Bank (2024) and the Algerian Ministry of Religious Affairs and Endowments.

- To ensure data consistency, missing values were estimated using the three-year moving average (MA3) method, thereby preserving data continuity and avoiding structural breaks that could bias estimation results. Consequently, the dataset comprises 23 annual observations suitable for time series econometric analysis.

Research Methodology

Consistent with the study's objectives, a deductive quantitative approach was adopted, combining descriptive analysis with econometric modeling.

The descriptive method was used to synthesize the theoretical and conceptual foundations of zakat and unemployment, while the quantitative analysis employed the Ordinary Least Squares (OLS) estimation technique using EViews 10 software, with a 5% significance level to validate the study's hypotheses.

The econometric analysis incorporated several diagnostic tests, including:

- Student's t-test for the statistical significance of coefficients;
- F-test for the overall significance of the model;
- Durbin–Watson test for autocorrelation;
- Coefficient of determination (R^2) to assess explanatory power.

Structure of the Paper

The paper is structured into two main sections:

1. Theoretical and conceptual framework of zakat and unemployment;
2. Empirical assessment of the impact of zakat revenues on unemployment in Algeria during the period 2000–2023.

2. Conceptual framework of zakat and unemployment

Zakat is one of the fundamental instruments for wealth and income redistribution in Islamic societies. Islam recognizes natural differences in wealth, without condemning the rich or blaming the poor, while emphasizing honest work, lawful earning, and responsible ownership of wealth and assets. The Qur'an explicitly defines the categories of zakat recipients:

"Alms are only for the poor, the needy, those employed to administer them, those whose hearts are to be reconciled, for freeing captives, for those in debt, in the cause of Allah, and for the wayfarer. It is a duty prescribed by Allah. Allah is All-Knowing, All-Wise." (Surah At-Tawbah, 9:60)

Leaving the allocation of zakat to individual discretion can lead to inconsistent distribution methods and disputes regarding rightful beneficiaries. Despite its religious and social importance, zakat faces practical challenges in effective distribution. Research by (EL-Gamel, 2018) emphasizes that low awareness among beneficiaries and the absence of formal mechanisms to identify eligible recipients may limit zakat's potential impact on poverty alleviation and unemployment. Therefore, enhancing distribution mechanisms and strengthening collaboration between zakat institutions and governmental authorities is essential to maximize social and economic benefits.

2.1 Definition of Zakat

a. Linguistic Definition

The Arabic root conveys meanings of growth, increase, purification, blessing, and moral rectitude. Zakat thus represents both spiritual and material purification. (Al-Athir, 1979) The Qur'an states:

"Take from their wealth a charity by which you purify them and cause them increase." (Surah At-Tawbah, 9:103)

b. Legal Definition

Zakat is a religious obligation that involves allocating a specified portion of wealth to eligible beneficiaries under defined conditions and at prescribed times. It is levied on wealth once it reaches the minimum threshold (nisab). (Al-Qahtani, 2010) The Qur'an emphasizes the blessing and growth associated with zakat:

"And whatever you spend of anything [in Allah's cause], He will replace it." (Surah Saba, 34:39)

c. Technical (Terminological) Definition

Technically, zakat is the act of allocating a specific portion of wealth—after reaching the nisab and completing a lunar year (hawl)—to its rightful recipients.

2.2 Types of Zakat

Zakat is classified into two main categories:

a. Zakat al-Fitr (Obligatory alms on persons)

- A fixed quantity of food or its monetary equivalent, given before the Eid al-Fitr prayer for each eligible Muslim.
- Prescribed for all Muslims to purify the fasting person from indecent speech and behavior.

b. Zakat al-Mal (Zakat on wealth)

Obligatory on a sane, adult, free Muslim, and includes: (Kahf, 2004) (Iqbal & Mirakhor, A., 2011)

- Livestock (An'am): camels, cattle, sheep, goats, following Shari'a rules.
- Agricultural produce: crops and fruits reaching the nisab.

- Commercial goods (trade inventory): goods held for business purposes.
- Cash and savings: money, bank deposits, and liquid assets.
- Industrial or manufactured goods: industrial products or assets used in production.

2.3 Definition of Unemployment

Unemployment refers to the situation in which an individual is able, willing, and actively seeking employment at prevailing wages but cannot find a job (Sami, 2005) It also reflects the underutilization of labor resources and indicates a failure to achieve full employment in society. (David, 1999)

2.4 Types of Unemployment

a. Hidden (Disguised) Unemployment:

Occurs when the labor force exceeds production needs, resulting in zero or marginal productivity of the excess workforce (Jali, 1998)

b. Open Unemployment:

Refers to individuals willing and able to work but lacking opportunities (Kasser & Shawqi, A., 2000) It includes :

c. Involuntary:

seeking work at offered wages but unable to find employment (Tawfiq, 2002)

d. Voluntary:

refusing available jobs in expectation of better positions or wages.

e. Seasonal Unemployment:

Related to production activities restricted to specific seasons, such as agriculture or tourism.

f. Structural Unemployment:

Results from structural changes in the economy, creating a mismatch between job opportunities and workers' qualifications or skills. Causes include:

- Changes in product demand
- Technological innovations
- Shifts in labor markets
- Relocation of industries

Example: The introduction of robotics in the automotive industry replaced many production-line workers, causing structural unemployment (Ramzi, 1997)

g. Cyclical Unemployment:

Linked to fluctuations in economic activity, typically in cycles of 3–10 years. The phases include :

- Expansion (Boom): employment rises to a peak
- Contraction (Recession): economic activity and employment decline, leading to cyclical unemployment (Abdelkader, 2003)

2.5 Role of Zakat in Alleviating Unemployment

Zakat serves as a socio-economic tool that can mitigate unemployment by redistributing wealth to empower the underprivileged. Beyond its spiritual obligation, zakat:

- Enhances social justice
- Reduces poverty and income inequality
- Provides resources for microfinance and entrepreneurship initiatives, creating new job opportunities (Ahmed, 2000)

The Islamic Development Bank (IsDB, 2019) reports that properly managed zakat funds can generate self-employment opportunities, especially in small-scale enterprises. Structured zakat systems in countries like Malaysia and Indonesia have shown measurable reductions in unemployment and poverty (Iqbal & Mirakhor, A., 2011)

Hence, zakat contributes not only to social welfare but also to sustainable economic development and workforce inclusion.

3. Empirical assessment of zakat's impact on the unemployment rate in Algeria (2000–2023).

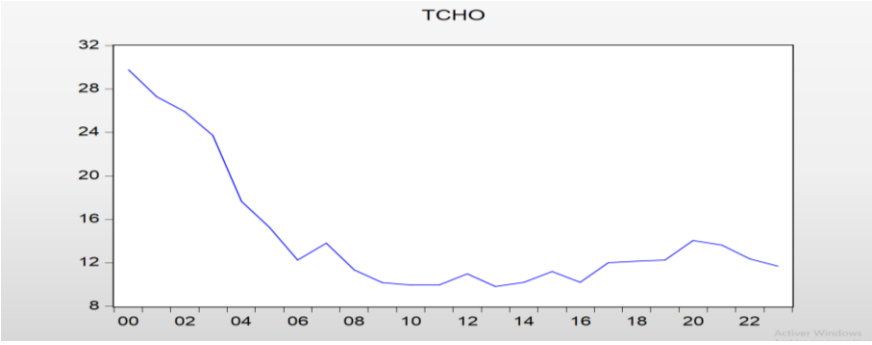
To measure this impact, the study proceeds through several stages as follows:

3.1 Identification of Study Variables

To examine the effect of zakat on the unemployment rate in Algeria during the period 2000–2023, the unemployment rate (TCHO) was adopted as the dependent variable. This choice is based on previous studies and the availability of relevant statistical data. The independent variable, representing zakat revenue (PZ), was selected based on prior research, the availability of data, its importance, and its actual context in Algeria.

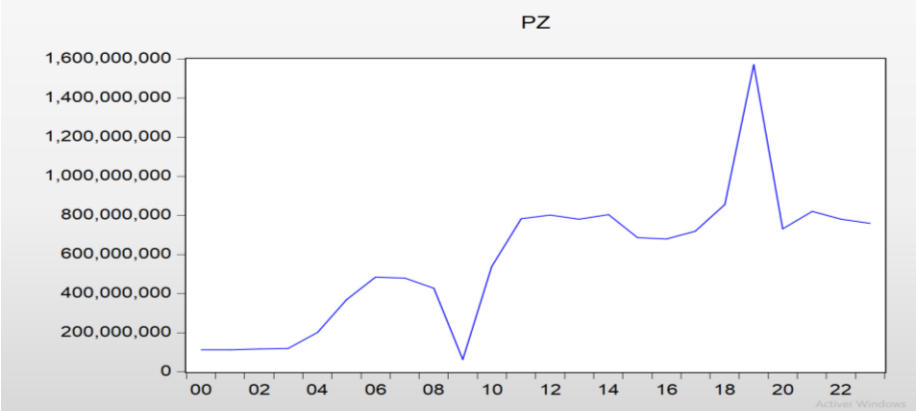
The following figures represent the time series for each variable in the study model:

Figure 01: Unemployment Rate during the Period 2000–2023



Source: Prepared by the researchers based on outputs from EViews 10 software.

Figure 02: Zakat Revenue during the Period 2000–2023



Source: Prepared by the researchers based on outputs from EViews 10 software.

From the above plots, it is evident that the time series for both the unemployment rate (TCHO) and zakat revenue (PZ) are non-stationary and exhibit a clear trend component.

3.2 Estimation of the Regression Model

Regression analysis is used as a statistical tool to explain variations in a dependent variable (Y) as a function of changes in one or more independent (explanatory) variables (X_1, X_2, X_3,…, X_n) according to the following general equation: Y= f(X1,X2,X3,...,XN)

Where:

Y: Dependent variable
X: Independent (explanatory) variable(s)

In this study, the simple linear regression model is specified as follows:

$$TCHO_t = \hat{a}_0 + \hat{a}_1 PZ_t + \varepsilon_t$$

Model Estimation:

To estimate the regression parameters, the Ordinary Least Squares (OLS) method is employed. By inputting the data into EViews 10, the following estimation results were obtained (see Appendix 01).

Table 01 : Model Estimation

Variable	Coefficient	Prob	R^2	Adjusted R^2	F-statistic	Prob(F-statistic)	DW
C	20.56	0.0000	0.3871	0.3592	13.89	0.001169	0.4743
XP	-1.06	0.0012					

Source: Prepared by the authors based on EVIEWS10 outputs.

Based on the previous table, the estimated multiple regression model can be expressed by the following equation:

$$\mathbf{TCHO = 20.5631794099 - 1.05889364276e\text{-}08*PZ} + \boldsymbol{\varepsilon_t}$$

To assess the adequacy of the model and the equation, we proceed in three stages based on the previous table and the EViews outputs as follows:

3.2.1 Statistical Evaluation of the Model:

Based on the EViews output and the results shown in Table 01, the regression model can be statistically evaluated as follows:

a. Significance of the Coefficient (Student's t-test)

From Table 01, the probability value (p-value) for the variable Zakat revenue (XP) is 0.0012, which is lower than the 5% significance level. Therefore, we reject the null hypothesis (H_0) stating that the coefficient is not statistically significant. This means that Zakat revenue has a significant and negative effect on the unemployment rate (TCHO) in Algeria during the period 2000–2023. Consequently, an increase in Zakat revenues contributes to a reduction in the unemployment rate.

b. Overall Significance of the Model (Fisher's F-test)

The F-statistic value = 13.89 with a probability value of 0.001169, which is also less than the 5% significance threshold. Consequently, we reject the null hypothesis (H_0) stating that all the regression coefficients are simultaneously equal to zero. This confirms that the model, as a whole, is statistically significant, and that the explanatory variable (Zakat revenue) contributes meaningfully to explaining variations in the unemployment rate in Algeria.

c. Coefficient of Determination (R^2)

The coefficient of determination (R^2) measures how well the independent variable explains the variation in the dependent

variable. The obtained value $R^2 = 0.3871$ indicates that about 38.7% of the changes in the unemployment rate are explained by variations in Zakat revenue. This suggests that while Zakat plays a noticeable role in reducing unemployment, other economic and social factors still account for the remaining unexplained variation.

d. Adjusted Coefficient of Determination (Adjusted R^2)

The adjusted $R^2 = 0.3592$ corrects for the number of observations and independent variables in the model. Its value being close to R^2 confirms the stability and reliability of the regression results. This means that the model has a moderate explanatory power, and that the inclusion of Zakat as an explanatory variable significantly contributes to understanding the unemployment dynamics in Algeria.

3.2.2 Econometric Evaluation of the Model

The econometric evaluation of the model was conducted in several stages, based on the EViews 10 output and the complementary appendices (02–03–04) related to the second model.

a. Durbin–Watson Test:

From the EViews output and Table 01, the Durbin–Watson statistic was found to be 0.47, which lies within the autocorrelation zone, indicating the presence of positive autocorrelation among the residuals.

This suggests that the residuals are not fully independent, meaning that the model may suffer from autocorrelation. However, this result will be further verified through the subsequent diagnostic tests.

Table 02 : Model Diagnostic Tests

Test	Null and Alternative Hypotheses	Calculated Value	Decision
Normality Test	H_0: Residuals are normally distributed H_1: Residuals are not normally distributed	J–B = 1.37Prob(J–B) = 0.50 > 0.05	Fail to reject H_0 → Residuals follow a normal distribution
Autocorrelation Test (LM Test)	H_0: No autocorrelation H_1: Autocorrelation exists	Prob = 0.0705 > 0.05	Fail to reject H_0 → No autocorrelation detected
Heteroskedasticity Test	H_0: Homoskedasticity (no heteroskedasticity) H_1: Heteroskedasticity exists	Prob(Chi-square) = 0.09 > 0.05	Fail to reject H_0 → No heteroskedasticity present

Source: Prepared by the authors based on EVIEWS10 outputs.

b. Normality Test of Residuals

According to the results presented in Table 02 and Appendix 03:

- The Skewness test shows a probability value (Prob Chi-square = 0.57 > 0.05), leading to accepting the null hypothesis (H_0) that the residuals are symmetric.

- The Kurtosis test yields a probability value (Prob Chi-square = 3.21 > 0.05), confirming that the residuals have a normal kurtosis level.
- Finally, the Jarque–Bera test presents a value of Prob Chi-square = 0.503 > 0.05, supporting the null hypothesis (H_0) that the residuals are normally distributed.

Overall conclusion: The residuals are symmetric, have normal kurtosis, and follow a normal distribution indicating that the model satisfies the assumption of normality.

c. Autocorrelation Test of Residuals (Serial Correlation LM Test)

To confirm the absence of autocorrelation, the Breusch–Godfrey Serial Correlation LM Test was conducted.

- The null hypothesis (H_0) assumes no serial correlation, while the alternative (H_1) assumes its presence.
- Since Prob (Chi-square) = 0.0705 > 0.05, we accept H_0, concluding that there is no serial correlation among the residuals.
- This result indicates that the model's residuals are independent, which supports the reliability of the regression model.

d. Heteroskedasticity Test

The test evaluates whether the variance of residuals is constant.

- The null hypothesis (H_0) assumes homoskedasticity, while the alternative (H_1) assumes heteroskedasticity. From the results in Table 02 and Appendix 04, the probability value is Prob (Chi-square) = 0.0915 > 0.05, leading to the acceptance of H_0.

Hence, there is no heteroskedasticity, meaning the variance of residuals is constant another favourable indicator for the model's accuracy.

e. Overall Conclusion

Based on the results of all diagnostic tests, it can be concluded that:

- The model satisfies the assumptions of normality, independence, and homoskedasticity.
- The estimated coefficients are therefore efficient, unbiased, and reliable.

Consequently, the model is considered econometrically valid, and we can proceed to the third and final stage of the empirical analysis.

3.2.3 Economic Evaluation of the Model

Based on the estimated regression model, the long-run equilibrium relationship for the unemployment rate (TCHO) can be expressed as:

TCHO = 20.5631794099 - 1.05889364276e-08*PZ

The estimated coefficient of the zakat variable (PZ) is negative (-1.05×10^{-8}), indicating an inverse relationship between zakat revenues and the unemployment rate in Algeria during the period 2000–2023. This means that for every one-unit decrease in zakat revenues, the unemployment rate increases by approximately 1.05 units.

Although this result appears contrary to theoretical expectations, which generally posit that zakat should help reduce

unemployment by supporting the poor and creating productive opportunities, the negative and significant relationship can be explained by the nature of zakat allocation in Algeria. In practice, zakat funds are often directed toward immediate consumption such as meeting the basic needs of beneficiaries—rather than being channelled into productive investments or income-generating projects that could create sustainable employment.

Therefore, the findings suggest that zakat in Algeria does not directly contribute to reducing unemployment; instead, it may unintentionally reinforce dependency by increasing consumption without addressing structural employment challenges.

In light of these results, the study accepts the main hypothesis stating that "**zakat revenues have a significant negative effect on the unemployment rate in Algeria during the period 2000–2023.**" This confirms the existence of a statistically significant negative causal relationship between zakat collection and unemployment in the Algerian context.

4. CONCLUSION

The econometric analysis conducted in this study reveals that zakat revenues exert a negative and statistically significant impact on the unemployment rate in Algeria during the period 2000–2023. This finding indicates that the increase in zakat collection has not effectively contributed to reducing unemployment; rather, it appears to be associated with a rise in unemployment levels.

The negative relationship can be attributed to inefficiencies in zakat management and distribution mechanisms, as a substantial portion of collected funds is directed toward short-term consumption rather than productive investment. Consequently, zakat resources fail to stimulate job creation or support sustainable

economic growth. Furthermore, the absence of coordinated strategies linking zakat institutions with employment and development programs limits the role of zakat as an instrument of social and economic empowerment.

Therefore, the study confirms that the relationship between zakat revenues and unemployment in Algeria is inverse and statistically significant, suggesting that zakat has not yet been effectively integrated into national employment and development strategies.

Recommandations :

- Enhance zakat distribution efficiency: Allocate funds to productive sectors generating sustainable employment.
- Support SMEs: Direct zakat revenues to finance small and medium enterprises creating jobs, especially for youth and women.
- Strengthen public-private partnerships: Collaborate with zakat institutions, government, and the private sector for development projects.
- Integrate vocational training: Link beneficiaries with technical programs to improve employability.
- Implement monitoring and evaluation systems: Assess the socioeconomic impact of zakat programs to ensure transparency and policy effectiveness.

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6. Appendices

Appendix 01: Estimation of the Simple Linear Regression Model

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	20.56318	1.897410	10.83750	0.0000
PZ	-1.06E-08	2.84E-09	-3.727819	0.0012

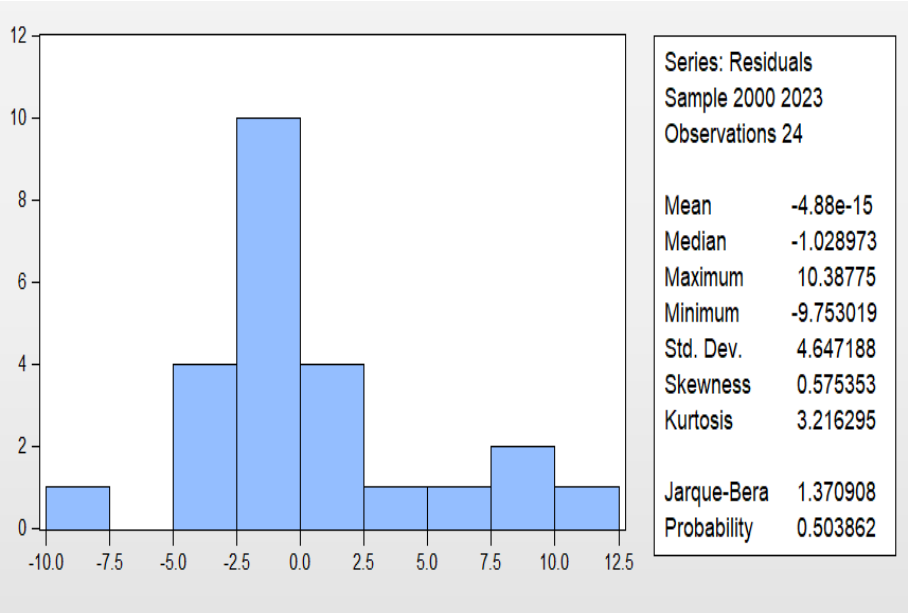
R-squared	0.387129	Mean dependent var	14.48396
Adjusted R-squared	0.359271	S.D. dependent var	5.936163
S.E. of regression	4.751633	Akaike info criterion	6.034509
Sum squared resid	496.7163	Schwarz criterion	6.132680
Log likelihood	-70.41411	Hannan-Quinn criter.	6.060554
F-statistic	13.89664	Durbin-Watson stat	0.474346
Prob(F-statistic)	0.001169		

Appendix 02: Autocorrelation Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-1.215339	1.810061	-0.671435	0.5115
PZ	2.05E-09	2.88E-09	0.712139	0.4866
RESID(-1)	0.674197	0.241795	2.788302	0.0132
RESID(-2)	0.101667	0.290965	0.349412	0.7313
RESID(-3)	-0.110467	0.291724	-0.378671	0.7099
RESID(-4)	-0.074820	0.301558	-0.248112	0.8072
RESID(-5)	0.202194	0.360618	0.560689	0.5828
RESID(-6)	-0.192010	0.303466	-0.632725	0.5359

R-squared	0.485066	Mean dependent var	-4.88E-15
Adjusted R-squared	0.259783	S.D. dependent var	4.647188
S.E. of regression	3.998250	Akaike info criterion	5.870792
Sum squared resid	255.7760	Schwarz criterion	6.263477
Log likelihood	-62.44950	Hannan-Quinn criter.	5.974971
F-statistic	2.153136	Durbin-Watson stat	1.371284
Prob(F-statistic)	0.096682		

Appendix 03: Jarque–Bera Normality Test



Appendix 04: Heteroskedasticity Test

Heteroskedasticity Test: Harvey

F-statistic	2.407455	Prob. F(1,22)	0.1350
Obs*R-squared	2.367265	Prob. Chi-Square(1)	0.1239
Scaled explained SS	2.581236	Prob. Chi-Square(1)	0.1081

Test Equation:
Dependent Variable: LRESID2
Method: Least Squares
Date: 04/08/25 Time: 16:32
Sample: 2000 2023
Included observations: 24

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	2.755154	0.918519	2.999562	0.0066
PZ	-2.13E-09	1.38E-09	-1.551598	0.1350

R-squared	0.098636	Mean dependent var	1.530258
Adjusted R-squared	0.057665	S.D. dependent var	2.369556
S.E. of regression	2.300221	Akaike info criterion	4.583543
Sum squared resid	116.4024	Schwarz criterion	4.681714
Log likelihood	-53.00252	Hannan-Quinn criter.	4.609588
F-statistic	2.407455	Durbin-Watson stat	1.748997
Prob(F-statistic)	0.135026		