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**ZAKAH COMPLIANCE BEHAVIOR IN NIGERIA: A STUDY OF  
KOGI STATE**

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**UUM**  
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## Abstrak

Sebagai satu institusi Islam, zakat berkeupayaan untuk membasmi kemiskinan. Sudah banyak kajian dilakukan terhadap pelbagai aspek zakat. Walau bagaimanapun, maklumat tentang tingkah laku kepatuhan terhadap zakat dalam masyarakat sama ada pada peringkat kerajaan mahupun organisasi bukan kerajaan sangat terbatas. Kajian berbentuk kualitatif ini meneroka tingkah laku kepatuhan zakat dalam masyarakat di Nigeria, terutama sekali di Kogi State. Data kajian dikutip menerusi temu bual separa berstruktur yang dijalankan dalam kalangan pembayar zakat dan para ulama Islam serta melalui perbincangan kumpulan fokus dengan penerima zakat. Data dianalisis dengan menggunakan kaedah bertema analisis kualitatif. Kajian lapangan memperlihatkan tingkah laku kepatuhan yang lemah dalam kalangan umat Islam di Kogi State. Kurangnya kepatuhan membayar zakat ini disebabkan oleh pelbagai faktor, termasuklah faktor individu, keimanan, kejahilan, dan masalah institusi. Ketiadaan institusi zakat telah menyebabkan tingkah laku ketidakpatuhan serta masalah bayaran dan agihan yang tidak sistematik. Kajian juga menunjukkan bahawa kurangnya kebertanggungjawaban dalam kalangan ulama di Kogi State juga menjelaskan kegagalan pelaksanaan zakat. Kajian menyarankan agar zakat diinstitusikan, kempen kesedaran dijalankan, dan peranan golongan ulama diperkasakan semula demi meningkatkan tingkah laku kepatuhan terhadap zakat serta seterusnya membasmi kemiskinan di Kogi State.

**Kata kunci:** Tingkah laku pematuhan zakat, Institusi zakat yang ditubuhkan kerajaan, Pertubuhan bukan kerajaan, Kogi State, Nigeria.

## Abstract

Zakah as an Islamic institution is capable of reducing poverty. Numerous researches have been done on various aspects of zakah. However, there seems to be little or no information about zakah compliance behaviour in societies where there are neither established governmental nor non-governmental zakah institutions. This study explored zakah compliance behaviour in such societies in Nigeria, Kogi State precisely. Qualitative data was collected through semi-structured interviews with zakah payers, Islamic religious scholars as well as focus group discussion with zakah recipients. Data was analyzed using the thematic method of qualitative analysis. The fieldwork revealed poor compliance behaviour among the Muslims in Kogi State. This is due to factors ranging from individual, *iman*, ignorance and institutional issues. The absence of zakat institution has not only led to non-compliance behaviour but un-systemic zakah payment and distribution. The study also demonstrated that the omission of responsibilities by the state Ulama'u is among the factors responsible for poor implementation of zakah. The study recommended the institutionalisation of zakah, awareness creation as well as the revival of the role of Ulama'u to increase compliance behaviour and thereby achieve its intent of poverty reduction in Kogi State, Nigeria.

**Keywords:** *Zakah* Compliance Behavior, Government-Established *Zakah* Institutions, Non-governmental Organizations, Kogi State, Nigeria.

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## List of Abbreviations

<b>BAZ</b>	Badan Amil Zakat
<b>BAZNAS</b>	Badan Amil Zakah Nasional
<b>BND</b>	Brunnei Dollar
<b>IS</b>	Islamic Scholar
<b>IDB</b>	Islamic Development Bank
<b>LAZ</b>	Lembaga Amil Zakat
<b>MUIS</b>	Majlis Ugama Islam Singapura
<b>NBS</b>	Nigerian Bureau of Statistic
<b>NAZAS</b>	NASFAT Agency for Zakat and Sadaqat
<b>NGO</b>	Non-Governmental Organization
<b>NGN</b>	Nigerian Naira
<b>NPO</b>	Non-Profit organization
<b>R.A</b>	Radiyallahu Anhu/Anha (May Allah be pleased with him/her)
<b>R.M</b>	Ringgit Malaysia
<b>S.A.W</b>	Salallahu alayhi wa salam (PBUH)
<b>SIRC</b>	State Islamic Religious Council
<b>UUM</b>	Universiti Utara Malaysia
<b>ZP</b>	<i>Zakah</i> Payer
<b>ZR</b>	<i>Zakah</i> Recipient

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background

From inception of creation, Allah created and distributed wealth unequally among mankind (Qur'an 43:32). This is not to be seen as a lopsided favor on some nor as an undeserved punishment of others. This divine distribution of wealth, income and sustenance is done in Allah's overall plan and wisdom. Islam as a complete way of life (Ammani, Abba, & Dandago, 2014), not only deals with the spiritual aspect of man's life but also the mundane (Hassan, 1984). One of such aspects is that it encourages the wealthy to take care of the less privileged ones. Not abiding by this command can lead an individual to hell fire, as can be inferred from the Qur'an, where the people of hell will be asked what led them to the fire. One of the replies would be that "we were not of those who prayed nor were we of those who fed the indigent" (Qur'an 74: 43-44). Traditions of the prophet (S.A.W) abound on the need for Muslims to be brotherly towards one another.

Wealth is a favor from Allah and a test of piety (Qur'an 20:131). The one bestowed with wealth is expected to be compassionate towards the poor as an act of worship (Hassan, 2006). This is because the poor has a right on the wealth of the rich; "and in their wealth, there is a due share for the beggar and the deprived" (Qur'an 51:19). Having been bestowed the custody of wealth, Allah the source of all wealth enjoined the custodians to pay *zakah* annually, out of the wealth that has reached a specified amount known as nisab, and has stayed one lunar year with the owner (hal) (Ram & Roszainni, 2014; Sonn, 2010).



The responsibility of taking care of the poor is not only an Islamic duty but also a social one. Countries are being encouraged to enact policies that would ensure the economic growth of the extreme poor. The World Bank president, Jim Yong Kim, was quoted in a newspaper article, echoing the need for countries to make policies that would enhance growth, by focusing on allocating more resources to extreme poor people (Gabriel, 2014). Also, the World Bank and the United Nations have declared that the war against poverty cannot be fought except when the spiritual dimensions of people and their religious institutions are put into consideration (Olarinmoye, 2012). Al-Qardawi (1999), Samad and Glenn (2010), also stated that all religions, including man made religions did not neglect the humanitarian social issue of taking care of the poor. According to them, without this concern, brotherhood and quality of life will not be realized.

*Zakah* as an institution ordained by Allah caters for this obligation of the wealthy taking care of the less privileged. It is Allah's way of bridging the gap between the rich and the poor. Interestingly, international organizations like the World Bank and others, are working round the clock on the issue of gap-bridging between the rich and the poor. A measure of this phenomenon is the Gini-coefficient. "The Gini-coefficient is a measure of the deviation of the distribution of income among individuals or households within a country from a perfectly equal distribution" (UNDP, 2015). The higher the Gini-coefficient of a country, the higher the income inequality in that particular country (Bakare, 2012).

Islam discourages the piling up of wealth without meaningful usage. *Zakah* is viewed as a penalty for idle money not used in a productive way (Adebayo, 2011;

Kaleem & Ahmed, 2010; Al-Ajmi, Abo Hussain & Al-Saleh, 2009; Jehle, 1994). It is imposed on man to check the monopoly of a few hands on the available wealth as stated in the Qur'an "...in order that it (wealth) may not (merely) make a circuit between the wealthy among you..." (Qur'an 59:7).

*Zakah* is the third, and is considered the economic pillar of Islam (Pepinsky & Welborne, 2011). Its importance can be seen from the fact that it is often placed side by side *salah*; "And they have been commanded no more than this: to worship Allah, offering sincere devotion, being true (in faith); to establish regular prayer; and to give *zakah*; and that is the religion right and straight" (Qur'an 98:5). It is the percentage charged on the surplus wealth of a Muslim (De Zayas, 2003).

*Zakah* is derived from the root word that means "to bless", "to increase", "to purify", "to grow" (Abdul-Fattah, 2004; Al-Misri, 1988; Bewley & Abdalhakim, 2001; Dogorawa, 2009; Saabiq, 1991). *Zakah* can therefore be said to mean growth, increase in wealth, as is the case of the receiver when he receives *zakah*; purification and blessings, as is the case of the giver when he gives out. He is blessed by Allah, his soul is purified from greed, and his wealth is purified by Allah. Abdullah and Suhaib (2011), Al-Qardawi (1999), viewed *zakah* as a purification tool that purifies the giver's soul from greed and selfishness. Giving out *zakah* produces the feelings of brotherhood, love and generosity in the giver. These feelings then produce better individuals who come together to create a better society (Afzal & Akram, 2014).

From the linguistic angle, *zakah* means 'cleansing'. From the theological angle, *zakah* is the purification, spiritually, that comes from paying *zakah*, while from a

third angle, which is the legal one, 'it is the transfer of ownership of specific wealth to specific individual or individuals under specific conditions' (Abdulrahman, 2006 & 2007, p.91). This is in line with the shari'ah definition of *zakah* by Al-Qardawi (1999). Similarly, Hairunnizam and Radiah (2010) asserted that morally, feelings of greed are washed away by *zakah* while socially, it is made obligatory on the rich Muslims so as to eradicate poverty.

The addition of the category '*aamileena alayha*' (those employed to administer the funds), among the rightful recipients of *zakah* shows that ab initio, *zakah* was meant to be institutionalized (Al-Qardawi, 1999; Bonner, 2005; Singer, 2008). This is evident from the fact that *zakah* administration in the early days of Islam was done in a collective and organized manner. (Al-Qardawi, 1999; De Zayas, 2003). De Zayas (2003) also affirmed that the intent of *zakah*, as revealed in the Qur'an and practiced by the early Muslims, revealed that *zakah* is to be carried out in a systematic and efficient way and this can only be done with the state acting as a supervisory agent.

With the hijrah of the prophet Muhammad (S.A.W) came the Islamic state (Haykal, 1933; Washington, 1894; Watt, 1961). Laws of administration of the state started coming through revelations. The law of *zakah* was among those revealed to the prophet (S.A.W) after hijrah (Al-Qardawi, 1999; Hassan, 2006; Haykal, 1933; Sarwar, 2010; Siddiqui, 1999; Stewart, 2008; Watt, 1956). The prophet (S.A.W) was commanded to take from the rich and give to the poor, as a way of purification of wealth (Qur'an 9:103). It is reported that the prophet, in order to fulfil this command, sent some of his sahabas to different places to collect *zakah* and immediately distribute the *zakah* collected to the deserving people in such communities (De

Zayas, 2003; Hasanuz Zaman, 1991). *Zakah* during the prophet's time was judiciously utilized. The *zakah* was distributed in communities where they were collected, thereby easing the lives of the poor in such communities (Islahi, 1993), and at the same time fulfilling the commands of beginning sadaqah with near relatives, before offering to strangers (Sahih Al-Bukhari, no 1426 & 1427).

After the demise of the prophet (S.A.W), Abu-Bakr (R.A) took over the mantle of leadership (Haykal, 1933; Khan, 1998; Lings, 1983; Sonn, 2010; Stewart, 2008; Washington, 1894; Watt, 1961). People then began to backslide in this aspect of religion. Some refused to pay *zakah*, and this did not go down well with Abu-Bakr (R.A) who saw this as a form of apostasy. He decided to wage war against those people (Al-Qardawi, 1999; Bonner, 2003; Khan, 1998; Washington, 1894; Mattson, 2003; Nanji, 1985). Umar (R.A) warned him that he was going to go to war with fellow Muslims and his reply to Umar (R.A) was:

By Allah! I will fight those who differentiate between As-Salat (the prayer) and the Zakat; as Zakat is the compulsory right to be taken from the property (according to Allah's Orders). By Allah! If they refuse to pay me even a she-kid which they used to pay at the time of Allah's Messenger, I will fight with them for withholding it". Then 'Umar said, "By Allah, it was nothing, but Allah opened Abu Bakr's chest towards the decision (to fight) and I came to know that his decision was right." (Sahih Al-Bukhari, hadith no 1400, p 279).

The same story is also reported in Abdul-Fattah (2004), Saabiq (1991), Sonn (2010), Stewart (2008). This statement of Abu-Bakr (R.A) shows how highly placed the institution of *zakah* is in Islam. It is recorded that within three months of Abu-Bakr's

reign, the amount of *zakah* collected was more than enough for the people of Madinah (Hasnuz Zaman, 1991).

When Umar (R.A) became the second caliph after Abu-Bakr (R.A), he brought some changes to *zakah* (Khan, 1998; Nadzri, Abdrahman & Omar, 2012; Washington, 1849). Umar (R.A) introduced what was known as Al'ashir, which introduced the collection of *zakah* on merchandise (Dogorawa, 2009; Hasanuz Zaman,1993; Nadzri et al., 2012). In this way, *zakah* was collected by establishing check points on major high ways and appointing tax collectors to collect *zakah* from Muslim, and tax from non-Muslim traders. This practice continued throughout early Islam (Ahmad, 2004).

It was Umar (R.A) who introduced the *baytul mal* in order to manage the *waqf* and *zakah* fund (Nadzri et al., 2012). Umar (R.A), using *ijtihad* also included some new items to the items liable for *zakah* during the prophet's time. Among the new things Umar imposed *zakah* on were horses (Mannan, 1970). He saw the usefulness of horses to the economy and decided to impose *zakah* on them (Al-Qardawi, 1999). *Zakah* thrived so well during Umar's reign that at a point, there was no one entitled to receive *zakah* in Madinah and its environs (Abdullah et al., 2013; Al-Tayib, 2003; Nasser, 1989; Washington, 1849). The same is also reported of Umar ibn Abdul-Aziz, the famous Umayyad caliph. It is reported that in less than three years of his becoming caliph, there was no one in Damascus who was eligible to receive *zakah* (Abdullah et al., 2013; Adebayo, 2011; Al-Tayib 2003; Nadzri et al., 2012). He managed the *zakah* institution so well that everybody became enriched. The surplus money from *zakah* collection was then used in buying slaves and freeing them after they have pledged allegiance to the Muslims (Al-Tayib, 2003). Such was the administration of *zakah* during the early days of Islam.

Several studies in contemporary times have argued that *zakah* collection and distribution is the responsibility of the government (Abdullah & Suhaib, 2011; Abd.Wahab & Abdul Rahman, 2011; Chapra, 1979; De Zayas, 2003; Hairunnizam & Radiah, 2010; Rose, 2010; Saidurrahman, 2013; Singer, 2013). *Zakah* thrives where there are government policies to back it up. When it is administered on individual basis, *zakah* will not perform well (Ahmed, 2004; Ashafa, 2014; De Zayas, 2003). Countries that have Islam as official state religion do better as regards *zakah* administration. In Malaysia for example, Islamic Religious Council of each state controls *zakah* administration of every state, with the state imposing penalties that regulates the administration (Azman, Mohammad & Syed, 2012; Hasman, Amirul Afif, & Hardi, 2011; Eko, Radiah & Azhar, 2013; Ibrahim & Ghazali, 2014; Ram & Roszaini, 2014).

Another example of a country that supports *zakah* administration is Pakistan. Abdullah et al., (2013) gave an insight into the state-supported form of *zakah* administration in the country. *Zakah* administration in Pakistan, according to them, consist of a central administration at the Federal level, a provincial *zakah* council in each province and a district *zakah* committee at the district level and continues to the local level. According to them, the collection of *zakah* in Pakistan is supported by the Zakat and Ushr ordinances of Pakistan. The above countries' governments support *zakah* collection and administration with official state policies. This has enabled them to make moderate impact on the lives of their citizens by transferring wealth from the rich to the poor as commanded by Allah.

In the wake of the 21st century, several heads of states met under the umbrella of the United Nations and reached a conclusion which was called ‘the Millennium Development Goals’. One of the important resolutions was that extreme poverty and hunger will be eradicated by the year 2015 or earlier (Ahmad, 2004). However, this goal cannot be said to have been achieved as 2015 has ended and millions of people are still living in poverty.

Nigeria as a nation is rated third on the world poverty index, coming only after China and India (Gabriel, 2014). This is paradoxical as Nigeria is a nation blessed with abundant natural resources. The vast majority of Nigerians are living in poverty as the Nigerian Bureau of Statistic, N.B.S. (2012) puts the percentage of Nigeria’s poor at 62.6%, with the rural poverty incidence being above that of the urban. Rural poverty incidence is put at 69.0% while urban is 51%. Kogi State which is the target population of this research is not spared of this mass poverty as it is a rural state with 68% of the population living with poverty. The Nigerian government has from time to time put in place various programs to eradicate poverty but these programs have not achieved the desired goals (Oshewolo, 2010).

*Zakah* serves as an instrument for wealth redistribution, taking from the wealthy and giving to the poor (Islahi, 1993; Iqbal, 2015). This is in line with the Islamic injunction on Muslims to be brothers (Qur’an 49:10). It is evident in history that whenever *zakah* is practiced in its true spirit, it leads to reduction and elimination of poverty (Abdullah et al., 2013; Al- Tayib, 2003; Nur Barizah & Abdul Rahim, 2007). This however is not the case with Nigeria. *Zakah* administration in Nigeria has not really fared well, as most of the states are not operating shari’ah, due to the country

being secular as stated in its constitution (Olarinmoye, 2012). It operates constitutionally as a nation where everyone is free to practice any desired religion without necessarily imposing one particular faith on its citizens. The only places where there are government-established *zakah* institutions are in the Core-North, due to the fact that the indigenes are mostly Muslims (Anyia, 2014), while the South-Western States have vibrant Non-Governmental Organizations (NGOs) that are involved in *zakah* administration (Ashafa, 2014). Some of the North-Central States, of which Kogi belongs, are however left without a government-established institution or the presence of vibrant NGOs to manage their *zakah* system. *Zakah* payers are therefore left to use their discretion in carrying out this important duty of *zakah*.

It is against this background that this research was carried out, in order to investigate *zakah* compliance behavior in Kogi State, Nigeria, with a view to proffering possible suggestions that will help policy makers enact policies that will lead to the efficient administration of *zakah*. The study identified the factors influencing *zakah* compliance behavior in the state. It also revealed that *zakah* has very little impact on the lives of the poor Muslims in Kogi State, Nigeria. Furthermore, the roles of the Islamic religious leaders in ensuring *zakah* compliance behavior in the state was examined. Finally, the study investigated the challenges faced by Islamic Scholars living under the non-Islamic jurisdiction of Kogi State in enhancing *zakah* compliance behavior.

## **1.2 Problem Statement**

*Zakah* administration is the duty of the government. In a situation where the government fails in its responsibility, it then falls on the Muslims to establish



organizations that will cater for this important duty of theirs as commanded by Allah (Akanni 2006; De Zayas, 2003; ZFA, 2007).

Indonesia is one country that has taken the issue of *zakah* seriously. This has led to the citizens enjoying considerable impacts of *zakah* on the lives of the poor (Lim, 2015). There is the presence of government-established *zakah* institutions known as *Badan Amil Zakat* (BAZ), and private *zakah*-collecting institutions known as *Lembaga Amil Zakat* (LAZ) (Lessy, 2009; Sari, Bahari, & Hamat, 2013). At present, there are about 18 of these LAZs in Indonesia, running programs that covers education, health, community services, humanitarian aid and small and medium scale economic assistance (Lim, 2015). The social activist in Indonesia realized the fact that government alone cannot adequately alleviate poverty and therefore decided to contribute their quota by the establishment of private *zakah* institutions (Lim, 2015).

Another example is that of Singapore. Despite the fact that the country is secular and multi-religious, (like Nigeria), with the Muslim population being put at 15% (Singapore Department of Statistics, 2011), *zakah* administration has made considerable achievement by assisting the needy through the activities of the Muslim community, under the Islamic Religious Council of Singapore (MUIS, 2012).

Nigeria is a country where great wealth and poverty live side by side. It is a rich country with poor people (Edoumiekumo, Karimo & Tombofa, 2014). Despite her abundant resource, 62.6% of the population are living with poverty. However, this increasing wealth can only be attributed to a few wealthy individuals in the private sector and influential past government leaders (NRN, 2013). As such, the incidence

of poverty in Nigeria has remained endemic. The human development report of the United Nations Development Program (UNDP, 2015), puts the Gini-coefficient of Nigeria at 48.8%. This percentage shows that the wealth of the country is circulated within a small circle of the wealthy in the country (Bakare, 2012). In the annual conference of the Nigeria Deposit Insurance Corporation, one of the directors of the corporation, Mohammed Umar revealed that 90% of the nation's bank deposits belongs to only 2% of the population (Ujah, 2016). This is a clear indication of the wide margin that exists between the wealthy and less privileged in the Nigerian society. The remaining 10% of the nation's bank deposit belongs to 98% of the population.

The Nigerian Bureau of Statistics data, N.B.S (2012) gave an insight to the endemic problem of poverty in Nigeria in general and Kogi State in particular. Kogi State which is the focus of this study has its own share of the problem. The report stated that only 6.9% of people living in the state have access to treated pipe borne water. A vast majority of the population (42%) get their cooking and drinking water from the stream. The health challenges posed by this is numerous. In addition, 64.3% of the population use wood as their cooking fuel while 29.8% use kerosene. Only 0.7% use gas as cooking fuel. The health hazards posed by these crude method of cooking is also something to be worried about.

Another major basic facility that is inadequate in the state is toilet facility. The report stated that 25.9% of the population use pit latrines, 5.2% flush to septic tank, 8.6% flush to sewage, 0.6% defecate on water, 0.2% make use of bucket and 5% use V.I.P latrines while 17.7% were classified under the category of 'others'. One may wonder

what the meaning could be. However, from the experience of this researcher (Clandinin & Connelly, 1998), a large percentage of this ‘others’ may be those who do not have any of the modern or traditional toilet facility and therefore use the bushes within their vicinity as means of relieving themselves. A tabular representation of the above statistics is given table 1.1:

Table 1.1

*Poverty Statistics of Kogi State.*

Overall Poverty Rate (%)	Access to Water		Cooking fuel			Toilet facility	
	Pipe-Borne (%)	Stream (%)	Wood (%)	Kerosene (%)	Gas (%)	Pit Latrines (%)	Flush to Septic Tank (%)
68	6.9	42	64.3	29.8	0.7	25.9	5.2

Source: National Bureau of Statistics, 2012

The above scenario and many others makes it evidently clear that the state is in need of urgent intervention. With the glaring level of poverty from the above statistics, the secularistic nature of the state, this study investigates *zakah* compliance behavior among Muslims in Kogi state- a non-Islamic state.

To reduce poverty, income inequality has to be reduced by boosting redistribution (Ncube et al., 2014). Ncube, Brixiova and Bicaba (2014) have argued that in order to achieve the World Bank’s goal of ending extreme poverty by 2030, there is an urgent need to tackle poverty in Nigeria. One of the ways suggested was reducing income inequality, through boosting redistribution, which they argued can be achieved by funding programs of domestic resource mobilization by taxing the wealthy people in

the society. This view of theirs is what *zakah* is all about: redistribution of wealth by taking from the wealthy and giving back to the less privileged.

Kanayo (2014), reiterated the fact that the wealth of Nigeria is being controlled by a few rich people. He stated that about 50% of the country's income belongs to only 18% of the workforce. Despite the nation's vast resources, a large majority of its citizens are recorded as being among the poorest people in the world (Anumudu, Umar, & Madu, 2013). The consequences of abandoning the poor to their fate is terrible for any society because poverty leads to a number of other vices (Anumudu et al., 2013) which if not properly controlled could be dangerous for the society. Wali (2013) contended that when a section of the society is fed and another section is left in hunger, it will lead to antagonism and then social disorder may become imminent.

Ukpere and Slabbert (2009) seemed to have had Kogi State in mind when they argued that poverty leads to child labour, prostitution, violence, social breakdown, malnutrition, diseases, increased early mortality, environmental degradation, security issues, vulnerability and fractional war. All of these situations are obtainable in Kogi State at varying degrees, as there is a very wide margin between the wealthy and less privileged.

The government has over the years come up with various poverty alleviation programs but these programs have failed to achieve the desired results (Oyeranti & Olayiwola, 2005), due to a number of reasons (Ntunde & Oteh, 2011). One of such reasons as projected by Lewu (2008) is the failure of the government in involving the poor who are supposed to be the potential beneficiaries of these programs. "A

‘bottom-top’ rather than ‘top-bottom’ approach should have been used to determine the needs of the poor” (Lewu, 2008 p. 168). Bottom-top approach implies that those concerned should be involved in the process. This bottom-up approach is also supported by Oyeranti and Olayiwola (2005). They posited that the Nigerian government have not been able to come up with any specific policy of resources redistribution from the wealthy to the poor.

*Zakah* administration in Nigeria is done by institutions present only in the Northern and Western region of the country (Abioye et al., 2011). In the Northern region, it is administered by government-established institutions (Ibrahim, 2015; Idris & Muhammad 2013; Muhammad, 2010; Sani & Ram, 2016) and a lot of lives have been impacted through their activities (Maidugu, 2003; Wali, 2013). Similarly, in the Western region, there is the presence of Non-Governmental Organizations that are responsible for *zakah* administration (Abioye et al., 2011). It is reported that these organizations provide assistance in cash or kind to deserving people, after following some procedures as laid down by them. Several individuals have benefitted from these organizations present in the western region of Nigeria (Azeez, 2016; Oyegbade, 2016; Raimi, 2015). However, there is still a dearth of literature on *zakah* compliance even in these areas with *zakah* institutions as noted by Abioye et al., (2011).

It is difficult to apportion the entire blame of the perceived *zakah* evasion on the wealthy Muslim individuals in Nigeria since it is a secular country (Olarinmoye, 2012; Sanneh, 2003), and there is no centralized government policy that will guide the collection, administration and enforcement of *zakah*. Moreover, it is not certain whether wealthy Muslim individuals on their part are knowledgeable on the concept

of *zakah* and the intricacies involved in its administration based on the Qur'an and prophetic *sunnah*. If left unattended, the poor will not be given their due rights (Al-Qardawi, 1999) and this could lead to a number of social vices in the society (Iqbal, 2000). Also the issue of *zakah* may be taken lightly among Muslims and this will earn them the wrath of Allah as *zakah* is one of the cardinal pillars of the Muslim's faith (Qur'an 9:34)

To the best of the researcher's knowledge, research in the area of *zakah* compliance behavior in Kogi State are scarce. In a like manner, research work on *zakah* compliance behavior in areas without Islamic governments and established NGOs are scarce. Most of the literature available on *zakah* are either in the Core-North where the government is to a very large extent Islamic or in the South-West where there are very vibrant and functional Islamic organizations. It therefore follows that there is no known documentation of *zakah* compliance in the state. However, anecdotal knowledge suggests that people may be carrying out *zakah* on their own. This research has therefore filled a gap in the state by adding to existing literature on *zakah* from a new dimension.

The study investigated the *zakah* compliance behavior in Kogi State, Nigeria, and the factors responsible for the compliance behavior in the state. In addition, it investigated the challenges faced by Islamic religious leaders in ensuring *zakah* compliance behavior and the impacts of *zakah* on the lives of the poor people in Kogi State. This is very apt considering the fact that poverty, if not properly checked, leads to a number of vices, among which is the activities of the deadly boko haram sects that is currently causing serious mayhem in Nigeria (Suleiman & Karim, 2015). A

society that does not provide avenues for the eradication of poverty should be ready to face the vices and violence that usually occurs as a result of poverty (Iqbal, 2000). N.B.S. (2012) reported that armed robbery incidence in Kogi State moved from 41 cases in 2007 to 117 cases in 2011. This is one of the many consequences of leaving the poor to their fate.

A unique approach of this study was in its population. There are three stakeholders involved in the issue of *zakah*; the *zakah* payers, the *zakah* recipients and, in non-Islamic governments, the religious leaders. It appears that previous researches reached their conclusions studying only one or at most two of the stakeholders. This study investigated *zakah* compliance behavior in Kogi State from the perspective of the three stakeholders involved in the issue of *zakah*.

### 1.3 Research Objectives

The objectives of this research are:

1. To assess the understanding of *zakah* compliance behavior in Kogi State, Nigeria.
2. To identify the factors influencing *zakah* compliance behavior in Kogi State, Nigeria.
3. To investigate the impact of *zakah* on the lives of the poor Muslims in Kogi State, Nigeria.
4. To examine the roles of Islamic religious leaders in ensuring *zakah* compliance behavior in Kogi State, Nigeria.
5. To investigate the challenges faced by the scholars in enhancing *zakah* compliance behaviour among Muslims in Kogi State, Nigeria.

These objectives were achieved by using data gathered from three populations. Objective 1 was achieved by data gathered from *zakah* payers with little information from the Islamic scholars. This is because, the scholars are the religious head and as such, there were reports of giving *zakah* to scholars. It became pertinent to ask the scholars if they do collect *zakah* from the people. Objectives 2, 4 and 5 were achieved from data gathered from the *zakah* payers and the Islamic scholars, while objective 3 was achieved using data gathered from the *zakah* recipients and the Islamic scholars. This is because it was gathered that few people give their *zakah* to the scholars who are expected to forward same to the recipients. The scholars were therefore asked if what they have been giving these people have been able to have any meaningful impact in their lives.

#### 1.4 Research Questions

Based on the research objectives above, this study was guided by the following research questions;

1. What is the understanding of *zakah* compliance behavior in Kogi State, Nigeria?
2. What are the factors influencing *zakah* compliance behavior in Kogi State, Nigeria?
3. What is the impact of *zakah* in the lives of poor Muslims in Kogi State, Nigeria?
4. How do Islamic religious leaders perform their roles in ensuring *zakah* compliance behavior in Kogi State, Nigeria?
5. What are the challenges in enhancing *zakah* compliance behavior among Muslims in Kogi State, Nigeria?



### 1.5 Significance of the Study

Under Islamic injunctions, Allah clearly places His curse on those who refrain from paying *zakah*. This shows that wealth without *zakah* payment is devoid of Allah's blessings and societies that condone such will only live in wealth devoid of Allah's blessings. Furthermore, *zakah* is a pillar of Islam. It is usually enjoined along with *salat* to emphasize its cardinal position among the five pillars of Islam. This study is thus highly significant as it seeks to expand knowledge of *zakah* especially under a non-Islamic state. Theoretically, it is an addition to the body of existing literature on *zakah*.

At a time like this when scholars are calling for a poverty reduction program that is capable of creating sustainable wealth and at the same time reducing inequality, a study on *zakah* will be beneficial to policy makers especially in Kogi State where *zakah* institutions are missing.

The practical significance of the study consists of;

1. Suggesting mechanisms of implementation of *zakah* among Muslims in non-Islamic states.
2. Identifying the contributing factors to *zakah* compliance or non-compliance behavior in Kogi State Nigeria.
3. Making recommendations to alleviate poverty which is so deep and wide spread among Muslims in Nigeria. This has led to numerous social consequences like armed robbery, prostitution and HIV/AIDS, illiteracy and currently, the devastating Boko Haram insurgency in Nigeria.

4. Creating awareness among the rich people on the need to fulfil this important command of *zakah*.

### **1.6 Scope of the Study**

Basically, *zakah* is of two types; the *zakah* given at the end of Ramadan which is known as *zakatul fitr*, and the *zakah* given on wealth generally, known as *zakatul mal*. *Zakatul fitr* is imposed on all Muslims who have the means at the end of fasting month of Ramadan, to give out something, in terms of staple food, to the less privileged, so that everyone will be in a happy mood on the day of *eid ul fitr* and to be a purification for the one who fasted. *Zakatul mal* on the other hand, is the *zakah* on general wealth. This research focused on the second type of *zakah* and for the purpose of this research was simply referred to simply as '*zakah*'.

This study was carried out in Kogi State of Nigeria. This is in agreement with the focus of this research that is on non-Islamic states. Kogi State, Nigeria is best suited for this qualitative research as it has a high population of Muslims and is a secular state.

### **1.7 Conceptual Framework**

*Zakah* is one of the five cardinal principles of Islam. It is no doubt one of the commands of Allah and one of its goals is that it should be used to assist the poor people in the society (De Zayas, 2003). As a pillar of Islam, *zakah* is directly related to Islamic governance and welfare of the people (Bremer, 2014). In order for the command of *zakah* to be effected, there must be a giver and a recipient. (Bremer,

2014). It therefore follows that there are three stakeholders involved in the administration of *zakah*; the (Islamic) government, the givers and the recipients.

This study was an exploration of *zakah* compliance behavior, by investigating whether or not people are obeying the injunction of Allah as regards the issue of *zakah*. Since the primary aim of *zakah* is to assist the distressed Muslims (De Zayas, 2003), this study investigated the extent *zakah* has gone in bringing succour to distressed Muslims in Kogi State. Additionally, in line with the Qur'anic ayaat that states: "of their wealth, take alms..." (Qur'an 9:103), and

...Allah will certainly aid those who aid His (cause); - for verily Allah is full of strength, exalted in Might, (Able to enforce His Will). (They are) those who, if We establish them in the land, establish regular prayer and give *zakat*, enjoin the right and forbid the wrong: with Allah rests the end (and decision) of (all) affairs (Qur'an 22:40-41)

This study also investigated the steps taken by Islamic leaders in ensuring that they fulfil their role as demanded by Allah. The word "take" in the verse above according to scholars (Al-Qardawi, 1999), refers to the prophet (S.A.W), and the Muslim leaders after him.

The popular hadith of Muadh ibn Jabal stresses that *zakah* collection has to be done in an organized manner (Al-Qardawi, 1999; Bonner, 1996; Mattson, 2011). *Zakah* is to be administered by authorities for the following reasons, as asserted by Al-Qardawi (1999): Firstly, some persons do not possess the will power to let go of their wealth. Such persons need to be coerced to pay *zakah* as at when due, so that the poor will not lose their rightful share in the wealth of the wealthy. Secondly, *zakah*

administration by the state or organization preserves the dignity of the poor, as they are safeguarded from humiliation in the hands of the payers. Thirdly, *zakah* distribution by individuals will not be without bias and lastly, some categories of *zakah* recipients like ‘*muallafatul qulub* (those whose hearts are inclined), ‘*fisabilillah*’ (in the way of Allah) can only be determined by authorities. These authorities know better what the society needs most (Siddiqi, 1996). Organization of *zakah* is even more imperative now than ever before (Al-Qardawi, 1999). This is because many Muslims in contemporary times have abandoned the obligations of giving out part of their wealth as *zakah*.

The *zakah* payer, the *zakah* recipient and the Islamic religious leader are said to be complying with the law of Allah when they fulfil their duties of paying *zakah*, receiving *zakah* and ensuring that people abide by the commands of Allah, respectively. The leaders have a very important role to play in the administration of *zakah*. This is buttressed by De Zayas (2003) who contended that “... the state is fully authorized to compel the payment of and forcibly levy *zakat* dues whenever a person known to possess taxable wealth refuses voluntary compliance with this religious and socio-economic duty...” (De Zayas, 2003 p.283). For this reason, Ali the fourth caliph of Islam advised that only active, intelligent and honest people be appointed as leaders (Al-Buraey, 1988).

It has been stressed that the duties of collecting, distributing and managing *zakah* belongs to the government in an Islamic state and voluntary NGOs in an un-Islamic state (Akram & Afzal, 2014; Al-Qardawi, 1999; De Zayas, 2003; Gambling & Karim, 1986; Korayem & Mashhour, 2014). Yusuf (1990) considered *zakah* to be

the state's most important obligation as it is the duty of the Islamic state to provide for the basic needs of the people (Chapra, 1979; Shirazi, 1996a). *Zakah* administration by the state is so stressed because there are likely to be wealthy people who do not have knowledge on how much *zakah* they are to pay, and those who have the knowledge but may be miserly (Al-Qardawi, 1999).

Furthermore, it is the duty of the Islamic religious leaders/scholars to disseminate knowledge of Islam to the Muslims, as the scholars are considered the inheritors of prophetic knowledge (Sahih Al-Bukhari). They act as guides and make clear aspects of the religion to the believers. It is in this context that, in the perceived absence of government-established and non-governmental *zakah* institutions in Kogi State, that this study examined the role of the Islamic scholars in ensuring that *zakah* payers carry out the duty of paying *zakah*. Based on the theoretical framework of this study, it is assumed that people will comply to pay *zakah* because they are expected to pay, they have the capability and opportunity to pay and they know that the payment will be rewarded (Qur'an 30: 39). However, what happens when there are no supervising institutions available to ensure *zakah* compliance behavior, as is evident in Kogi State, Nigeria? Herein lies the focus of this study.

### **1.8 Organization of the Thesis**

The thesis began with an introductory chapter which gave a background to the concept that was researched. A brief introduction of *zakah* was done. The statement of problem also formed part of the introductory chapter. Additionally, *zakah* practices as was obtainable during the time of the prophet, and as is obtainable in some societies now, was briefly discussed. The endemic nature of poverty in Nigeria

and how government intervention over the years have failed to bring solace to the poor was briefly introduced. The opening chapter also contained the objectives of the research, from where the research questions were then formulated. The significance, scope and conceptual framework also formed the crust of chapter one.

Chapter two, which is basically a literature review chapter, expatiated on the discussion of the concept of *zakah*. The concept of *zakah* compliance and administration was also discussed. The discussion was done by looking into *zakah* under Islamic jurisdiction, and *zakah* under non-Islamic jurisdiction. Next was a review of literature on *zakah* and poverty, as one of the major aims of *zakah* is poverty reduction. Literature on poverty in Islam, poverty and income inequality in Nigeria, what the Nigerian government has done as regards poverty reduction, and what *zakah* can do to alleviate poverty were also reviewed. The chapter ended with the theoretical framework of the study.

Chapter three explained the methodology used in collecting data for this study, while chapter four is a presentation of the findings gathered from fieldwork. Chapter five constitutes a discussion of the findings which briefly started from the previous chapter. Chapter six concludes this thesis. It contains the summary, conclusion and recommendations which if applied will go a long way in boosting *zakah* compliance behavior in Kogi State, Nigeria.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter is an exploration of literature as it concerns *zakah*, compliance, *zakah* compliance behavior, poverty in Nigeria and a host of others. It explains the concept of *zakah* and its administration right from the inception of Islam until the present time as is obtainable in some societies. As one the main intent of *zakah* is the eradication of poverty, this chapter also explores poverty and inequality in Nigeria and what the government has done and are doing to see to the eradication of poverty. It further looked into the prospects of *zakah* in reducing poverty as attested to by previous researchers. It ended with the theoretical framework of this study.

#### 2.2 The Concept of *Zakah* and Compliance

*Zakah* is the third pillar of Islam and is enjoined on individuals of means who have met some stipulated conditions. It is a poverty alleviation tool that seeks to provide for the immediate needs of the poor, and its ultimate goal is to transform *zakah* recipients into *zakah* payers (De Zayas, 2003; Hairunnizam & Radiah, 2010; Isiaka, Johari & Alias 2015), while Compliance is “the practice of obeying a law, rule or request’ (Shovel, 2007. p. 299). This section gives an overview of the concepts of *zakah*, compliance and *zakah* compliance.

#### 2.3 The Concept of *Zakah*

*Zakah* is derived from the root word ‘*zaka*’ meaning ‘to purify’ (Benthall, 1999; Tedham, 2012). It purifies the giver from greed and the recipient from jealousy.

*Zakah* in Islam is to be paid annually, on wealth that has reached a certain amount known as *nisab* and must have been in the owner's possession for one year (*hal*) (Ammani et al., 2014; Dogorawa, 2009; Faris, 1966; Gambling & Karim, 1986; Ram & Roszaini, 2014; Sonn, 2004). *Zakah* is liable on productive items such as crops, treasure troves, animals, merchandise, minerals like gold and silver (Abdul-Fattah, 2004; Gambling & Karim, 1986; Islahi, 1993; Nur Barizah & Abdul Rahim, 2007; Singer, 2009). Two and a half percent, (1/40) of annual savings, gold, silver & goods for trade is the generally accepted amount to be paid as *zakah* on such items (Damilola et al., 2015; Wali, 2013), and one-tenth of farm produce watered by rain, and one-fifth of that watered through artificial means is expected to be given out, if they have fulfilled the condition of *nisab* and *hal* (Al-Misri, 1988). Paying *zakah* has a lot of benefit which includes purification of the wealth itself, as well as the heart of the owner of the wealth, eradicating poverty, safeguarding wealth against jealousy, especially by the poor and maintaining socioeconomic justice (Gambling & Karim, 1986; Samad & Glenn, 2010; Shahatah, 1985). *Zakah* is so important in Islam so much so that the guardians of the wealth of children and the insane are obliged to pay on their behalf (Al-Misri, 1988).

### **2.3.1 The Administration of *Zakah***

From the inception of Islam, the intent of *zakah* is that it should be administered in a collective manner. This is evident from the verse of the Qur'an that includes *zakah* collectors as one of those eligible to receive *zakah*. The administration of *zakah* during the prophetic era was centrally controlled by the prophet, as the spiritual and mundane head of state (Hassan, 2006; Haykal, 1933; Washington 1849; Watt, 1956, 1961). The *zakah* was a state affair and was not considered appropriate that decisions



taken on *zakah* be done on individual basis (Samad & Glenn, 2010). *Zakah* administrators were appointed by the prophet (S.A.W) himself and these administrators go about collecting *zakah*, after assessing the wealth and determining what is due as *zakah* from the people (Sahih Al-Bukhari, no 1500; Watt, 1956). They were men of integrity and they ensured transparency by keeping records of *zakah* collected and disbursed (Shahatah, 1985). Absolute care was taken not to mix the *zakah* funds with other state collected funds, as the beneficiaries of *zakah* are clearly stated in the Qur'an, and it will be wrong to channel the *zakah* funds to people or places other than those prescribed (Samad & Glenn, 2010).

*Zakah* distribution was localised, as it was instructed that the *zakah* should be distributed in the area it was collected (Islahi, 1993; Sahih Al-Bukhari, no 1458; Shahatah, 1985). One of the possible reasons for localization as maintained by Samad and Glenn (2010), is to strengthen the bond of brotherhood between the wealthy and the less privileged in any given society. It was reported that prior to sending collectors to a particular area, the prophet (S.A.W) would ensure that the inhabitants of that area are sensitized as regards the etiquettes of receiving and co-operating with the *zakah* collectors (Samad & Glenn, 2010).

Aside the addition to items liable for *zakah* during the time of Umar ibn Khattab, there were no major changes in the *zakah* administration process during the early days of Islam. It continued to be a state affair, with the commander in chief centrally controlling it (Chapra, 1979). Umar introduced the collection of *zakah* on merchandise and appointed officers whose duty was to collect *zakah* from Muslim

traders and tax from non-Muslim traders. There was also the addition of horses and honey cultivation (Samad & Glenn, 2010).

During the reign of Uthman ibn Affan, the third caliph of Islam, wealth for *zakah* was divided into visible and invisible wealth (Singer, 2008). The invisible wealth included the wealth of individuals that are difficult track. These were considered confidential property and assessing them was difficult. Items such as silver, gold and personal savings fell under this category. The visible wealth included agricultural produce, animals and the likes (Maududi, 1984; Samad & Glenn, 2010). As time went by, items liable for *zakah* began to expand. During the reign of the Umayyad dynasty, Buffalo was added to items liable for *zakah* by Umar ibn Abdul Azeez (Samad & Glenn, 2010).

### 2.3.2 *Zakah* Recipients

Eight categories of *zakah* beneficiaries are derived from the *ayah* of the Qur'an that states:

*As-sadaqaat* (here, it means *zakaat*) are only for the *fuqaraa'* (poor), and *Al-masaakin* (the poor) and those employed to collect (the funds), and to attract the hearts of those who have been inclined (towards Islam), and to free the captives, and for those in debt and for Allaah's Cause (i.e for *mujahiduun*-those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allaah. And Allaah is All-knower, All-Wise. (Qur'an 9:60).

#### ***Al-Fuqaraa'* (The Poor)**

The poor person is he who does not have the basic necessities of life such as food, clothing and shelter (Abdul Fattah, 2010). Included in this category are those who need the help of others to survive, as a result of old age, disability and other such conditions (Abu Bakar & Abd. Ghani, 2011). Al-Misri (1988), Bewley and Abdalhakim (2001), and Yusuf (1990) contended that the poor is he who does not have enough to cater for his needs and falls into any of these categories:

- i- He does not have a suitable job to earn a living from.
- ii- He has the ability to earn a living but that would mean not having time to learn the religion. However, this does not mean that one should keep himself busy with religious duties at the expense of seeking a livelihood.

#### ***Al-Masaakin (The Needy)***

There are different description of the needy person. Abdul Fattah (2010), and Korayem and Mashhour (2014) argued that the condition of the needy is worse than the poor. Ash-Shafi'i described him as someone who has, but what he has is not enough to cater for his needs, while to De Zayas (2007), and Yusuf (1990), the needy are those that have nothing at all. The prophet (S.A.W) however, is said to have described the needy as a person who does not ask for help from people, due to modesty as recorded in Sahih Al-Bukhari;

Narrated Abu Hurayrah (R.A); Allah's messenger (S.A.W) said; *Al-miskin* is not the one who goes round the people and ask them for a mouthful or two (of meals) or a date or two, but *al-miskin* is that who has not enough (money) to satisfy his needs and whose condition is not known to others, that others may give him something in charity,

and who does not beg of people (Sahih-Al- Bukhari, vol 2, hadith no 557).

This hadith is a confirmation of Allah's words in *Suratul Baqara*:

Charity is for the poor, ...the one who knows them not thinks that they are rich because of their modesty. You may know them by their mark, they do not beg of people at all. And whatever you spend in good, surely, Allah knows it well. (Qur'an 2:273).

This verse of the Qur'an indicates that the state and society have the duty to provide for the needs of the people, thereby reducing distress and making demands for one's needs unnecessary (Shirazi, 1996a; Yusuf, 1990). Perhaps, this is one of the reason that makes localization of *zakah* so important. People in a community have a better knowledge of the poor people in their midst (Mattson, 2010). The local community will be able to identify those who are in need but are too humble to ask for help (Hairunnizam, Radiah & Sanep, 2011). This reason seems plausible, as Singer (2008) argued that it is not uncommon for people to fall into poverty. What this implies is that people who were formerly wealthy, may become poor due to some unforeseeable circumstances. These people may continue residing in their luxurious homes and may still appear to be living well to outsiders. This is one of the reasons that localization is stressed in Islam.

Localization of *zakah* helps to maintain peace in the society, as the poor are purged of ill-feelings towards the rich. Receiving *zakah* cures the heart from jealousy, uneasiness and hatred towards the rich. Al-Misri (1988) argued that it is unlawful to

distribute *zakah* funds in a place other than where it was collected, when there are rightful beneficiaries residing in such places.

The poor and needy are usually classified together as people who do not have means capable of sustaining them. Those who have lost their breadwinners, like the orphans and the widows are inclusive in this category. Also included are permanently low income earners whose income is not enough to sustain them, students, old people, patients (Adebayo, 2011; Kochuyt, 2009). The poor and needy are the most important to give *zakah* to and as such are given more attention especially in Pakistan where one of the most well-known state integrated system of *zakah* exists (Theodossiou, 2015).

#### ***Al-Aamileena 'Alayhaa (The Zakah Administrator)***

These are the people appointed by authority to administer the *zakah*. They include, those who collect, those who record, those who disburse, those who calculate (Abu Bakar & Abd.Ghani, 2011). These people are given part of the *zakah* proceeds as a kind of payment for the job they are doing (Abdul Fattah, 2010; Kochuyt, 2009).

#### ***Al-Muallafati Quluubuhum (Those whose hearts are inclined)***

These category of people are divided into three;

- i- Those that are given *zakah* to attract them to embrace Islam and thus lead their people to embrace Islam (powerful leaders).
- ii- The reverts whose faith is weak.

- iii- Those that are given *zakah* in order that they will in turn keep their evil plans away from the Muslims. (Abdul Fattah, 2010; Abu Bakar & Abd.Ghani, 2011; Al-Qardawi, 1999; Maududi, 1984).

*Imams* Malik, Abu Hanifah and Ash-Shafi'i were of the opinion that this category should no longer be considered, as Islam has already been established and is not in need of winning souls that will strengthen it (Abdul Fattah, 2010). This category was essential only in the early stage of Islam, when the foundation was not yet strong and as such, it needed the acceptance of powerful leaders in order to firmly root itself in the hearts of men. Other scholars are however of the view that the provision of *al muallafatul qulub* still exists, as there are lots of Muslims with weak faith who needs to be placed on *zakah* in order that their faith becomes firm and unshakeable (Abdul Fattah, 2010).

#### ***Fee Rriqaab (To Free Slaves)***

Scholars are unanimous in their opinion that slaves no longer exists (Abu Bakar & Abd.Ghani, 2011). This category has therefore been extended to oppressed Muslims who are deprived of practising their religion under oppressive non-Muslim governments (Al-Qardawi, 1999).

#### ***Al-Ghaarimeen (The Debtors)***

*Zakah* is given to debtors to help them clear the burden of debt.

#### ***Fee sabilillah (In the way of Allah)***

There is consensus among majority of scholars that people in this category are those that are involved in *jihad*. They are given *zakah* to enable them buy food and other necessities needed in the course of the *jihad* (Abdul Fattah, 2010; Kochuyt, 2009). Some scholars have argued that students of knowlegde are included in this category (Abdul Fattah, 2010; Al-Qardawi, 1999; Singer, 2009), while some are of the opinion that it is a justification for using *zakah* funds to build mosques, schools, hospitals, religious foundation or even to fund relief programs (Kochuyt, 2009). However, as praiseworthy as these initiatives may be, some are still of the opinion that *zakah* monies should not be used for such activities (Abdul Fattah 2010; Shahatah, 1985), most likely because in the long run, the rightful beneficiaries of *zakah* may not even benefit from such projects (Mattson, 2010).

#### ***Ibn Sabil* (The Wayfarer)**

This category includes people who are stranded on a journey. It may happen that a person, though wealthy, becomes stranded on a journey due to some unforeseen circumstances. Such a person is to be assisted from the *zakah* fund. There is the opinion that the journey should be one of obedience and not one leading to an act of disobedience (Abdul Fattah, 2010).

Of all these categories, more emphasis is placed on relieving the sufferings of the poor and needy, as one of the major aims of *zakah* is the eradication of poverty (Abu Bakar & Abd.Ghani, 2011; Kahf, 1991; Shahatah, 1985). The poor and needy are classified into productive and non-productive recipients (Ahmed, 2004). The productive recipients are those who are capable of working to earn a living but either life's circumstances have not made them to have jobs, or they have something doing

but it is not enough to meet their basic needs. Such groups of persons, the scholars have opined, should be assisted with either capital to start or boost their businesses, for those that have, or equipment/ machines to help those that do not have start up something (Ahmed, 2004). These people are capable of growing from *zakah* recipients to payers. For the second category, the unproductive *zakah* recipients, i.e. the disabled, the permanently sick, the aged and children, there is a consensus that they should be continuously supported from the *zakah* funds because they are incapable of engaging in any profitable venture (Al-Qardawi, 1999). Sadeq (1996) contended that this set of people can become shareholders in various *zakah* investments, so that the dividends become income for them, while Anwar (1995) opined that funds from *zakah* that has been invested can be used to acquire shares from companies and these shares can then be transferred to these unproductive recipients.

On the issue of what is to be given out to the beneficiaries, the Shafi'i school of thought maintains that the categories of the needy and the poor should be given enough to sustain them throughout their lifetime (Al-Nawawi, 1977; Al-Tayib, 2003). Their position is that, once a person is given *zakah*, in a particular year, there would be no need to give him in subsequent years, as what is given to him should be enough to remove him from the realms of poverty. This analogy is taken from Umar ibn Khattab when he instructed that “when distributing *zakah* to the poor, give them in abundance so that they are satisfied. Repeat giving them even if one has to get a hundred camel (Al-Qardawi, 1999).



However, contrary to this opinion is that of the schools of thought of Maliki and the majority of the Hanbalis. They opine that what should be given should be just enough to cater for the basic needs of the less privileged for just a year (Al-Bahuti, 1982; Al Qarafi, 1994; Al-Tayib, 2003; Maududi, 1984). Al-Misri (1988) seems to take a middle stance as he opined that the non-productive recipients be given as would sustain them for their lifetime while the productive recipients should be given what is sufficient to purchase materials and tools needed for their various occupation. In extension, if they are traders, then they should be given enough to buy whatever it is they trade in, in a reasonable quantity. However, what operates with most contemporary *zakah* institutions is that they provide beneficiaries with immediate short-term help, though limited, and then a long-term help with a source of income that will be continuous (Al-Tayib, 2003).

It is worth mentioning that *zakah* is not given to those whose rights are upon an individual, no matter how poor or in need they may be. A father is not allowed to give *zakah*, out of his wealth, to his children, as he is responsible for taking care of his family. A child may also not give *zakah* to his parents (Al-Misri, 1988; Al-Qardawi, 1999; Kochuyt, 2009; Lorenz, 2013; Mannan, 1985; Maududi, 1984).

#### **2.4 Concept of Compliance**

Compliance is a concept that can be defined along several dimensions, depending on the discipline and context it is being used (Evangelista, 1999; Ingram, 2009). In medicine, compliance is seen from the angle of the degree at which a patient's behavior agrees with medical advice, in terms of taking prescribed medication (Insull, 1997). In taxation, compliance is viewed as the extent to which a person or

organization complies with rules and regulations related to tax (Awang & Amran, 2014; Young et al., 2016). Prorokowski & Prorokowski (2014) see compliance as “conforming to a rule, such as policy framework, standard or law” (p.65). Compliance means that an individual does what he is supposed to do. It implies the avoidance of resistance and submission to law (Edwards, 2003; Edwards & Wolfe, 2004). Compliance also involves concepts of submission, obedience, non-resistance and observance (Edwards & Wolfe, 2004). It means doing things that should be done, living up to one’s moral obligation and generally being ethically and morally upright (Edwards & Wolfe, 2004). Raatzsch (2014) contended that an individual cannot comply except if he possesses integrity. Compliance can either be normative or instrumental (Miller & Maloney, 2013; Robinson & McNeil, 2008). It is instrumental when the goal is to achieve a positive result or avoid a negative outcome. On the other hand, normative has to do with the belief of a people, their values and their perception of their leaders who uphold these norms (Miller & Maloney, 2013).

In the context of this present study, compliance was viewed from the angle of obeying the rule of Allah, which is to pay *zakah*, as a purification of wealth and as assistance to the less privileged. The wealthy has a moral obligation to cater for the needs of the poor. Also, the role of the religious leaders in ensuring compliance which falls under the normative form also formed the context of the present work. Islam places high regards on the leaders of the society. It demands that man must obey Allah, the *rasul* and those in authority over him (Qur’an 4:59).

#### 2.4.1 Concept of *Zakah* Compliance

Zainol, Mohd and Farah Mastura (2013) conducted a research on the intention to comply with *zakah* payment, using the staff of Universiti Utara Malaysia as their population. They stated that there was a low level of compliance in *zakah* from previous studies. However, their study found out that collection of *zakah* on savings have increased over time. It was reported that *zakah* on savings in Kedah, is rated third in the hierarchy of the highest *zakah* amount collected. The theory of planned behavior was used in their study and it was found out that perceived behavioural control is the factor that influenced compliance with *zakah* intention the most, as attitudes and subjective norms had no significant influence on *zakah* compliance intention on savings. The study called for further studies on *zakah* compliance as its findings cannot be generalized. This is because the respondents were only non-academic staff of UUM. Similarly, another study (Farah Mastura, 2011) using the theory of planned behavior, found out that the most important factor that influenced *zakah* compliance intention on savings is perceived behavioural control. Researches on other forms of *zakah* also revealed that perceived behavioural control and subjective norms had the strongest associations with intention to comply with *zakah* on land intended for sale (Alosaimi, 2011), and *zakah* of income of self-employed (Mohmad, 2008).

In a different study by Farah Mastura and Zainol (2013), it was revealed that all variables of the theory of planned behavior had significant influence on compliance intention with *zakah* on savings. This means that ordinarily, individuals will comply with *zakah* on savings provided policy makers create avenues that will attract them to fulfil the obligation of *zakah*. Similarly, in another study by Farah Mastura & Zainol

(2015), it was revealed that attitude and referent group significantly influenced compliance behavior. Other factors that influenced behavior in the study are religiosity and perceived corporate credibility. Also, among the studies that used the theory of planned behavior is that of Raedah, Noormala and Marziana (2011). It also found out that attitude and perceived behavioural control had significant influence on intention to comply with income *zakah*, while subjective norm had no significant influence on intention to comply with *zakah*.

In a similar vein, Ram and Roszainni (2014) conducted a research to find out the factors influencing business *zakah*, using the theory of reasoned action. The study found out that intention had a significant relationship with *zakah* compliance. It also found that attitude and subjective norms influenced intention. The authors argued that factors that determines business *zakah* are quite different from those that determine income *zakah*. The difference, the authors attributed to the fact that incomes have fixed rate, while that of business changes from time to time. Therefore, they suggested that research be carried out in other places in order to understand compliance behavior in a different context as it was limited to compliance on business *zakah* in Kedah.

Age is another factor that is considered to have a significant impact on *zakah* compliance behavior. In a study conducted by Tajuddin, Azman and Shamsuddin (2015), to examine the compliance behavior on *zakah* in youths, it was found that age played an important role in complying with *zakah*. The higher the age of an individual, the more likely he is to pay *zakah*. Similarly, McGann, Sexton and Chyun (2008) in their study of adult's denial and compliance with asthma also found out

that compliance tends to increase with age. This is in line with the study of Sanep and Nor Ghani (2011) who found out that age, gender, education, understanding, and tax are among the factors that influences *zakah* the most, while variables such as law, faith, access to payment and trust of *zakah* institution had no significant influence on compliance.

It was also found out (Tajuddin et al., 2015) that people tend to pay tax and leave *zakah* because tax has laws guiding it and this laws are publicized unlike *zakah*. It was therefore suggested that there should be an increased education on *zakah* as the main factor influencing compliance on salary income *zakah* is understanding about *zakah*, and that legal action should be taken against those who refuse to pay. The study also opined that the easier the mode of payment, the higher the compliance level. The increased level of education is in tandem with McGann et al., (2008) who suggested that one's level of education has a significant impact on his compliance level.

In contrast to the view of Tajuddin et al., (2015), Rahim and Kaswadi (2014), believed that there is a relatively high awareness of *zakah*. In their study among UNIMAS Muslim staff, it was found out that dissatisfaction with the *zakah* authorities, leading to paying *zakah* irregularly and informally are some of the factors responsible for noncompliance.

Another factor that influenced *zakah* payment is altruism. Muhammad, Ainulshikin and Amir (2006) revealed that altruism influenced *zakah* compliance the most. It found out that some individuals give out *zakah* just because they feel that in their

wealth, there is a share for the less privileged. So they pay the *zakah* in order to better the lives of these less fortunate ones. In the same study, it was also discovered that self-satisfaction in the sense of feeling happy while paying *zakah* and having that satisfaction that one is being responsible, and having the believe that by paying *zakah*, one will motivate others in the society to pay is also a factor that influences an individual's compliance with *zakah*.

Muhammad et al., (2006) also revealed that *iman* has a significant influence on *zakah* compliance. This is due to the fact that *zakah* is one of the commandments of Allah, and once an individual has that firm conviction, he does not need any other motivation aside from the reassuring knowledge that any act of *ibadah* properly done, attracts reward from Allah. So he gives *zakah* for the sake of it (intrinsic motivation), rather than what he will get from the society as a result of giving it. The study also argued that the level of understanding as regards Islamic principles is another factor that motivates an individual to give *zakah*. Continuing in their argument, they suggested that *zakah* institutions also have a role to play in influencing *zakah* compliance. The more trustworthy a *zakah* institution is, the more people will pay their *zakah* to such an institution. This view is also supported by the study of Mustafa, Mohamad and Adnan (2013).

Mohd, Ariffin and Abdul Samad (2014) stated that it has been argued by other studies that the higher the level of religiosity of an individual, the higher his *zakah* compliance behavior and vice versa. It therefore follows that the more organizations adhere to religious practices, the higher chances of such organisation to comply with business *zakah*. However, findings from data collected in their study, revealed that

religious practices by business owners does not have significant influence on their *zakah* compliance behavior. Business owners who are seemingly religious in their daily activities in their organizations fail to comply with business *zakah*.

The difference in the above could be as a result of the fact that an individual income *zakah* payer is granted tax rebate (Eko, Radiah & Azhar, 2013) but that is not the case with business *zakah*. Whether or not an organization pays *zakah*, it still has to pay tax and since tax evasion is punishable by law, it is easier to evade *zakah* and go unpunished, at least in this world, than to evade tax.

This study will not be the first to use the term ‘compliance’ with *zakah*. Several studies (Alhamdan, 2012; Alosaimi, 2011; De Zayas, 2003; Farah Mastura, 2011; Kamil et al., 2012; Mohmad, 2008; Ram & Roszaini, 2014; Sobana et al., 2006; Zainol & Kamil, 2007; Zainol, Kamil & Faridahwati, 2009; Zainol et al., 2013) have adopted the word and this study is following suit.

## **2.5 *Zakah* Administration and Compliance in Contemporary Times**

*Zakah* administration in contemporary Muslim societies depends to a large extent on the school of thought a society subscribes (Samad & Glenn, 2010). The Hanbali school of thought argues that *zakah* administration should be left to individual discretion, while *Imams* Shafi’i and Hanafi contend that only the invisible items of *zakah* are to be left to individual discretion, although they also argue that it is the responsibility of the government to ensure that individuals who possesses such invisible wealth pay *zakah* (Samad & Glenn, 2010). Governments therefore follow the positions of the schools of thought subscribed to by the majority of the citizens.

The Pakistani government for example, uses the principles of *zakah* according to the Hanafi school of thought as most Pakistani Muslims are Hanafis, while in Malaysia, where *zakah* administration has achieved considerable success, (Hashem & El-Sha'er, 2015), the Government subscribes to the principles of *zakah* as posited by the Shafi'i school thought (Samad & Glenn, 2010).

*Zakah* administration in some countries is made compulsory, while others are voluntary, with the government making provision for *zakah* agencies. Fourteen countries back *zakah* by law, out of which only six makes it compulsory and even at that, no country collects *zakah* from all the items liable for *zakah* as recommended (Al-Tayib, 2003). In countries such as Pakistan, Sudan and Saudi Arabia, the governments mandatorily collect and distributes *zakah* (Ahmed et al., 2015; Kahf, 1990; Shirazi, 1996a, 2014; Nik Mustapha, 1989), while in several other countries like Kuwait, Bahrain, Jordan, Bangladesh, Oman, Indonesia and Qatar, the government established agencies for *zakah* payment but payment is done voluntarily (Ahmed et al., 2015; Raquib, 2011; Sadeq, 2002; Shirazi, 2014). Some countries do not have provision for *zakah* in their constitutions.

While the Qur'an explicitly specifies the beneficiaries of *zakah* (9:60), it does not specify clearly what assets are liable for *zakah*. Al-Khayyat (1993) and Mannan (1987) have opined that this leeway was given by Allah to ensure that people are flexible when determining wealth liable for *zakah*. This has led to several debates, arguing that items liable for *zakah* be reviewed to accommodate modern day situations (Abu Saud, 1988; Kahf, 1989; Iqbal, 1995), as this will ensure that more resources are collected as *zakah* and further reduce poverty (Suhaib 2009). Ahmed



(2004) argued that *zakah* coverage during the lifetime of the prophet (S.A.W) covered wealth that made the possessor a wealthy person at that time. This has led to suggestions that *zakah* be levied on the net worth of an individual's possession after such has been with him for a year as against levying it on income only (Adebayo, 2011).

Going by this argument, it will be agreed that the requirement of paying *zakah* will no longer fall on the super-rich only. Salary earners, business men, industrialists who are in possession of heavy machines and all such individuals who have productive wealth will all be required to pay *zakah*. The wisdom behind this is not as a punishment for acquiring wealth, but as a way of increasing an individual's sense of responsibility towards the less privileged and also to curtail greed which man is naturally prone to (Adamu, Musa & Rafidah, 2016).

The addition to the category of wealth liable for *zakah* took precedence from the time of Umar (R.A), when he was reported to have added olives, lentils, peas and horses to the wealth that *zakah* must be paid on (Siddiqi, 1983). The demand for the addition to *zakah* coverage, aside from boosting the economy, also has a more humane side of fairness. Agriculture in some areas is mostly done by the poor people, and most agricultural produce are liable for *zakah* even at small quantity. It therefore follows that if the *zakah* coverage is left without review, the poor farmer will have to pay more *zakah* than the rich industrialist who possess lots of sophisticated equipment and assets, but does not pay *zakah* on them simply because his assets are not under the coverage of *zakah*. This is against the spirit of Islam and *zakah* seeks to ensure social justice and fairness.

In line with the argument that *zakah* coverage be expanded, there have been additions to items/assets liable for *zakah*, such that were not available during the time of the prophet. Contrary to the restriction of imposing *zakah* on some assets in the past, *zakah* is now imposed on almost all productive assets and even non-productive assets that are above the individual's expenditure and that of his dependants (Nur Barizah & Abdul Rahim, 2007). While scholars are in consensus with some of these additions, they are not in agreement with others (Al-Qardawi, 1999; Maududi, 1984). In a similar vein, the rate of *zakah* has also been a bone of contention in contemporary *zakah* literature. While some scholars are bent on the fact that issues of the *deen* should not be tampered with, others are arguing the fact that some of the rules of *zakah* can be adjusted to accommodate the challenges of times (Mannan, 1970).

Contemporary researchers have also been caught up in the argument of the permissibility or otherwise of investing *zakah* funds. While some vehemently discourage it (Al-Misri, 1988; Lorenz, 2013), arguing that there is no shari'ah basis for that, others support it, though with conditions. Among its conditions is that any investment with *zakah* fund should be done only when there is no need of the fund by its beneficiaries at that moment, and such investments must conform to the dictates of Islam as regards business dealings. Care must also be taken to ensure that the business will be profitable by engaging in a feasibility studies (Shubayr, 2000). However, this investment is not to be undertaken by the payer, but by the institution because, once *zakah* is due on wealth, it becomes mandatory to give it out.

The proponents of investing the *zakah* funds argue that in order for *zakah* to fulfil its intent of poverty alleviation, there is the need for diversification of the *zakah* managing methods, and this can be done by investing *zakah* funds in profitable ventures (Wan Marhaini & Shamsiah, 2012). The basis for investment of the fund, as argued by some, is from the hadith where the prophet (S.A.W) encouraged the managers of the property of orphans to invest them, lest they are eaten up by *zakah*. In the case of *zakah* funds, the agencies are just managers of the wealth and in order not to risk depreciation in the value, it is safest to invest (Suhaib, 2009). It is evident from literature that some countries have adopted this, as *zakah* fund has been channelled to a whole lot of ventures ranging from microfinance loans (Patmawati & Ruziah, 2014; Wulandari & Kassim, 2016) to relief programs (Al-Omar, 1985; Salim, 2014), entrepreneurship (Wan Marhaini & Shamsiah, 2012), and scholarship (Al-Omar, 1985; Rose, 2010).

There have been some modifications in the *zakah* administration over time. *Zakah* administration has developed from appointing *sa'i* to assess an individual's wealth to determine what is zakatable. Currently, a lot of innovations, though good ones, have been brought into the system, especially in Malaysia, where *zakah* calculators, schedule for deductions have been introduced to ease payments (Zainol et al., 2013). *Zakah* can now be calculated individually by making use of various *zakah* calculators designed by experts. *Zakah* payment can be done through various convenient channels. It can be done in the comfort of one's home using the internet or phone-banking.

Also, other avenues like ATM transfers, bank draft, post office, direct deductions from source, Islamic credit or debit cards and so on have been made available for *zakah* payers (Farah Mastura & Zainol, 2013; Yusoff & Sorfina, 2012). Modern day *zakah* institutions have the benefits of having database of potential *zakah* payers and their *zakah* dues. In addition, they also have information of *zakah* recipients, those who have benefitted and those on waiting list. This helps them in monitoring where the funds are going and helps them in evaluating the effects of these funds in the lives of the recipients. Having a clear record of this nature helps in transparency in any institution, which in turn will lead to compliance (Sobana et al., 2016; Wildavsky, 1986).

### **2.5.1 Muslims under Islamic Jurisdiction**

*Zakah* administration under Islamic jurisdictions is divided into countries that make it obligatory and those that make it voluntary. *Zakah* is made obligatory in Sudan, Malaysia, Libya, Yemen, Singapore and Saudi Arabia (Lorenz, 2013; Obaidullah, 2016). In places like Pakistan, it is both compulsory and voluntary (Mohammad, 1991). In Bahrain, Bangladesh, Egypt, Indonesia, Iran, Jordan, Kuwait, Lebanon and United Arab Emirate, though voluntary, is backed by state law and an individual is allowed to obtain a tax relief, on account that he pays *zakah*, in some of these countries (Hashem & El-Sha'er, 2015; Lorenz, 2013).

*Zakah* administration in Brunei Dar us Salam is controlled by the government under the jurisdiction of Islamic Religious Council of Brunei. The council has the authority, vested upon them by the laws of the land, to act as collector and distributor of *zakah* funds (Rose, 2010). The council has various units that are saddled with

different responsibilities. They accept applications from potential *zakah* recipients and undertake investigations to verify the claims of these recipients. Upon getting satisfactory result, a recommendation is then made for approval to the higher committee. After the approval of the committee, the fund is then distributed to the beneficiaries (Rose, 2010). The Islamic Religious Council puts the basic needs of a family of five (comprising of mother, father and three school aged children) at BND805.00. It thus considers any earning below this as poverty, and augments whatever is deficient from the earnings. In other words, if a family earns BND500 in Brunei, such a family is viewed by the council as living in poverty and is thus provided with BND305 to balance up with the amount considered vital for basic necessities (Rose, 2010). Surplus *zakah* funds is invested and there is a report that investments from *zakah* yields profit of between BND6.5-8.3 each year for the period the study was done (Rose, 2010).

The *zakah* act of 2001 in the Indonesian constitution allows for the voluntary payment of *zakah* by the *zakah* payer, who is at liberty to either calculate his *zakah* dues on a personal basis or employ the services of the *Badan Amil Zakah Nasional* (BAZNAS), (Latief, 2010; Lim, 2015; Obaidullah, 2016; Salim, 2014). The Indonesian government has been involved with *zakah* administration from as far back as 1968, when the agency for the collection of *zakah* was introduced (Sari, Bahari, & Hamat, 2013). *Zakah* in Indonesia has gone through many stages. Salim (2006) is of the opinion that in the early days of Islam in Indonesia, *zakah* was voluntary and done individually. This was because Islam was just beginning and the missionaries, mostly Arab *Sufi* travellers and Arab traders, introduced the religion into the country in a peaceful manner, without compelling anyone to do anything. It

was suggested that probably, the *zakah* collection was handled by the Islamic religious scholars, who used mosques and *madrasahs* as collecting centres (Lim, 2015; Saidurrahman, 2013). With the passage of time, more village heads accepted Islam and they became involved in *zakah* collection. However, due to lack of a centralised *zakah* institution, most of what was collected as *zakah* were kept by the *amil*s and the Islamic scholars who took them as their income and for maintaining their *madrasah* (Salim, 2006).

Then came the colonial period. The colonial masters issued a policy, that according to Salim (2006) was to engineer and maintain a low level of *taqwa*. *Zakah* was to be left to the individual's discretion. No one was to be compelled to carry out any religious obligation. In fact, the abuse of *zakah*, where some village heads keep the fund to themselves, paved way for the Dutch colonial masters to issue a regulation prohibiting the collection and distribution of *zakah* by the officials in some parts of Indonesia (Salim, 2006). This in turn led to low payment of *zakah* in the affected areas, as only a few conscious Muslim continued paying. On gaining independence, the status quo continued, with the Ministry of Religious Affairs issuing a circular absolving itself from interference with *zakah* administration (Lim, 2015; Salim, 2006).

After series of contemplation and failed attempt by the Indonesian government to take over *zakah* administration, a decree was finally issued in 1968 regarding the foundation of the government *zakah* agency, to be known as *Badan Amil Zakat* (BAZ); The *Zakat* Agency (Salim, 2006). After a short period of time, in 1986, non-governmental, private community sponsored agencies responsible for *zakah*

administration were established (Saidurrahman, 2013). These agencies are known as LAZ, while in the early 90s, agencies established by Muslim organizations started to appear (Salim, 2006). Presently, the BAZNAS established in 2001 is the main coordinator of *zakah* administration in Indonesia (Lim, 2015). The agency has under its control, about thirty-three provincial *zakah* institutions and eighteen non-governmental *zakah* agencies (Lim, 2015; Saidurrahman, 2013; Salim, 2014). This means that all activities of all other *zakah* agencies, whether government or private, are coordinated by the BAZNAS.

Several studies have shown that *zakah* has positively impacted the lives of the poor in Indonesia (Lim, 2015). *Zakah* was reported to have reduced poverty by 16.8%, increased household income by 8.9%, while reducing income gap by 13.7% (Beik, 2009, 2010). The funds are also channelled towards education (both Islamic and western), assisting victims of natural disasters, fisheries, farms health etc. (Salim, 2014). Latief (2010) reported that there are charitable clinics set up in Indonesia by *zakah* agencies, to assist deserving beneficiaries.

Malaysia is another country where the issue of *zakah* is taken seriously. Malaysia *zakah* has been classified into various types like business *zakah* (Abdul Rahman, 2006 & 2007; Azman, 2012; Nur Barizah, 2007; Mohd et al., 2014; Rashidah & Rohila, 2003), *zakah* on income (Nur Barizah & Hafiz, 2010; Nur Farhana & Mohd 2016; Raedah et al., 2011; Zainol et al., 2009), *zakah* on savings (Farah Mastura & Zainol, 2015; Zainol et al., 2013) and so on.

*Zakah* in pre-colonial Malaysia adopted no formal framework (Azman, Mohammad & Syed, 2012). The peasants gave their *zakah* to religious teachers who then distributed some of the *zakah* to the beneficiaries as stipulated by Islam (Azman, 2012). Part of it was then kept to maintain and expand their *madrasah* (Muhammad, 1993). The *Majlis Agama dan Istiadat Melayu* (Religious Council and Malay Custom), which was established by the colonial masters took charge of *zakah* administration during the colonial days (Azman et al., 2012; Nik Mustapha, 1989; Nurul Husna, 2010). *Zakah* in Malaysia was still seen as only a religious affair and was separated from the central administration during the period immediately following independence. It was left to the discretion of the individual state (Nurul Husna, 2010).

*Zakah* in Malaysia is now backed by law. Each state of the country is given the freedom to enact its own religious laws that suits the peculiarities of the various states (Nurul Husna, 2010). Each state has a 'State Islamic Religious Council' (SIRC) which are also called *zakah* institution. These institutions are responsible for *zakah* administration, collection, distribution and other duties connected to *zakah* (Abd.Wahab & Abdul Rahman, 2011; Nur Barizah, 2007; Nurul Husna, Nur Syuhada & Rahidah, 2010; Obaidullah, 2016; Raedah et al., 2011; Ram & Roszaini, 2014; Zainol et al., 2013). In order to increase efficiency and effectiveness, some of the *zakah* institutions under SIRC have been privatised (Azman et al., 2012; Norazlina & Abdul Rahim, 2012). There is the presence of the privatised professional *zakah* centres, as subsidiaries to SIRC in some states, while some are yet to establish such centres. *Zakah* administration in such states are still directly under the control of the SIRC (Obaidullah, 2016). Income *Zakah* in Malaysia is made



compulsory and it is being deducted at source (Nur Barizah & Hafiz 2010; Nur Farhana & Mohd, 2016; Zainol et al., 2009).

In the same vein, *zakah* administration is official in Pakistan. It was made official in 1980 (Imtiaz, 1985; Shirazi, 1996a). Before then, it was done on a voluntary basis and paid directly to the less privileged, neighbours, relatives, as well as *madrasahs* (Shirazi, 1996a). *Zakah* in Pakistan is made compulsory by the *Zakat and Ushr Ordinance of 1980* (Abdullah et al., 2013; Lorenz, 2013; Imtiaz, 1985; Obaidullah, 2016; Toor & Nasar, 2001), and it is included in the poverty reduction strategy paper as one of the poverty elimination program in the country (Shirazi, 2014).

There is however a differentiation between assets and how these assets are to be treated for *zakah*. The system of invisible and visible wealth of the period of ‘Uthman ibn Affan is being used in Pakistan. Financial assets which includes unit trust, bank deposits, bonds are treated as visible assets and a compulsory deduction of *zakah* at a rate of 2.5% is made yearly. Assets like silver, gold and precious metals are treated in the second category and it is expected that the owners of these assets do a self-assessment of what is in their possession and give out what is due of them, either to the *zakah* agencies or other rightful beneficiaries (Abdullah et al., 2013; Ahmed, 2004; Maududi, 1984; Obaidullah, 2016; Shirazi, 1996b).

There is the presence of a central *zakah* council, then provincial councils in each of the provinces. Each district has a district *zakah* committee, while each *tehsil* has a *zakah* committee. Lastly is the local *zakah* committee that is present in every village, for the rural areas, and those in the urban centres have one each in every *Mohalla*

(neighbourhood) (Abdullah et al., 2013; Imtiaz, 1985; Mohammad, 1991; Shirazi, 1996b). Official *zakah* collections are deposited into the central *zakah* accounts, managed by the State Bank of Pakistan, (Toor & Nasar, 2001), where it is then shared among the provincial *zakah* council according to stipulated percentages (Abdullah et al., 2013). The bulk of the fund is sent to the local *zakah* committees, who in turn distribute directly to the recipients (Abdullah et al., 2013). Compulsory *zakah* deductions in Pakistan is done once a year on assets such as bank deposits, whether savings or fixed, which the holder receives returns periodically, on maturity or earlier. Other assets liable for *zakah* include National Investment Trust Units, all forms of securities where the holder receives periodic returns, Investments certificates, annuities and life insurance policies (Shirazi, 1996b). The Shia in Pakistan are however exempted from paying *zakah* to the public treasury as they have a different belief on the interpretation of who to receive *zakah* (Theodossiou, 2015; Toor & Nasar, 2001).

On a general note, it is argued that the *zakah* system in Pakistan is effective and has made remarkable impacts on the society (Suhaib, 2009). *Zakah* funds in Pakistan is used to cater for basic necessities of beneficiaries. It also includes allocating special allowances to the widows, destitute and the aged, Sponsorship of education up to university level and also sponsoring students to *madrasahs* for religious education. The *zakah* fund is also used to take care of health issues by providing free health care for the less privileged (Lorenz, 2013). Ninety percent of *zakah* funds in Pakistan are given to the poor as against fifty percent in Sudan and more than eighty-five in Kuwait where it is distributed to the poor and low income earners (Al-Tayib, 2003).

Similar to the *zakah* act of Indonesia, the law in Qatar, which has been in existence since 1992, also makes *zakah* voluntary. It has a zero tolerance for diversion of *zakah* funds and it is strongly stipulated that funds withdrawn from the *zakah* accounts shall be channelled exclusively to the right quarters (Obaidullah, 2016), while in Saudi, it is paid by individuals as income tax and by companies as corporate tax (Al-Ajmi, Hussain & Al-Saleh, 2009).

### **2.5.2 Muslims Under Non-Islamic Jurisdictions**

*Zakah* in non-Muslim territories are either done through Non-Governmental Organizations (NGOs) or individually. One of such organizations that has been involved in *zakah* administration is the International Islamic Relief Organization. It is an NGO dedicated to relieving the sufferings of the victims of disasters and it has its branches across the globe. It also supports the needy through undertaking specific projects that are needed by people at that point in time. It has been able to provide water facilities and sanitation in parts of Africa, sustain orphans in war torn Afghanistan, and assist communities in Pakistan. The foundation relies on *zakah* donations by individuals across the globe, with the bulk of it coming from Saudi Arabia (Benthall, 1999; Tedham, 2012; Theodossiou, 2015).

Similarly, Muslims in America have the option of paying their *zakah* through the *Zakah* Foundation of America (ZFA, 2007). Aside collecting and distributing *zakah*, the foundation organises professional seminars aimed at educating *zakah* payers on how to define, properly assess and calculate *zakah* dues on their wealth. It also has qualified workers who assist *zakah* payers on a one-on-one basis. The management

board consist of religious scholars, and accountants to ensure that the funds are managed and disbursed professionally in accordance with the dictates of Islam.

Similarly, in South Africa which is a non-Islamic state, there is no official law that backs *zakah* administration, but like in America, there are Non-Profit organizations (NPOs) in charge of collecting and distributing *zakah*. The law of South Africa provides for tax exemptions for donating to organizations of public benefits. However, to qualify for such, one has to donate to an organization that carries out most of its activities in South Africa, and such an organization must not involve itself in any form of business (Ahmed, 2004). The NPOs that are involved in *zakah* administration, also involve themselves in various kinds of enlightenment campaigns. They operate child-care centres, religious schools, drug rehabilitation and counselling centres amongst others. These institutions employ fundraisers and fieldworkers who go about collecting *zakah* in cash or kind. There is also provision for donations through banks or directly donating to the office. The funds are disbursed monthly to beneficiaries who apply through the *zakah* offices. Their requests are usually granted after investigating their claims (Ahmed, 2004).

In Singapore, the *Majlis Ugama Islam Singapura* (MUIS) is the organization that controls *zakah* and there is an act to that effect. The act also obligates Muslims to pay *zakah*. MUIS is saddled with the responsibility of enacting policies on *zakah* collection, distribution and administration generally (Obaidullah, 2016).

## 2.6 *Zakah* Administration and Compliance in Nigeria

Nigeria as a country does not make provision for *zakah* administration in its constitution (Lorenz, 2013). This could be because the country is a secular one (Olarenwaju, 2014; Ositien & Dekker, 2010) and as such it allows for freedom of worship, without necessarily imposing one religion on the citizens. Any attempt to include any form of religious obligation may be viewed by adherents of other religions as a threat to their religious belief (NRN, 2013). This is because at present, the country is seriously divided along religious line, each trying to dominate the other (Olarenwaju, 2014; Ositien & Dekker, 2010).

*Zakah* administration in the country can be grouped into: places where there are government-established *zakah* institutions as is evident in the Core-North, places where there are vibrant Non-Governmental Organizations (NGOs) like the South-West, and places where there is neither any of the two, as is obtainable in some of the North-Central states where this research was carried out. In order for *zakah* to regain its lost glory in Nigeria, Bugage (2010) called for publication of relevant literature on the issue of *zakah*. According to his study, *zakah* thrived during the pre-colonial period, under the Sokoto and Borno caliphate. However, with the coming of the British and their subsequent anti-religious laws, *zakah* was taken to the background (Abubakar, 2013; NRN, 2013) and it lost its relevance among Nigerians (Bugage, 2010). This led to many Muslims paying their *zakah* haphazardly. The article therefore suggested, among other things, that the Muslim society be enlightened about *zakah*.

Islam came into the Borno Empire, presently in the North-East of Nigeria, as far back as the early 11<sup>th</sup> century and by the 15<sup>th</sup> century, it had reached Kano and Katsina (Ositien & Dekker, 2010). This early encounter with Islam by the Northerners, and the jihad of Shehu Usman dan Fodio in the 17<sup>th</sup> century, which strengthened Islam in the North, could be the reason why most of the Northerners are Muslims, while it penetrated into the western region around the 17<sup>th</sup> century (Ositien & Dekker, 2010). The practice of Islam by the Northerners was however different from the Westerners as the former embraced the religion in letter and spirit, but the Westerners at that time, concerned themselves with the *ibadah* aspects of the religion and were less concerned about the *muamalat* (Ositien & Dekker, 2010).

The 1999 gubernatorial elections brought Gov. Sani Ahmad Yerima into power as the governor of Zamfara State. Gov. Sani it was, who first adopted the shari'ah as a state constitution. He was swiftly followed by some other Northern states. At present, 12 states in Northern Nigeria have adopted the shari'ah as part of the state constitution. They are: Zamfara, Borno, Bauchi, Jigawa, Gombe, Katsina, Kano, Kaduna, Yobe, Sokoto, Niger and Kebbi (Ositien & Dekker, 2010). In line with the principles of shari'ah, these states have established various Islamic institutions, among them are *zakah* commissions/institutes to take care of *zakah* administration (Abioye et al., 2011).

*Zakah* administration in Nigeria is still at the infancy stage. The re-establishment of *zakah* organization, after being banned by the colonial masters, can be traced to the establishment of the Kano state *zakah* commission in the North and the formation of the Muslim Welfare Fund in the West in 1997 (Abioye et al., 2011).

### **2.6.1 Zakah Administration and Compliance Under Government-Established Institutions (Northern Region of Nigeria)**

Kano is one of the densely Muslim populated states in Nigeria, with the percentage of Muslims put at 95% (Ibrahim & Shaharuddin, 2015; Ositien & Dekker, 2010). The state already had a *zakah* commission even before the shari'ah hype of 1999 began. Although the present Kano State *Zakat* and *Hubusi* Commission was established in 2003 (Ibrahim, 2015; Ositien, 2007), *zakah* in the state was institutionalised before then. It was being managed by the *Zakat* Council, a body formed in 1982, after a suggestion was made in a communique released after a conference on *zakah*, which was held in the Bayero University Kano (Aliyu, 2002). Upon the establishment of the Kano State *Zakat* and *Hubusi* Commission, staff of the *zakah* council were merged into the new agency (Ibrahim, 2015). *Zakah* is a tool among the tools that the Kano State *Zakat* and *Hubusi* Commission use in their struggle to eliminate poverty (Muhammad, 2010). The commission is saddled with the responsibilities of handling all matters as related to *zakah* and *hubusi* (Sani & Ram, 2016). So far, it has achieved relative success as it was reported that it spent NGN7.3million on three hundred and ninety-seven recipients in 2015 (Leadership, Nov 30, 2015). The assistance was in form of capital for business, medical assistance, settlements of debts and helping stranded travellers. It is on record that people living in Kano State are benefitting immensely from the activities of the commission (Wali, 2013).

The report of the Kano State *Zakat* and *Hubusi* Commission (2004) showed that the procedure for validating beneficiaries is a rigorous one. This is to ensure that *zakah* funds does not just go to anybody, it has to be distributed to the right persons. There is the provision for the needy to present themselves to their various village *zakah* committees, emirate councils, Islamic organizations or through the Islamic Medical Association (for those who require medical help). The applicants are then screened through interviews and other independent investigations before their application is approved. The *zakah* fund is then disbursed either on a selected day as is done annually or on a different day, on a day to day basis, as the need arises. The annual distribution is made a public affair. *Zakah* funds are so publicly distributed to encourage other wealthy individuals to donate to the commission, as they will be convinced that their *zakah* will be channelled to the right destination. *Zakah* is distributed in cash and kind. Animals collected as *zakah* are either given to beneficiaries to rear by giving them a male and a female, or they are given to meat vendors who fall into the category of *zakah* recipients.

In Niger State, *zakah* administration is controlled by the *Zakat* and Endowment Board. It came into existence in 1999 and is a state-run institution responsible for the collection and distribution of *zakah* in the state (Idris & Muhammad, 2013). The board has zonal *zakah* committees in the eight zones in the state. There are *zakah* councils also set up in each of the district. Aside collecting *zakah*, they have the duty of persuading Muslims, to appeal to their conscience to be honest in assessing their assets in preparation for paying *zakah* (Idris & Muhammad, 2013).



The board, its zonal and district councils all have bank accounts where *zakah* funds are deposited. Withdrawals are made only on authorisation by the board and official receipts are issued for all transactions (Idris & Muhammad, 2013). This ensures transparency in the system. As an agency under the state government, the board usually receives its own allocation for running its programs from the state government (Idris & Muhammad, 2013). The board makes use of traditional rulers as well as electronic and print media in soliciting for co-operation as well as creating awareness. Through its activities, it has been able to empower some of the *zakah* beneficiaries in the state and is on its way to reducing poverty in the state (Idris & Muhammad, 2013).

In the same vein, *zakah* in Zamfara State is collected through government institution and it has been able to have considerable impact on the lives of the people (Maidugu, 2003), through providing the poor with capital for business, free health care, provision of modest housing, buying of tools for productive *zakah* recipients, facilitating marriages as well as to assist wayfarers. A total of NGN106,855,630.63, and 49, 590 bags of grains were collected between 2000-2005 (Zamfara State *Zakat* and Endowment Board, 2006).

### **2.6.2 *Zakah* Administration and Compliance under Non-Governmental Organizations (Western Region of Nigeria)**

The Muslim Welfare Fund was established in the Western region of Nigeria in 1997, and that marked the beginning of non-governmental institutional participation in *zakah* administration in Nigeria (Abioye et al., 2011). Before the emergence of these NGOs, *zakah* was done on individual basis. Individuals gave *zakah* to their local

*mallams* (Muslim religious leaders) who were expected to forward them to deserving people. In most cases however, these *mallams* did not hand the *zakah* over to the rightful recipients (Ashafa, 2014).

Ashafa (2014) in his study of *zakah* administration in Lagos and Ogun states reiterated the fact that only the Northern states of the country have government-established *zakah* institutions. The presence of these government *zakah* agencies in the Northern part of the country has made it possible for the region to make significant impact on the lives of the poor and needy. The South Western states, however have vibrant non-governmental bodies responsible for *zakah* collection. Seven of these NGOs that are responsible for *zakah* collection, were identified by Ashafa (2014). The impact of the activities of these organizations is being felt as it has become an avenue for job creation through empowerment schemes established by them. Also, many students have benefitted and are still benefiting from the scholarship grants provided by these organizations.

In a study conducted by Olaolade, Johari and AbdWahab (n.d), to highlight the contributions of Al-Hayat Relief Foundation, it was established that the foundation has been in existence in Ogun state, which is in the South West since 1997. The foundation collects and disburses *zakah* from the wealthy to the rightful recipients and it has over 42 branches spread across Ogun, Lagos, Osun, Ondo and Kwara states. The study stated that the foundation has and is still playing a very important role in *zakah* administration as it acts as an intermediary between the payer and recipients of *zakah*.

In 2000, the *Zakat and Sadaqat* Foundation was established in the South-West (Abioye et al., 2011). It is an organization that is dedicated to collecting and distributing *zakah* and *sadaqah*. The Foundation distributed NGN35million in 2012 to over 180 beneficiaries. This rose to NGN41million in 2013 and by 2014, the amount distributed had risen to NGN84 million (Raimi, 2015). In 2016, it was reported that the organization was set to distribute NGN111million, an amount it generated from *zakah* from the previous year (2015). The event is a yearly event where beneficiaries are drawn from the South-East, South-West and South-South of the country and is usually held in Lagos (The Nation, January 29, 2016).

However, in 2016, the foundation decentralised the disbursement, with each state chapter handling its own affairs. Consequently, in October of that same year, the Kwara State chapter of the *Zakat and Sadaqat* Foundation distributed NGN1.89 million to twenty-four beneficiaries, while projecting that in 2017, the amount is likely to climb to NGN5 million (Azeez, 2016). It was also stated that 51.3% of the state *zakah* is channelled to economic empowerment, 6.3% to educational activities while 15.9% is being channelled to medical support (Azeez, 2016). In a similar vein, the Osun State chapter of the same foundation distributed NGN12 million cash and other non-monetary items like tricycle, motorcycle, refrigerators and grinding machines to beneficiaries in 2016. The state chapter of the foundation has assisted in many ways to alleviate the sufferings of the people through providing medical aids/equipment to hospitals, digging borehole and provision of other amenities (Oyegbade, 2016).

NASFAT Agency for *Zakat* and *Sadaqat* (NAZAS) is another *zakah* institution that helps in the collection and distribution of *zakah* in some Western states in Nigeria. They ensure transparency by publishing donations and expenditures to recipients in their bulletins and website ([www.nazas.org.ng](http://www.nazas.org.ng)). They also help in calculating the *zakah* dues of potential payers. Additionally, they create awareness by organizing seminars and lectures on *zakah* (NAZAS, 2015). The agency was incorporated on the 31<sup>st</sup> of January 2014 and commenced full operation same year, disbursing a sum of NGN8,721,735 in cash to various categories of recipients. As part of its sensitization program, is the airing of a 30 minutes weekly program on one of the radio stations in Lagos State, Nigeria. Sensitization by them is also done through public lectures, electronic, print and social media (NAZAS, 2015).

From the foregoing, not much has been done in the North-Central area where there are neither government-established institutions nor vibrant NGOs in charge of *zakah* administration. The above studies were all conducted in places where there are authorities responsible for *zakah* administration. Even in such areas, literature on *zakah* compliance behavior are still scanty (Abioye et al., 2011; Lessy 2013). The absence of *zakah* institutions in Kogi State makes it clear that there is a lack of literature in the area of *zakah* administration. In contrast to these, this present study was focused on a society where there is no authorised *zakah* administration process.

This present study focused on investigating *zakah* compliance behavior and the factors responsible for such in Kogi State. In addition, it explored the role and challenges faced by Islamic religious leaders in ensuring compliance behavior in non-Islamic states and the impact of *zakah* on the lives of the poor people, from the

point of view of the poor people themselves. These are aspects that previous literatures have not touched. This is the theoretical gap this present research has filled. While adding to the body of existing literature, it has also helped, through its fieldwork, in creating awareness among Muslims on the need to bring *zakah* to the forefront of their economic, social and religious activities by taking the commands of *zakah* seriously.

A unique approach of this study was in its population. There are three stakeholders involved in the issue of *zakah*; the *zakah* payers, the *zakah* recipients and in non-Islamic governments, the religious leaders. It appears that previous researches reached their conclusions studying only one or at most two of the stakeholders (Alhamdan, 2012; Alosaimi, 2011; De Zayas, 2003; Farah Mastura, 2011; Kamil et al., 2012; Mohmad, 2008; Ram & Roszaini, 2014; Sobana et al., 2006; Zainol & Kamil, 2007; Zainol, Kamil & Faridahwati, 2009; Zainol et al., 2013). This study investigated *zakah* compliance behavior from the perspective of the three stakeholders on the issue of *zakah*.

## **2.7 The Concept of Poverty in Islam**

There is no one-size-fits-all definition of poverty. Different researchers have defined poverty in different ways. Poverty is a relative term. How people perceive it varies from person to person (Akindola, 2009). Sirageldin (2000) classified poverty into chronic and transitory poverty. Chronic poverty, he posited, refers to individuals who are in poverty and do not possess the means to get out of it for some reasons such as involuntary migration, environmental condition, health, social mobility or financial

constraints. While transitory poverty could be as a result of a bad harvest, temporary loss of job, loss in business or intentional migration in search for greener pastures.

In Islam, poverty is seen from the angle of needs, whether it is one who is in need of basic necessities, or the traveller who is stranded and needs assistance to continue the journey, or the debtor who is overwhelmed with debt and is in need of fund to clear these debts, or still, those whose property has been damaged by natural disasters (Korayem & Mashhour, 2014). Yusuf (1990) argued that contrary to conventional opinion, poverty in Islam is fixed. It is deprivation, a lack of being able to satisfy the basic necessities of life. (Ahmed, 2004). Poverty in Islam is viewed from the inability to fulfil the five fundamental requirements of life (Aisyah, 2014). There are five foundations which according to *Imam* Al-Ghazali must be protected in Islam. They are; protection of life, religion, wealth, reason and progeny. Without these, the individual cannot exist. Protecting these foundations are considered to be the goals of shari'ah. For these to be ensured, it is paramount that the individual meets his basic needs of food, clothing and shelter among others, thus making it obligatory on the Muslim society to eradicate poverty by providing these needs (Ahmed, 2004).

Man struggles to protect these foundations according to his needs. *Imam* Ghazali further indicated that human needs are in hierarchy, just as was demonstrated by Maslow (1943). Ghazali's hierarchy of needs are divided into necessities, conveniences and refinements (Aisyah, 2014; Anas, 1980; Irfan, 1996). The necessities in *Imam* Al-Ghazali's hierarchy, are the basic minimum things that every person should possess, and these ordinarily should be provided by the state (Yusuf, 1990). These make up the subsistence level. The next are the convenience needs

which are not actually vital to preservation of the foundations but are needed to make life easier. These needs make up for the sufficiency level. Lastly are the refinement needs. They are those things that are just needed to adorn life. They make up for the luxuries of life (Anas, 1980; Irfan, 1996).

From analogy of the hierarchy of needs of *Imam Al-Ghazali*, anyone living below the sufficiency level is said to be poor from the Islamic point of view (Korayem & Mashhour, 2014).

For the purpose of this research, poverty was seen from the angle of not being able to provide for one's basic needs, which is in tandem with the Islamic definition of poverty.

### **2.7.1 Zakah and Poverty Alleviation**

Poverty and ways of reducing it has always been an integral part of the economic system of Islam right from the onset (Bonner, 2003; Chapra, 1985). History has it that the first generation of Muslims in Makkah were mostly the weak and down trodden (Bonner, 2005; Farooq, 2008; Watt, 1961). This made it easy for the Makkans to persecute them until the command came for them to migrate to Madinah. In Madinah, the Muslims now referred to as the *muhajirun* (emigrants), were never in need of assistance as they were at that time. The prophet (S.A.W) commanded the host community, the *ansars* (helpers), to assist their brothers in faith with whatever they possess, so much so that it was reported that some *ansars* divorced their wives and after the *iddah* period, gave them to their *muhajirun* friends in marriage (Haykal, 1933; Washington, 1894; Watt, 1956). Their acts of kindness and

generosity was applauded in history and was worthy of being mentioned in the Qur'an:

And those who, before them, had homes (in Al-Madinah) and had adopted faith, love those who emigrate to them, and have no jealousy in their breasts for that which they have been given (from the booty of Banu An-Nadir), and give them (emigrants) preference over themselves even though they were in need of that. And whosoever is saved from his own covetousness, such are the successful. (Qur'an 59:9).

It was in this scenario that the institution of *zakah* was commanded, in the second year of hijrah (Bonner, 2005; Mohammed, 2011). The prophet (S.A.W) was commanded to "take from the rich" and return to the poor. In this way, the prophet (S.A.W) ordered some of his *sahabas* to function as *sa'i* (*zakah* collectors), to collect *zakah* from the well to do muslims and return same to the less privileged in the society. It was reported that sometimes, these *zakah* collectors would go to collect *zakah* and would return empty handed, for they would have finished distributing all that was collected, before returning home. Such was the stand of Islam on poverty during the time of the prophet. In Islam, man is Allah's vicegerent on earth and Allah has provided him everything in trust (Sahadat, 1997). In carrying out his day to day activities, he must not forget the trust placed on him (Khan & Sheikh, 2012).

Islam as a religion encourages its adherents to work for their survival. It discourages laziness and dependence, while extolling hard work and diligence. On several



occasions, the prophet (S.A.W) has advised that the ummah pray against poverty and despondence, as poverty according to the prophet (S.A.W) leads to *kufur*. This statement of his could stem from the fact that the poor are vulnerable to proselytization from missionaries of other faiths. It is also a fact that the first set of Muslims were mainly the poor people of Makkah (Farooq, 2008). Poverty is believed to lead to crime and sins (Al-Tayib, 2003). This side effects of poverty makes it compulsory for the society to fight poverty with all its might by creating an enabling environment for able citizens to earn their livelihood, through engaging in various jobs, and also making provisions for the disabled, minors, poor and needy, by distributing returns from economic activities equitably, in order that the wealth of the nation should not rotate among the wealthy only (Al-Tayib, 2003; Iqbal, 2015). These are the aims of *zakah*.

### **2.7.2 Poverty and Income Inequality in Nigeria**

There is no universally agreed definition of poverty. It is multidimensional (Oshewolo, 2010). Poverty connotes different meaning to different situations, societies and people (Farooq, 2008). As rightly stated by Pantazis, Gordon, & Levitas (2006) “It often seems that if you put five academics (or policy makers) in a room you would get at least six different definitions of poverty” p.32). Misturelli & Hefferman (2010) revealed that within the period they studied (1970-2000), there were one hundred and fifty-nine different definitions of poverty. Poverty was being defined according to the needs of a particular era. Chambers (2006) posited that in defining poverty, one needs to look at certain things; who is asking the question, how is poverty understood and who is responding to the question.

Townsend (2006) sees poverty as the situation people find themselves when they do not have adequate income and other necessities of life. Poverty is generally classified into relative and absolute. Absolute poverty is the case where an individual is unable to provide his basic necessities for himself, while relative poverty is the case where the individual does not have much, but possesses more than the one suffering from absolute poverty (Aliyu, 2003; Idris & Muhammad, 2013; Oshewolo, 2010). Alters (2009) defined relative poverty as a situation where an individual cannot live up to other people of his standing in the society. Similarly, Townsend (1979) argued that a relatively poor person is one who does not have access to the things that people are accustomed to in the society where he lives. It does not matter whether he has the basic things or whether what he seeks are luxury to some. Insofar as it is the custom of his people to have such, and he is not able to get them, he is considered poor in the context of that particular society.

In some cases, absolute poverty is measured as the inability of an individual to live above the poverty line of USD1 per day (Farooq, 2008; World Bank, 2000). Those living below the poverty line are considered poor (Korayem & Mashhour, 2014). The N.B.S (2012) stated that poverty has gone past the stage of being defined as lack of sufficient income, but also includes a situation where an individual is unable to access educational, health and other vital services. The fact that most people in Nigeria are living below the poverty line, and more people are getting poorer by the day, makes her one of the biggest contributors to poverty in sub-Saharan Africa (Ncube, Brixiova & Bicaba, 2014; Ugoh & Ukpere, 2009).

To reduce poverty, income inequality has to be reduced by boosting redistribution (Ncube et al., 2014). However, Oyeranti & Olayiwola (2005) submitted that the Nigerian government have not been able to design any program that will distribute or redistribute resources from the wealthy to the less privileged. This redistribution, they argued, is a necessary tool in reducing inequality for natural growth.

Nigeria has a high rate of income inequality, coming fourth on a list of sixteen, after South Africa, Swaziland and Rwanda who are first, second and third respectively (Ayub, 2013). This can be measured from the fact that it is among the countries whose Gini-coefficient is greater than 40% (Ayub, 2013; Umukoro, 2013). If this trend is left to continue, it means poverty in Nigeria will become endemic in nature, as offspring of the poor will have little chance to escape poverty (Kanayo, 2014). This is because the rich will have all the opportunities and will carve way for their children to the detriment of the less privileged as is being witnessed in the country today.

Inequality hampers poverty reduction, it lowers growth, nurtures corruption, increases violence and crime, destroys the feelings of brotherhood, and undermines social stability (Ayub, 2013; Chapra, 1979). Therefore, for poverty elimination efforts to be successful, there is need to reduce inequality (Oyeranti & Olayiwola, 2005). Inequality also has negative impact on access to education, proper health care, clean water and sanitation (Ayub, 2013) and has been a militating force to poverty reduction in Nigeria (Mustapha & Said, 2015). Inequality in Nigeria has led to militancy, resource control issues, violent conflicts and Boko Haram insurgency (Umukoro, 2013). Poverty and inequality in Nigeria are on the increase and there

seems to be no solution in sight, as even the democratic rule has not been able to solve the menace of inequality (Aigbokhan, 2000; Umukoro, 2013).

### **2.7.3 Efforts of Governments towards Poverty Reduction**

The earliest poverty alleviation program was initiated in 1972 by the then Head of State, Gen. Yakubu Gowon. It was the 'National Accelerated Food Production Program' (NAFPP), although there are reports that indicated that Poverty eradication programs in Nigeria started way back, during the colonial era (Nnamdi, Aminu & Emeka, 2013). The target then was processing raw products like palm-oil, groundnuts, hides and skin. The NAFPP came up after independence and was a program dedicated to funding agriculture. It was believed that through that, the country will become self-sufficient in terms of food production and it will be an avenue for employment creation (Nnamdi et al., 2013; Raimi, Bello & Mobolaji, 2013).

Another program towards the reduction of poverty was initiated by Gen. Olusegun Obasanjo, Nigeria's head of state between 1976 and 1979 (Raimi et al., 2013). It was initiated in 1977 (Ugoh & Ukpere, 2009) and was known as the 'Operation Feed the Nation' (OFN) initiative. Lots of resources was expended on it. It required graduates going to farm to teach farmers the basics of modernised farming. It aimed at boosting the production of food and at the same time producing jobs for graduates and others alike (Nnamdi et al., 2013; Obadan, 2001).

Next was the Green Revolution (GR) Program of Shehu Shagari, which was introduced in 1980 (Nnamdi et al., 2013; Obadan, 2001; Ugoh & Ukpere, 2009). The

OFN and GR were agricultural based programs designed to boost productivity and efficiency of the agricultural sector. It was geared towards encouraging local food production and reducing importation. Large hectares of land were earmarked for mechanised farming (Oyeranti & Olayiwola, 2005).

Gen. Ibrahim Babangida's regime introduced various poverty alleviation strategies. Innovative programs focusing on mobilisation, agriculture, participation, skills improvement and employment came on board (Garba, 2006; Oshewolo, 2010; Raimi et al., 2013; Ugoh & Ukpere, 2009). The regime saw the establishment of the 'Directorate for Food, Roads and Rural Infrastructure (DFRRI), National Agricultural Land Development Authority (NALDA) (Nnamdi et al., 2013; Olayiwola & Oyeranti, 2005). Also his wife, the then first lady, set up a pet project tagged 'Better Life for Rural Women' (BLP). It was targeted at eliminating poverty, but was criticised for being an elites program as it mainly had wives of governors on board, the showcasing of the rural women was just propaganda. (Nnamdi et al., 2013; Raimi et al., 2013). The Ibrahim Babangida's regime also initiated the Family Economic Advancement Program (FEAP) (Garba, 2006; Nnamdi et al, 2013; Oshewolo, 2010; Raimi et al., 2013). FEAP was initiated to support small scale industries, promote investment and alleviate poverty through provision of loans to entrepreneurs (Lewu, 2008; Nnamdi et al., 2013; Ugoh & Ukpere, 2009). People's Bank of Nigeria (PBN) was also established under this regime of Gen Ibrahim Babangida, to promote savings culture among the less privileged and also help them access loans. This was also the wisdom behind the setting up of Community Bank (CB) (Nnamdi et al., 2013; Olayiwola & Oyeranti, 2005).

The National Directorate of Employment (NDE) was among the poverty alleviation program of Gen Ibrahim Babangida. It was designed to facilitate job creation (Lewu, 2008; Nnamdi et al., 2013; Olayiwola & Oyeranti, 2005; Ugoh & Ukpere, 2009). It tried to achieve this through training of youths in arts and crafts, providing soft loans and equipment to entrepreneurs. Another program worth mentioning under this regime was the Structural Adjustment Program (SAP) (Obadan, 2001; World Bank, 1994) which, instead of alleviating poverty, worsened the living conditions of the poor (Nnamdi et al., 2013; Ugoh & Ukpere, 2009).

In a similar manner, the Family Support Program (FSP) was launched during the regime of Gen. Sani Abacha (Garba, 2006; Nnamdi et al., 2013; Oshewolo, 2010; Raimi et al., 2013; Ugoh & Ukpere, 2009). Scholars alleged that it was The Better Life that was renamed FSP (Olayiwola & Oyeranti, 2005). It covered areas like health, child welfare, youth development, education, agriculture and cooperatives (Ugoh & Ukpere, 2009). Raimi et al., (2013) alleged that Gen. Sani and his wife hid under the cover of the FSP & FEAP to loot the country's money. They estimated that the FSP alone gulped a whopping sum of NGN10billion.

The return of Olusegun Obasanjo, then as a democratic ruler, brought in Poverty Alleviation Program (PAP), which was introduced to tackle the biting menace of unemployment in Nigeria (Kanayo, 2014; Nnamdi et al., 2013). It was geared towards job creation and reduction of unemployment with a view to tackle the menace of youth restiveness as a result of unemployment. It was introduced in 2002 (Nnamdi et al., 2013; Ugoh & Ukpere, 2009). The PAP was fraught with a lot of irregularities and corruption. A committee was set up to investigate these claims and

it identified certain problems with the program which led to it recommending yet another poverty alleviation measure, this time with the name ‘National Poverty Eradication Program’ (NAPEP) (Nnamdi et al., 2013; Obadan, 2001; Omotola, 2008; Oshewolo, 2010). The program was targeted at attacking poverty aggressively (Raimi et al., 2013). NAPEP was saddled with the mandate of monitoring and co-ordinating all other poverty alleviation measures, with the aim of harmonizing and ensuring effectiveness and efficiency. Under NAPEP’s supervision were Youth Empowerment Scheme (YES), Social Welfare Schemes (SOWESS), National Resource Development and Conservation Scheme (NRDCS) and Rural Infrastructure Development Scheme (RIDS) (Lewu, 2008; Nnamdi et al., 2013; Ugoh & Ukpere, 2009). NAPEP aimed at addressing absolute poverty with a view to eliminating it in no distant time (Kanayo, 2014).

Another poverty reduction program under Gen Olusegun Obasanjo was the National Economic Empowerment and Development Strategies (NEEDS). It was a program designed on the one hand, to ensure that the citizens have a say in policies by intimating the government of their needs and how they want it addressed, and on the other hand, it was to ensure the government put citizens in the know of what it plans to do with whatever problems the citizens have identified (Kanayo, 2014; Nnamdi et al., 2013).

Then came the seven-point agenda of president Umaru Musa Yar’adua. This initiative was aimed at providing power and energy, food security and agriculture, mass transportation, land reform, security and qualitative and functional education (Nnamdi et al., 2013). This program did not last for long. The failure of the seven-

point agenda was largely attributed to the death of the president (Adebayo, 2013; Nnamdi et al., 2013).

Next was the Transformation Agenda, and the Subsidy Reinvestment and Empowerment Program (SURE-P), initiated by the immediate past president, Dr. Goodluck Jonathan (Kanayo, 2014; Nnamdi et al., 2013). The SURE-P was a subset of the Transformation Agenda. It was geared towards accelerating economic growth by reinvesting funds, that would otherwise have been channelled into oil subsidy, into areas of national interest such as agriculture and rural development, power, health, work etc. (Kanayo, 2014). Table 2.1 gives a brief summary of poverty alleviation programs in Nigeria.



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Table 2.1

*Poverty alleviation programs in Nigeria*

<b>Program</b>	<b>Year established</b>	<b>Regime</b>	<b>Target group</b>	<b>Objectives/Intervention</b>
National Accelerated Food Production Program (NAFPP)	1972	General Yakubu Gowon	Rural dwellers	To fund agriculture/ processing raw materials like palm oil, groundnut, hides and skin
Operation Feed the Nation (OFN)	1977	Gen. Olusegun Obasanjo	Local farmers	To boost agricultural production/ Teaching local farmers basis of mechanized farming
Green Revolution(GR)	1980	Shehu Shagari	Farmers	Producing food locally and reduction of importation
Directorate for Food Road and Rural Infrastructure(DFRRI)	1986	Gen. Ibrahim Babangida	Rural dwellers	Provision of feeder roads, rural electrification, rural water supply and rehabilitation of rural infrastructure
Structural Adjustment Program (SAP)	1986	Gen. Ibrahim Babangida	The entire nation	Economy diversification/promoting efficiency/, encouraging development of the public sector, exchange rate and trade reforms.



National Directorate of Employment (NDE)	1986	Gen. Ibrahim Babangida	Unemployed youths	To tackle mass unemployment/Training, guidance and finance, promotion of skill acquisition
Better Life for Rural Women (BLP)	1987	Gen. Ibrahim Babangida	Rural women	To upgrade the living standard of the rural woman/ Health care delivery, creating awareness in women on the need to utilize their potential, educating them on hygiene
People's Bank of Nigeria (PBN)	1989	Gen. Ibrahim Babangida	Underprivileged citizens	To encouraging savings and provide credit facilities
<b>Program</b>	<b>Year established</b>	<b>Regime</b>	<b>Target group</b>	<b>Objectives/Intervention</b>
Community Banks (CB)	1990	Gen. Ibrahim Babangida	Rural areas, small scale businesses in urban centers	Providing credit facilities
National Agricultural Land Development Authority (NALDA)	1993	Gen. Ibrahim Babangida	Farmers	Land development for agriculture
Family Support Program (FSP)	1994	Gen Sani Abacha	Families in rural areas	To improve nutritional status of families/Health care delivery, child welfare, youth development

Table 2.1 Continued.

<b>Program</b>	<b>Year established</b>	<b>Regime</b>	<b>Target group</b>	<b>Objectives/Intervention</b>
Family Economic Advancement Program (FEAP)	1997	Gen Sani Abacha	Rural dwellers	Support cottage industries/ provide credit for agricultural production & processing, encouraging the formation of cooperative societies
Poverty Alleviation Program (PAP)	2000	Gen Olusegun Obasanjo	Youths	To aggressively tackle unemployment/ provision of direct labor activities
National Poverty Eradication Program' (NAPEP)	2001	Gen Olusegun Obasanjo	Youths	To tackle absolute poverty
7 point Agenda	2007	Pres. Umaru Musa Yar'adua	The entire nation	General overhaul/ Power and energy, food security and agriculture, wealth creation and employment, mass transportation, land reforms, security and qualitative functional education
Transformation agenda	2011	Dr. Goodluck Jonathan	Farmers	Accelerate economic growth through enhanced agriculture/ eliminating corruption in the seed and fertilizer sector, supporting local farmers to foster rural economic growth
Subsidy Reinvestment and	2012	Dr. Goodluck Jonathan	Unemployed graduates	To reduce unemployment by reinvesting subsidy funds/Public

Empowerment Program (SURE-P)				works, youth and women development through skills acquisition
N-Power	2016	Pres. Muhammadu Buhari	Unemployed graduates	Employment creation/ assigning graduates to specific sectors like education, health, agriculture for a period of two years
Social Investment Program (SIP)	2017	Pres. Muhammadu Buhari	Indigent	To ameliorate poverty/ paying a stipend of five thousand naira to indigent Nigerians who meet certain criteria

Source: Kanayo (2014), Nnamdi et al. (2013), Ntunde and Oteh (2011), and Oladeji and Abiola (1998).

Raimi et al., (2013) contended that though, the Nigerian government has from time to time put in place various poverty reduction programs, these programs have not been able to bring about the desired change. Poverty eradication programs in Nigeria over the years, have not met up with the expectations of the citizens (Onakoya & Onakoya, 2013). There is a general consensus that these policies failed because the approach was top-down (Lewu, 2008; UNDP, 1998), the end-beneficiaries of the programs were not included in the planning, there was too much political interference and the targets were not measurable (Aliyu, 2003) and they were poorly conceptualised, formulated, implemented and supervised (Raimi et al., 2013).

The study of Ntunde and Oteh (2011) revealed that majority of poverty alleviation efforts in Nigeria did not have any significant impact on the lives of the less privileged. The study argued that the impact of the much acclaimed effective ones is negligible, hence were not able to reduce poverty. Ugoh and Ukpere (2009) however argued that these programs actually had positive impact on some segments of the society, but it is unfortunate that those were not the target population for the initiatives. This view is further supported by Raimi et al., (2013) who posited that the programs benefited the politicians and technocrat to the detriment of the poor, whose involvement in such program was absent from conceptualization (Ugoh & Ukpere,

2009). Garba (2006) also argued that all these programs were not designed with the poor in mind and were just another avenue for political looting. Similarly, Ugoh and Ukpere (2009), Nnamdi et al., (2013) and Obadan (2001) attributed the reasons for the failure of these programs to the failure to focus on the poor, poor implementation, program inconsistency and corruption.

The failure of the OFR was particularly attributed to corrupt practices of those in charge, who connived with politicians-cum-farmers and others. These set of people acquired the lands, made certificates of occupancy, making the government believe the lands will be used for plantations. However, after gaining ownership, the lands were converted to other ventures that were deemed more profitable, like real estate and the likes. It was another avenue for politicians and technocrats to enrich themselves as the situation of poverty was more aggravated after the program than eliminated (Nnamdi et al., 2013; Raimi et al., 2013).

For poverty alleviation programs to be effective, it has been argued that the poor people should be involved from the conception stage (Ugoh & Ukpere, 2009). Umukoro (2013) is of the view that not involving the beneficiaries in the formulation process and eventual implementation of these programs contributed to the failure of such policies, while Adesina (2012) opined that for any transformative social policy to be successful, there should be a state-community partnership from the onset. Adebayo (2011) is of the opinion that instead of spending funds on project where the less privileged will not benefit directly, government should rather focus on programs that will put three square meals on the tables of every Nigerian citizen, provide jobs for them, pay their hospital bills and on things that will benefit the poor generally.

Government have been called upon to establish institutions to cater for the widows, orphans, aged people and victims of natural disasters, instead of initiating programs that do not in any way benefit the poor (Adebayo, 2011).

Additionally, Raimi (2015) contended that in addition to the reasons of failure of these programs, the non-consideration of faith-based option is one of the major factor that led to their failure. Oshewolo (2010) argued that in order to alleviate poverty in Nigeria, each state should intervene by formulating welfarist policies. Such policies should aim at equitable distribution and sustainable creation of wealth, that will be capable of alleviating poverty and reducing inequality in the near future (Cimadamore, Dean & Siqueria, 2005).

These views of these scholars (Adebayo, 2011; Oshewolo, 2010; Raimi, 2015) can be properly implemented if there is a functional *zakah* system in the country. While it is a fact that *zakah* is faith-based, it also provides for taking care of the categories of people as suggested by Adebayo (2011). Abdullah et al., (2013) have also suggested that since poverty alleviation schemes of secular economy have not lived up to expectation, and *zakah* is known to reduce inequality (Nur Barizah & Abdul Rahim, 2007; Patmawati, 2006), it is imperative to look to how *zakah* can help eradicate poverty, as it has been argued that absolute poverty can be eradicated from Muslim countries, if *zakah* is revived and put into practise in true spirit (Shirazi & Amin, 2009).

#### **2.7.4 Impacts of Zakah in The Society**

That *zakah* is capable of reducing poverty is an argument that has been supported by

a good number of researchers (Abdullah et al., 2013; Al- Tayib, 2003; Nur Barizah & Abdul Rahim, 2007). Examples abound in literature of the success of *zakah*, even in contemporary times. Scholars have argued that *zakah* can be used to alleviate the sufferings of the poor as it serves as a source of revenue, reduces poverty, increases investment and employment opportunities (Aliyu, 2002; Daud & Audu, 2011; Dogorawa, 2008; Khan, 1994; Shahatah, 1985). Al-Tayib (2003) and Shirazi (1995) stated that *zakah* has significantly impacted on the lives of the poor people in places like Egypt, Sudan, Pakistan and Malaysia. In Malaysia, several poor people have been able to lift themselves from poverty through engaging in entrepreneurship with *zakah* funds, (Amirul Afif et al., 2013).

The institution of *zakah* eradicated poverty in earlier generation (Ahmed, 2004). It has been reported that *zakah* payers would go out with their *zakah* during the time of Umar ibn Khattab and Umar ibn Abdul Aziz, seeking who to give, but will return home with same, as nobody would collect due to adequacy (Farooq, 2008). There is a report of Umar ibn Khattab admonishing his governor, when the latter sent a third of the *zakah* from Yemen to him: “I have not sent you as a tax collector but rather to take from their rich and return to their poor” the governor was reported to have replied thus; “I would not have sent you anything, had I found somebody to take it from me”. A year later, the governor sent half of the *zakah* funds and then sent all of it in the third year (Al-Tayib, 2003). Also during the time of Umar ibn Abdul Aziz, one of his representatives to Africa reported that at a point, there was no one willing to receive the *zakah*. He therefore used the funds to buy slaves and thereafter freed them on the grounds that they become Muslims (Muhammad, 1988).

Though the contemporary *zakah* system is fraught with some irregularities, significant impact has been recorded in places like Sudan, Egypt, Malaysia and Pakistan (Al-Tayib, 2003; Shirazi, 1995). Amirul Afif et al., (2013), revealed that entrepreneurial *asnaf* of the *Lembaga Zakat Selangor* have been able to liberate themselves from poverty, through engaging in small scale enterprises, with funds received as *zakah*. Similarly, as asserted by Benthall (1999), *zakah* funded programs in Nablus, West Bank have been able to redirect their funds, and reinvested in real estate and agriculture, and has in turn achieved the status of an employer of labour. Aside employing about 3,500 people, the committee of the program has also given grants to seven hundred and fifty people to pursue secondary and tertiary education. More acts of the philanthropy were also reported to be carried out by the committee without necessarily giving preference to people who they think or feel are more devout.

There are various accounts of individuals who received *zakah*, to either start up or boost their businesses and after some years, they became *zakah* payers. A particularly interesting case is that of a former *asnaf*, as revealed by Nurul Husna (2010), who now has over twenty employees and earns over RM10,000.00 as his monthly income.

From the foregoing, it is clear that *zakah* do have impact in places where its administration is taken seriously.

### **2.7.5 Prospects of *Zakah* in Reducing Poverty**

It is generally agreed that one of the intent of *zakah*, in addition to purifying wealth, is the eradication of poverty, and it also helps the economy by increasing

consumption level (Abu Bakar & Abd.Ghani, 2011; Akram & Afzal, 2014; Hashem & El-Sha'er, 2015; Lim, 2015; Shahatah, 1985). As its primary aim is the redistribution of wealth, *zakah*, when managed properly can lead to poverty alleviation, as the rich will be encouraged to invest, thereby increasing productivity and employment (Abd.Wahab & Abdul Rahman, 2011). *Zakah* is perceived as a vital tool for the reduction of economic inequality, poverty elimination and provision of social security (Chapra, 1979; Hasan, 1984; Khan, 2005). This can be deduced from the fact that five of the beneficiaries are linked to poverty situations (the poor, needy, debtors, slaves and travellers are all in one state of deprivation or the other). *Zakah* can serve as a source of revenue (Daud & Audu, 2011), it reduces poverty, increases investment and employment opportunities (Aliyu, 2002; Dogorawa, 2008; Khan, 1994). Hassan and Khan (2007) went as far as implying that *zakah* has the potential to increase government's taxation potential. This is because, *zakah* has the ability of increasing employment, productivity and output.

Redistribution of wealth as an economic function was stressed by Usher (1992). He asserted that altruism, insurance, deterrence of crime and preservation of the liberal societies are among the motives of redistribution. Altruism he argued, enables the wealthy individual have a genuine concern for the less privileged in the society. The altruist may either decide to give charity privately, in this case, it will be said that he derives utility function from his immediate surroundings, or give charity through the state, if he derives utility function from improving the welfare of the community. According to Usher, this will be a better choice as the funds donated to the state will be channelled to poverty alleviation schemes.

The fear of uncertainties such as natural disasters, fire outbreaks or accidents makes people to insure their lives and property but there are some categories of risks that cannot be insured in a liberal state as asserted by Usher (1992). These risks fall under the chances of having poor parents, being retarded from birth. These conditions cannot be insured by private markets, and sufferers therefore look up to the public sector for help in such circumstances.

Continuing with his arguments on the motives for redistribution, Usher (1992) contended that it is assumed poverty has the potential to lead people to crime, while having average means of survival can eliminate such tendencies. He therefore argued that where wealth is not redistributed, the rich out of fear of crimes perpetuated by the poor, will invest a lot in taking measures to protect themselves and also spend fortunes in bringing criminals to justice. He therefore suggested that it will be of more benefit to the society if the wealthy channel these resources into redistribution and thereby reducing crime in the process.

The above arguments are functional in the preservation of the society. These arguments of Usher (1992) are completely put into consideration in the *zakah* system. First, the Muslim's utility function is most likely the concern for the poor and their welfare as a group and as such, going by Usher's argument, he/she may prefer giving *zakah* to the state for the common good of man (Siddiqi, 1996). And on the issue of the category of risks that cannot be insured, the laws of *zakah* has already stated that such individuals as affected by such must be taken care of by the state. When this is done, the fear of crime will be eliminated and resources will be



redirected to more productive avenues. All these are achievable in a functional *zakah* paying state because *zakah* is a social security for the poor.

It was argued by Nurzaman (2006) that *zakah* as a poverty alleviation tool is sustainable, as it is a divine command that will last till the end of time. He based his argument on the premise that for any poverty alleviation measure to be successful, it has to be a long-term project. This view is also in line with Ugoh & Ukpere (2009), Nnamdi et al., (2013) and Obadan (2001) who attributed the failure of poverty alleviation programs of the Nigerian government to program inconsistency amongst other factors. Therefore, *zakah* has the potential of sustainable poverty reduction, as it will continue to be relevant till the end of time.

Ahmed (2008) argued that poverty cannot be eradicated effectively without recourse to *zakah*. He posited that *zakah* should be accompanied by other robust macroeconomic policies. Such policies should be such that are capable of enhancing growth and redistributing income in a way to eradicate poverty. This view of seeking other means in addition to *zakah* has also been stated by Faridi (1983). In a similar vein, Shirazi (2014) puts the blame of mass poverty in some Muslim countries on their neglect of *zakah*, which as stated by him, was helpful to the earlier generations in the fight against poverty. His study concluded that while poverty can be totally eliminated in a good number of IDB member countries, through potential *zakah* collection, other countries with a very high percentage of resource shortfall may in addition to *zakah*, seek other means of eradicating poverty.

Raimi et al., (2013) revealed that *zakah* projection in Nigeria between 2009-2015 would amount to a total of NGN357,038billion at the minimum. Similarly, Magda (2015) revealed that the yearly potential amount of *zakah* to be collected in Nigeria was calculated to the tune of USD22.5b. from salaries alone. This shows that if *zakah* is properly instituted, it would play a significant role in fighting poverty in Nigeria.

Several suggestions have been made on the need to use *zakah* funds for empowerment, such that artisans will be provided with money to purchase equipment or such equipment be bought by the *zakah* institutions directly and given to these artisans. By so doing, there will be an increase in employment opportunity and this in turn reduces poverty (Akram & Afzal, 2014).

Another way poverty alleviation is possible through the *zakah* system is that it prevents hoarding of property (Maududi, 1984; Sadeq, 1996). In a functional Islamic society, the individual who hoards wealth faces the risk of the wealth diminishing over time, without any financial benefit to him. This is because, year in, year out, he will be required to pay *zakah* from such wealth until such a time when the wealth will no longer be qualified for *zakah*, as it has gone below the *nisab*. On the contrary, when such money or wealth is put into proper usage by venturing into profitable businesses, it not only increases the individual's wealth but also boost the nation's economy and opens avenues for job creation (Akram & Afzal, 2014).

The Central Bank of Nigeria's deputy governor recently revealed that USD20billion is laying idle in private accounts of Nigerians (News 24, 2016). As rightly stated by Adamu et al., (2016), "In a society where *zakah* is functional, such money would

have been put to meaningful usage because the owners will not want to risk the depreciation of their money due to annual *zakah* payment. However, in a society, like Nigeria, that is secular in nature, individuals are at liberty to hoard wealth at the expense of the poor people and also the economy of the society” (Adamu et al., 2016, p.118). *Zakah* therefore forces people to invest so as to avoid their idle money being eaten up by *zakah* (Nik Mustapha, 1989). Magda (2015) argued that *zakah* also has the potential of stopping *riba*. This is because the poor will not be forced to borrow from exploitative money vendors and at the macro level, there would be no need for the state to borrow money from wealthier countries to finance poverty alleviation scheme.

Another area *zakah* will be of benefit is in the area of pension. That old pensioners who were former civil servants are suffering, is no longer news in Nigeria. Getting pension has become difficult and sometimes the stress of getting it puts more strain on these pensioners that they end up having health issues. Oyeranti and Olayiwola (2005) seem to have captured the situation perfectly when they stated that the salaries of these people were even below the poverty line while in service, how much more their pension, which is usually seventy percent of their actual salary. They also stated that workers in the private sector, the disabled and other disadvantaged citizens are not included in pension schemes. Under *zakah* system, such person would ordinarily have nothing to worry about as they are adequately covered under the head of the poor and needy.

In a study conducted in one of the *zakah* paying states in Nigeria, it was concluded that *zakah* plays an important role in poverty alleviation, and income redistribution.

It stated that *zakah* in Kano has done a lot through economic empowerment, Ramadan feeding and medical assistance to beneficiaries and the likes. The article claimed that millions of people have benefited from the scheme. However, it stated that *zakah* administration in the state is facing some challenges which, are as a result of the population of the state and large numbers of destitute (Wali, 2013).

It should not be mistaken that Islam encourages laziness by specifying that the poor has a right in the wealth of the rich, rather it is to be seen from the light of brotherhood that is so much encouraged in Islam. Dependency on people is frowned at and everyone is encouraged to strive for his livelihood. The prophet (S.A.W) has said that it is better for a man to go to the bush, cut wood and sell than for him to beg from others. *Zakah* only comes to assist when, even after one's struggle, one is not able to meet up with the demands of daily living. Like all other situations the believer finds himself, poverty is also considered a test (Qur'an 2:155). So the *zakah* is supposed to be a kind of addition, a supplement to the poor to enable them have the basic requirements of life (Nik Mustapha, 1989).

Whenever *zakah* was carried out in true spirit, it had always fulfilled its intent of making a better society through improving the living conditions of members of that society (Hossain, 2012; Nur Barizah & Abdul Rahim, 2007). *Zakah* has not been effective in combating poverty in some places due to the fact that its implementation has not been proper (Nur Barizah & Abdul Rahim, 2007), and no country has been able to enforce it in letter and in spirit (Maududi, 1984). It has been argued that when administered in true spirit, it will bring about comfort and satisfaction in the society within a short period of time (Maududi, 1984).

## 2.8 Theoretical Framework

This study relied on the theories of motivation in explaining *zakah* compliance behavior in Kogi State. Compliance is “the practice of obeying a law, rule or request” (Shovel, 2007. p. 299) and motivation is that drive that makes a person acts in a certain way, the “reason for doing something” (Shovel, 2007). Motivation also means the urge to perform an act (Ryan, & Deci, 2000). It therefore follows that for one to comply with any law, he must have been motivated by something, either intrinsically or extrinsically.

Motivation theories are usually used to explain behavior in the work place and in the school environment. In Islam, man’s activities on earth are compared to someone in the work place, this is because the purpose of creation itself is that of work, as Allah says in the Qur’an: “and I (Allah) created not the *jinn*s and mankind except that they should worship Me (Alone)” (Qur’an 51:56). When an individual does any act, including mundane activities for the sake of Allah, such act is said to be an act of *ibadah* (worship) (Rahman & Al-Buraey, 1992). The world therefore is considered a work place and as such the theories of motivation are suitable to explain *zakah* compliance behavior in Kogi State.

Motivation it is, “that is responsible for the explanation of force toward a particular behavior or action” (Lee, 2007, p.794), and behavior arises when a person is intrinsically or extrinsically motivated (Hayamizu, 1997; Teo, Lim, & Lai, 1999). Self-determination theory of Deci & Ryan (1985) posited that human behavior are guided by different kinds of motivation. Intrinsic motivation results in behavior that

are done from one's inherent interest (Benabou & Tirole, 2003), while extrinsically motivated behavior are done in order to please other people (Amabile et.al., 1994; Staunton et.al., 2014). Intrinsic motivation leads to behaviors that are a consequence of some internal forces (Isaac et.al., 2001; Shanks, 2007).

Individuals who are intrinsically motivated religiously perform religious acts for the sake of it, while individuals that are extrinsically motivated religiously perform religious acts for the purpose of what they can get as a result of such act (acceptance, comfort, security) (Smither & Walker, 2015). Behavior arising from explicit motives are cognitively influenced while the implicit motives are subconsciously influenced (Lawrence & Jordan, 2009). Motivation theories have been argued to deal with either the process perspectives or content perspective of motivation. Factors of motivation are covered by content perspectives while process perspective is concerned with the reasons people prefer certain behavioural pattern in fulfilling their needs (Mohammad, Mohammad & Hoque, 2011).

Particularly, this study will be underpinned with Vroom's expectancy theory, which deals with intrinsic motivation (Shanks, 2007). It has been argued that this theory can be used to explain factors that motivate individuals in various settings and situation (Isaac, Zerbe & Pitt, 2001; Johnson, 2009; Lee, 2007). The theory "examines motivation from the perspective of why people choose a particular action or behavior" (Lee, 2007, p.789). Expectancy "theory states that an individual tends to act in a certain way based on his expectation that the act will be followed by a given outcome and on the attractiveness of that outcome to the individual" (Mohammad et.al., 2011, p.125). Vroom (1964) posited that the amount of effort an individual

puts into an act is dependent on the expectation of the individual that the effort he is making will not go unrewarded. The more the individual believes that his action will be rewarded, and this reward will be of value to him, the more he will put effort into an act (Johnson, 2009). Four elements were derived from Vroom's idea which can be used to explain behavior (Johnson, 2009).

The first is effort-performance expectancy, which posits that an individual will get tasks accomplished only if they possess the opportunity and capability of carrying out such tasks (Johnson, 2009). In other words, if the opportunity is not there and they are not capable, no matter the effort they put in, such task cannot be performed.

The second which is instrumentality of performance, implies that individual must have specific knowledge of the desired performance by their employers and also be made to know that the performance is rewardable (Johnson, 2009).

Performance-reward expectancy, which is the third element, implies that the individuals understand the amount of effort expected for them to attain each reward level. This is because when an individual knows the amount of effort he needs to gain a reward, he will be willing to give such amount but if he is left in the dark as to the required amount, he becomes frustrated and this will lead to a declined effort (Johnson, 2009). Reward-cost balance is the last element and it holds that the reward to be offered is valued by the individual. Only then will he put effort in order to get the reward (Johnson, 2009).

This theory summarizes that an individual will be likely to carry out the desired act as long as these conditions are put in place. This implies that the believer who has the knowledge that *zakah* is expected from him by Allah, and is capable of paying (i.e. he possesses wealth that has reached *nisab* and *hal*), will be motivated to pay *zakah* so long as he has the opportunity for him to perform the task (the presence of *zakah* recipients, with the state or NGOs acting as supervisory agents), and this individual believes that complying with the command to pay *zakah* brings reward which is worth efforts put into performing the act (every righteous act is granted its reward by Allah as is stated in numerous *ayaat* of the Qur'an).

These theories were adapted to suit the study to a certain degree, as it is agreed that no man-made theory can actually explain behavior in the religious sense. This is due to the fact that man-made theories are concerned with the activities of this transient world while the desire to make paradise is what usually guides the behavior of the believer (Mohammad et.al., 2011; Rahman & Al-Buraey, 1992).

## **2.9 Chapter Summary**

*Zakah* as the third pillar of Islam is the only pillar that deals directly with governance. It is enjoined upon the wealthy who have wealth that has reached a certain amount known as *nisab* and has stayed in the owner's possession for a whole lunar year. It has been argued extensively that for *zakah* to function well, it has to be institutionalised as was the norm during the early days of Islam.

Several studies have shown that *zakah* can be an effective tool in the eradication of poverty and the Nigerian government have been called upon to formulate policies that would ensure the proper redistribution of wealth, which is what *zakah* is all



about. Most studies on *zakah* have all been carried out in places where there are functional *zakah* system in place which implies that there is a dearth of *zakah* literature in places where there are no formalised *zakah* institution.



## CHAPTER THREE

### METHODOLOGY

#### 3.1 Introduction

This chapter is an explanation of the methodology adopted by this study to find solutions to the questions raised. The paradigm adopted by the study and the justification for such were explained in this chapter. The chapter gave an explanation of the population of the study, the sample and sampling technique and the data collection process. It also explained the way the data was analyzed, and validated. Other issues like ethical issues and reflexivity are also contained in this chapter.

#### 3.2 Research Design

This study adopted the exploratory qualitative method and is therefore based on the paradigm of interpretivism, where reality is believed to have multiple meaning and understanding is gleaned from how the study population make sense of their world (Barbour, 2011; Graneheim & Lundman, 2004; Hansen, 2006; Mason, 2006). Interpretivism argues that meanings are created in distinctive and contextual ways by people, based on their engagement with the environment they are elucidating (Crotty, 1998; Hansen, 2006).

A study of *zakah* compliance behavior is something quite novel in Kogi State and as such, there are no identifiable variables that can be pinned to it. This makes qualitative method best suited for this study in line with Marshall and Rossman (1989), who contended that qualitative method is applicable in situations where “relevant variables have yet to be identified” (p.46). Similar to this is the view of Creswell (2013), who opined that qualitative methods are needed to “identify

variables that cannot be easily measured or hear silenced voices” (Creswell, 2013 p. 48). Qualitative method is useful when there is little knowledge about a phenomenon (Bricki & Green, 2007; Richards & Morse, 2013), and where a deep understanding of a phenomenon is required (Merriam, 1988; Richards & Morse, 2013). As has been stated earlier, little is known about *zakah* compliance behavior in Kogi State hence this study carried out an in-depth exploration, in order to get a better understanding of the issue of *zakah* compliance behavior in the state. As such, the use of qualitative method is justified.

Qualitative research approach seeks to generate data by understanding the problem from the perception of the population involved and not that of the researcher (Creswell, 2009, 2013; Hansen, 2006; Merriam, 1988). Congruent with this assertion is that of Richards and Morse (2013) who contended that qualitative approach is suitable where the goal is to learn from the perception of the participants, to realise things from the meaning they give to their experiences, and to judge from the way these experiences are interpreted by them. The present study focused on learning about the phenomenon, from the point of view of the participants, through the provision of participant observation in qualitative research which gives the researcher the privileged to learn things that would ordinarily not be accessible from the participants (Faber, 2006).

Qualitative research is conducted in the natural setting of the participants (Creswell, 2009, 2013; Woods, 2006). Since the environment has a significant effect on the behavior, it is best to conduct research in the natural settings of the population concerned (Marshall & Rossman, 1989). This helped the researcher in understanding

the phenomenon in the context of the participant (Creswell, 2013; Woods, 2006). Data was collected in places where the problem is experienced and the researcher had the opportunity to talk directly to and observe the participant within the context of the phenomenon (Creswell, 2013).

This study used the case study approach. More specifically, it was ‘a single instrumental case study’ (Gerring, 2007; Richards & Morse, 2013) which involved the study of a bounded case to illustrate a particular issue (Creswell, 2013). In line with this assertion, Gerring (2007) opined that a single case study is the study of a single case where the purpose is to shed light on a population, while Richards and Morse (2013) construed instrumental cases as those that are undertaken to provide answers to a wider focus through studying a particular case. The choice of case study was to enable the researcher come up with detailed understanding of *zakah* compliance behavior in Kogi State, Nigeria by exploring the issue of *zakah* compliance behavior in the state. Creswell (2013), contended that case studies, while adding to existing literature also allows for “in-depth analysis of a case” (Creswell, 2013 p.131). He further defined case study as:

A qualitative approach in which the investigator explores a real-life, contemporary bounded system (a case) or multiple bounded system (cases) over time, through detailed, in-depth data collection involving multiple sources of information... and reports a case description and case themes. (Creswell, 2013 p.97).

In line with the definition of Creswell, Stewart (2014) argued that case studies are exploratory forms of research that provides in-depth understanding of the

phenomenon being studied. Richards and Morse (2013) agreed that case studies are used when a particular phenomenon needs to be understood and efficiently described. They also contended that case study is a method “that seeks understanding of a social situation or process by focusing on how it is played out in one or more cases” (Richards & Morse, 2013, p.76).

This present study fits into the definition of Creswell. The study was an exploration of *zakah* compliance behavior, (a contemporary real-life situation), in Kogi State (boundary), through the use of in-depth data from observation, interviews, focus group discussion, bulletins, reports, related literature (multiple sources of information) and the findings have been presented in themes and sub-themes. Furthermore, an in-depth understanding of *zakah* compliance behavior in Kogi State has been achieved by this study.

A case, according to Creswell (2013), should consist of the following: Case identification: the study focused on *zakah* compliance behavior in societies where there are neither government-established *zakah* institutions nor functional NGOs responsible for the administration of *zakah*. The case is a single case and was bounded by geographical location. It was carried out in Kogi State, Nigeria.

The intent: the intent of this case was to understand the administration of *zakah* in places where there are no authorities responsible for its collection and distribution. It was therefore an instrumental case.

In-depth understanding by employing the use of different sources of data: data was collected through interview, focus group discussion, participant observation, and review of relevant literature.

Case description: this case has been described in the findings and discussion sections of this work.

Conclusion: the case was concluded by forming assertions based on the meanings derived by the researcher from studying the case.

### **3.3 Population**

The population of this study consisted of three different groups. This was in order to get an in-depth understanding of the phenomenon, and also to ensure the validity of this research. This is known as triangulation. Triangulation according to Brink (1993) is “the use of two or more methods, data sources, investigators, theoretical perspectives and approaches to analysis in the study of a single phenomenon”. In line with Creswell (2013), who opined that case studies should have clear and distinct boundaries, this case was bounded by geographical location. It was carried out in Kogi State which is one of the thirty-six states in Nigeria.

The population of this study therefore includes; 1- the *zakah* payers in Kogi State, Nigeria. 2- The *zakah* recipients in Kogi State, Nigeria and 3- the Islamic religious leaders in Kogi State, Nigeria. The target population were 1- the *zakah* payers in Lokoja, Kogi State. 2- The *zakah* recipients in Lokoja, Kogi State and 3- the Islamic religious leaders in Lokoja, Kogi State. The choice of Lokoja as the site of this study

seems justified going by Marshall and Rossman (1989) who contended that an ideal site for study should be one that has a high chance of having all the category of people needed for the study. The site should also be one that the researcher can continue being present for as long as it is necessary. Lokoja is the Kogi State capital. It houses people from all ethnic groups in Kogi State. It is the place where all the state ministries are located and top politicians of the state live there. Major businesses in Kogi State are controlled from Lokoja. It therefore follows that it will be home to some of the wealthy people in Kogi State.

There are also settlements in Lokoja that are exclusively for the very poor people, with bad access road, no basic amenities, and houses are built in slums. These houses are neither safe from rain, wind nor any harsh environmental condition. More often than not, these houses use trampoline for ceilings, windows and doors. These trampolines cannot prevent water from entering when it rains. These settlements also do not have kitchens and inhabitants have to prepare their meals outside with the aid of wood and stones. When there is rainfall, they go hungry as they will not be able to go out to prepare meal for the family (Appendix 4). Basically, there is a dearth of basic amenities in these areas (Kogi State government, 2012).

The researcher was invited by some of the poor people to their homes. The living conditions of these people was very poor, so much so that some even take their bath outside, using clothes as coverings. This situation in Lokoja makes it a good place for the study as there is the presence of Islamic religious scholars, *zakah* payers and *zakah* recipients. Consistent with the approach of case study, the unit of analysis of

this study is ‘the case’ (Merriam, 1988; Baxter, & Jack, 2008) which in this case is ‘*zakah* compliance behavior in Kogi State’.

### **3.4 Data Collection Process**

The researcher in qualitative research is the key instrument of data collection (Creswell, 1984, 2013; Faber, 2006; Hansen, 2006; Poggenpoel & Mybury, 2003). The involvement of the researcher in qualitative study as a participant observer (Faber, 2006; Richards & Morse, 2013) makes it difficult for her to distance herself from the research process. The success of a qualitative research is hinged on the researcher’s knowledge and applicability of the technicalities of the whole process (Denzin & Lincoln, 1998; Hansen, 2006).

This study used a combination of various sources for data collection (Creswell, 2013; Baxter & Jack, 2008). Data was collected using both primary and secondary sources. For primary sources, observation, in-depth interview and focus group discussions were used (Creswell, 2013; Hansen, 2006; Mills, 2014; Richards & Morse, 2013). Semi-structured interviews were conducted and it allowed the researcher to be in control of the session so that it did not go out of hand (Creswell, 1984). The researcher used semi-structured interview questions to better understand the respondents’ perception on the phenomenon (Hansen, 2006; Merriam, 1988; Richards & Morse, 2013). The use of semi-structured questions enabled the researcher extract points from the respondents that cannot be achieved if structured or unstructured questions are used (Hansen, 2006).



Observation “entails systematic description of events, behavior, and artefacts in the social setting chosen for the study” (Marshall & Rossman, 1989, p.79). Participant observation allows the researcher to understand reality from the participants’ point of view (Marshall & Rossman, 1989). As a participant observer, the researcher was able to spend considerable time with some of the participants (Creswell, 2009; Glesne, 2011). The researcher spent time with the respondents by visiting severally and getting acquainted with some of the participants. Generally, the first meetings usually were for getting to know ourselves and discussing other issues. This helped in building trust with the participants who are more likely to open up to a trusted person than one who is not trusted (Marshall & Rossman, 1989).

Additionally, focus group discussions were conducted with the *zakah* recipients. This was done in order to elicit more information from them and as a way of complementing the responses from the in-depth interviews (Barbour, 2001). Since they are at the receiving end, data from them was used in gaining an understanding on the impact of *zakah* compliance behavior on lives of the poor. Bulletins and related literatures formed the secondary sources (Creswell, 2013; Mills, 2014; Richards & Morse, 2013).

The preparation for data collection started with developing and testing the interview questions. The questions were developed in alignment with the research objectives. Three interview protocols were developed alongside the informed consent form. The choice of designing three protocols was in order to get valid responses from the three different population. Each protocol was designed to elicit responses that are needed from the different group of participants. Consequently, the interview protocol for the

*zakah* payers was designed in such a way that will lead to achieving objectives one (1), two (2), four (4) and five (5). Objectives one and two are directly related to the *zakah* payers as they sought to find out the understanding of those who pay *zakah*, whether or not they pay and to identify the factors that influences their *zakah* compliance behavior. Objectives four and five sought to investigate what the scholars have done to enhance the compliance behavior of the payers and such it is pertinent to gather data from them (the payers) also.

Interview protocol for the recipients was designed mainly to achieve objective three (3) as they (the recipients) are the ones directly involved, while that of the Islamic scholars was designed to mainly achieve objectives four (4) and five (5), and to also give some information on all other objectives. This is because, the scholars are the religious head and as such, they were reports of giving *zakah* to scholars. It became pertinent to ask the scholars if they do collect *zakah* from the people, if they actually forward same to the recipients and if what they have been giving these recipients have been able to have any meaningful impact in their lives. The people of Kogi live an integrated kind of life and as such, it is easy for scholars to know about the welfare of the people.

The informed consent form, together with the cover letter from Awang Had Salleh Graduate School was first presented to the informants. After going through this, a few agreed to the interview immediately, while it took several calls and visits before some others made themselves available. Almost all the informants complained that they did not have much time to spare, so the researcher kept reassuring them that the interview will not take too much of their time. Some of the interviews were done in

the local dialect and later transcribed into English Language. Averagely, the interviews lasted between 40-60mins. Most of the interviews with the Islamic scholars and *zakah* payers were conducted in the offices, while a very few were conducted in their homes. One interview with an Islamic scholar was conducted in the mosque. The offices were always tastefully furnished and airy as they all had air conditioners, fans. There were also other appliances that made living in the office a comfortable one like fridges, televisions and some even had extra spaces for relaxation.

Prior to conducting some of the interviews with the Islamic Scholars, the researcher was invited to attend a program organized by the Islamic organizations in Kogi State. The event had in attendance top scholars from the state. Some of them had been interviewed earlier, while, some the researcher had been trying to meet with but have not, due to them not being in their offices at the time of arrival. The occasion was in commemoration of the new hijrah year. After the occasion, the researcher had the opportunity to talk to and get acquainted with the scholars and meetings were fixed for different dates.

For the *zakah* recipients, one of the focus group discussion was conducted in the compound of some poor people, while the remaining two were conducted in a mosque. Getting to them was not easy as the roads leading to their homes were not in good shape. On getting to a compound, we sought the permission of the leader of the wives in the compound. She agreed and sought oral consent of the women. The woman also seems to be in control of the other women in the compound as she was able to gather them and addressed them. Some of them agreed to the meeting and

gave the researcher time. After some of them agreed to the interview, the form was signed by the leader who in this case is the gate keeper. She seemed to be learned as she spoke to us in English language. While they were getting themselves prepared, we engaged their kids in some play.

The interview was done in form of a focused group and consisted of five willing housewives whom it seemed were not very happy with the well-to-do people in the state, as they bitterly complained about the wealthy not having sympathy on them. The medium of communication for the discussion was Hausa, English language and the Nigerian Pidgin English. Understanding the pidgin was not a task as the researcher is well grounded in the language. However, we employed the services of an interpreter for those who spoke in the Hausa language. During the discussion, the researcher noticed a kind of aggression in their responses. They were not pleased that the rich do not assist the poor and they made no effort in hiding their displeasure. The discussion lasted for about 40mins as they complained that they had to attend to their domestic chores. The number of participants for this discussion were five. This is justified going by the suggestion of Krueger (1994) who argued that a mini focus group discussion can be done with as little as four persons.

The other two conducted in a mosque was done in the flood victims estate in Lokoja. The choice of using this group was in line with the suggestion of Hansen (2006) who stated that one of the ways of recruiting members for focus group discussion is by using a pre-existing group. When the researcher approached one of the inhabitants of the flood victims' estate, who is the *Imam* of their mosque and so doubles as a gate keeper, she was informed that the only time the people can gather is immediately

after *subhi salat*, as most of them are living from hand to mouth (having very meagre means of livelihood), and would go out to find a means of making little money every day.

An agreement was reached between the gatekeeper and the researcher, and he promised to recruit members for a focus group discussion, with the promise that the researcher must be available by 5:30am on the proposed day. The researcher kept to the agreement and on the appointed day, went there with two assistants. Immediately after the *salat*, the participants who had been recruited previously started arriving and the discussion commenced, with the researcher doing a general introduction of the study and the research team. Congruent with the assertion of Morgan (1997), that focus group discussion should last between one to two hours, the discussion lasted for ninety minutes. The first focus group comprised of males, while a second one that lasted for about the same time, comprised of females and was held in the same venue, minutes after the first. This distinction was done as suggested by Hansen (2006) who stated that it is better to conduct focus group with people who share the same characteristics of either age group, gender or culture.

The participants for both of the discussion were ten each, in line with Morgan (1997) who contended that participants of focus group discussion should be between six and twelve, and Hansen (2006) who suggested four to ten. This approach was to ensure that there are enough informants to get varied responses from, but also manageable so that each informant felt free to express him/herself without the usual uneasiness that would have characterised a much larger gathering. Prior to the flood, it was obvious that these people were not wealthy, as those who had means were able to

relocate themselves and their families to better places. During the discussion, some of the informants complained of how they sometimes go without food for a whole day, which they refer to as '000' or skip some meal (010) meaning they skip breakfast, eat lunch and skip dinner. They also revealed how their women suffer doing strenuous manual jobs just to be able to put food on the table.

Interviews and focus group discussions were audio taped and notes taken simultaneously. This was in order to take precaution in case the equipment used in recording malfunctions (Creswell, 1984; 2014). One of the Islamic scholar declined tapping but was considerate enough by talking very slowly to make sure the researcher was able to capture virtually all that was said in writing. The researcher gained access to participants by first getting acquainted with the potential participants (Glesne, 2011) and building trust (Creswell, 2009, 2013; Fontana & Frey, 1998), through frequent visit and interactions (Marshall & Rossman, 1989). Letters of invitation were sent to the participants (Marshall & Rossman, 1989; Stewart, 2014), inviting them to participate in the study, after which interview meetings were scheduled. As has been stated earlier three of the participants agreed to go on with the interview immediately so there was no need of scheduling interviews for a different day for these participants. Oral consent was sought from the *zakah* recipients who formed participants for the focus group and the form was thereafter signed by the gatekeepers.

### **3.5 Sampling Procedure**

This study employed a variety of sampling strategies (Creswell, 2013). Maximum variation sampling which involves selecting participants with different criteria was

used to purposefully select participants for the study (Creswell, 2013; Glesne, 2011). The use of maximum variation sampling was used to ensure credibility of the sample (Bricki & Green, 2007) and to provide findings from different perspectives which is one of the ideals of qualitative research (Creswell, 2013).

Purposeful sampling, which is a type of maximum variation sampling, is such that uses diverse means to pick participants that fit very specific characteristics (Merriam, 1988; Neuman, 2009). This type of sampling best suited this particular research as it enabled the researcher obtained information from specific target group that conform to some criteria set by the researcher (Sekeran, 2003). Individuals who were perceived could provide a better understanding of the phenomenon through the knowledge they have on the phenomenon by the virtue of their position in the society, were purposefully selected (Creswell, 2013, 2014; Merriam, 1988; Richards & Morse, 2013). This appears relevant as the study sought to collect data from three different populations. These populations have different criteria that qualifies them for the study.

The criteria for selection was that the participants will possess the qualities of being *zakah* payers, or *zakah* recipients or Islamic religious leaders. For one to be qualified as a *zakah* payer, he must be a sane Muslim adult, who is a free man, not a slave and who possesses wealth that has reached *nisab* (Al-Qardawi, 1999). The *zakah* recipient on the other hand has been specified in Qur'an 9:60. Eight categories are mentioned in the Qur'an. They are: the poor, the needy, for the freeing of slaves and the *zakah* collectors. Others are the wayfarer, the convert, the debtors and in the way of Allah. Nik Mustapha (1989) asserted that four of these categories relate to poverty

and need. These are; the poor, the needy, the debtors and the wayfarer. Three are related to establishing Allah's *deen*, (in the way of Allah, for freeing slaves and the new convert) while the last category is for taking care of the *zakah* administrators. Also included in this category are victims of disasters, the homeless, orphans and unemployed (Benthall, 1999).

As the primary aim of *zakah* is the alleviation of poverty, this study focused on the category that relates to poverty and need. This is supported by the statement of the prophet (S.A.W) that advised that *zakah* be given first to the poor (Shahatah, 1985).

The poor and needy are always classified together and are seen as those who do not have sufficient means of livelihood (Hassan, 1984). The last set of people are the Islamic religious leaders; they are the individuals responsible for the religious affairs of the people in the state.

Owing to the flexible nature of qualitative method that allows for change of plan after starting the field work (Glesne, 2011; Hansen, 2006), snowballing was also used (Merriam, 1988). This is the case where a participant identified people who are likely to have more information on the case (Creswell, 2013; Glesne, 2011; Hansen, 2006; Richards & Morse, 2013). During the data collection process, an Islamic scholar in one of the institutions visited, referred the researcher to two other people who, according to him, had knowledge of what is obtainable in the state.

As there are no requirements set for sample size determination in qualitative research (Richards & Morse, 2013), this study employed the saturation point of data collection. Guest, Bruce and Johnson (2006) admitted that provided a researcher



reaches saturation point in the study, the number of interviewees is inconsequential. Data saturation is the principle of ending data collection when it is apparent that no new knowledge is being gained from the process (Gillham, 2005; Bricki, & Green 2007; Hansen, 2006; Richards & Morse, 2013). Congruent with Krueger (1994) and Morgan (1997) who suggested that data saturation can be reached by conducting three to six focus group discussion, this research reached saturation after the third focus group discussion and twenty-three in-depth interviews.

### **3.6 Data Analysis Process.**

This study employed the use of NVivo 10 software to manage its data. The computer program provided the researcher with organised file system that enabled the storage and location of materials, sorting, managing and presentation of data (Glesne, 2011). This helped in the easy storing and accessing of the generated codes and themes (Creswell, 2013). Additionally, it aided in thorough reading of the data which in turn helped in giving proper thought to the meanings of the sentences and ideas (Hansen, 2006). It also aided the researcher in working directly with text, passage selection, and direct on screen coding (Richards & Morse, 2013).

The data analysis process began by first transcribing the audio recordings of the interview. Audio recording was imported into the software and was thereafter transcribed in English language, in preparation for coding. In transcribing the focus group discussions, the tape-based analysis as suggested by Onwuegbuzie et al., (2009) was used. In this way, the researcher listened to the audio recordings and created an abridged version of the discussions. Only items related to the objectives of the study were transcribed.

Data was analysed thematically by first familiarising with the transcript (Hansen, 2006). This was achieved by reading the transcript over and over again. This reading and re-reading made it possible for the researcher to have a good understanding of the data, as each new reading provided a deeper insight and helped with the emergence of the coding pattern (Hansen, 2006; Marshall & Rossman, 1989). The coding process began by assigning codes to fragmented words. Coding was done based on the method suggested by Corbin and Strauss (1990), Creswell (2013, 2014), Hansen (2006), and Harding (2013). First of all, the transcripts were thoroughly read, after which codes were written along the margins of the transcripts. The codes that were assigned were a reflection of sentences and phrases. After the first coding, which is referred to as open coding, the codes were written down on a separate file, and the whole transcript was re-read alongside the codes. The codes were then arranged into categories, revised, and then rearranged until a satisfactory pattern was arrived at (Yin, 2011). At this point, some new code emerged, others were rephrased, while some were merged.

Coding was done using empirical codes, such that the transcripts dictated what codes should be used. The codes were not generated prior to conducting the interview or reading the transcripts. The major categories (themes) were developed in line with the research objectives. Each theme representing each objective. Absolute care was taken during this stage to examine the meaning of the data. This was done by comparing comments and searching for some similarities and differences between these comments. This paved way for grouping similar data under themes and led to the emergence of sub-themes.

The axial coding which is the next stage was characterised by re-examining the work done in the open coding stage. The axial coding process involved reassembling data in order to show relationships that exists within and between the categories. At this stage, a few of the initial codes were discarded as it was understood that they were not particularly relevant to the objectives of the study as they reflected more personal characteristics.

The last stage of the coding process was the selective coding. This stage saw definition, development, refinements of themes and concepts, producing other categories known as sub-sub-themes. The sub-sub and sub-sub-sub themes gives a broader and deeper understanding of the phenomenon being studied. They help to answer the research questions related to them as they were created using the codes and meanings derived from the transcripts.

Consistent with the methodological congruence of Richards and Morse (2013), this study adopted the descriptive and holistic method in analysing its findings and the case report ended with conclusions of the meaning derived by the researcher from the case (Creswell, 2013). Descriptive report is suitable in situations where there is a paucity of research about a particular phenomenon (Merriam, 1988).

### **3.7 Strategies for Validating Findings**

Data was validated through various means throughout the process of this research. Some of the methods used were:

Prolonged engagement and persistent observation in the field (Baxter & Jack, 2008): this also included building trust with the participants (Brink 1993; Creswell, 2013). This is in line with Lincoln and Guba (1985) who opined that one of the ways of ensuring credibility is by staying long in the field. By gaining their trust, through calls and visitations, the participants were willing to share information with the researcher that they would not have shared with a stranger. On some occasions, some of the participants asked the researcher before the interview if she wanted political answers or factual answers. This was because the researcher was able to gain their trust prior to the interview. Of course, the researcher asked that factual answers be given. Another way of achieving credibility as asserted by Graneheim and Lundman (2004) is to include direct quotations from the interview. This method was adopted in presenting the findings of this study in chapter four.

Data triangulation: the use of data from different sources, method and perspectives to produce more comprehensive sets of findings (Baxter & Jack, 2008; Brink, 1993; Creswell, 2013; Glesne, 2011; Hansen, 2006; Saunders, Lewis & Thornhill, 2009; Shenton, 2004; Smith & Noble, 2015; Woods, 2006). Triangulation is also a way of establishing credibility (Lincoln & Guba, 1985), and internal validity (Barbour, 2001). This research triangulated by using three different populations; the *zakah* payers, the *zakah* recipients and the Islamic scholars, and gathered data through observation, in-depth interview, focus group discussions, bulletins and related literature.

Rich thick description is a strategy that ensures transferability (Lincoln & Guba, 1985). Describing thickly means that the researcher describes the details of the

participants and setting that is being studied (Brink, 1993; Creswell, 2013) and gives a clear picture of the procedures of the research (Graneheim & Lundman, 2004; Hansen, 2006). This will provide the necessary information for researchers who may want to transfer the findings to other settings that share some characteristics with the study (Creswell, 2013).

Confirmability ensures that the findings and interpretation of the study are a reflection of the data collected (Melnik & Fineout-Overholt, 2005). Confirmability can be achieved by conducting peer debriefing (Graneheim & Lundman, 2004; Marshall & Rossman, 2011), which is also known as peer review (Baxter & Jack, 2008). This is the practice where an individual who will be honest to the researcher is invited by the researcher, to read through the work and give comments (Brink, 1993; Creswell, 2013; Holloway, 1997). Such persons should be able to provide critical assessment of the work, such that will help to attain rigor and coherence (Glesne, 2011; Lincoln & Guba, 1985). It also helps to ensure that data was well coded and categorised (Graneheim & Lundman, 2004). Prior to submission, the draft was given to a different researcher, who read and made comments about the work.

This study also used auditability as a way of ensuring soundness. The whole process of the research from start to finish was well documented in a way that will make sense to other people (Padgett, 2008). Auditability ensures that the data collection process is shown clearly, so that it will be possible for anyone to replicate the study by tracing the steps documented by the researcher (Marshall & Rossman, 2011). The researcher ensured that procedures were followed and responses were continually checked to ensure that the questions were clearly understood by the informants. In

the event that there was perceived misunderstanding, they were immediately rephrased to ensure clarity. Prior to going for field work, the questions were tested on colleagues who were asked to role-play informants, and thereafter provided feedback that improved the interview protocol. Questions were then given to two experts in the field who also made valuable impacts.

External audit: an external individual who has no connection with the study was invited to perform an audit on the study. The auditor checked if “the findings, interpretations and conclusions are supported by the data” (Creswell, 2013, p. 252). Another validity strategy that was employed in this study is clarifying researcher bias (Creswell, 2013). Here, the researcher states the bias she is bringing to the study and how it will affect the interpretation.

### **3.8 Reflexivity**

A distinct feature of qualitative research is that the researchers have to provide information about their background and explain how it will affect the study (Creswell, 2013; Hansen, 2006).

Firstly, this researcher is a Muslim who believes in the compulsory nature of *zakah* in Islam. Growing up in Nigeria where there is a lot of wealth and a high level of poverty is a perplexing phenomenon for the researcher. The presence of a large number of poor people living in Kogi State prompted this researcher to think of ways in which the conditions of the people can be bettered.

Also, the researcher's job as a lecturer in one of the higher institutions in the state opened her eyes to some of the harsh realities faced by the people. On several occasions, students approached the researcher to ask for assistance as their parents could not support their fees and the money they made during the holidays, by engaging in menial jobs, had finished. How can one expect such students to concentrate when they are hungry and cannot afford to purchase the essential materials needed for schooling? In a functional *zakah* paying state, these students will ordinarily be assisted from the *zakah* funds as they are included among the rightful recipients of *zakah* (Al- Qardawi, 1999; Faris, 1966; Singer, 2008).

However, the researcher tried her utmost best to put any bias brought to the study in check by having an open mind throughout the research process. Biases were also minimized by conducting an audit trail and presenting a holistic account of the study (Creswell, 2013; Hansen, 2006).

Another bias that was checked by the researcher was avoiding promises. Neuman and Krueger (2003) noted that sometimes, researchers fall into the trap of making promises of solving the problems of the participants. This researcher was confronted with such situations but handled it carefully. On the part of the Islamic scholars and *zakah* payers, there were pleas that the researcher should not be contented with the academic purpose of the research only, but should try to go a step further to either organize a forum where scholars can collectively go to policy makers as a group, or better still, as suggested by others, should float an NGO that will be in charge of the *zakah* administration in the state.

While on the part of the recipients, they asked that the researcher help them reach out to the payers, to let them have an awareness of their plight, while others upon knowing the researcher schools abroad, even went as far as asking that the researcher find ways of seeking for foreign aids for them. In all the cases, the researcher wittingly replied, that though their suggestions and pleas are worthy, this research is not promising a quick fix, but at the end of it all, the researcher, together with some stakeholders that have been identified during the fieldwork will try to see that something meaningful comes out of the study. The researcher was sure to reiterate that there would be no magical or sudden change in the way things are now, but with time, something could be done, as any meaningful change requires time and resilience.

### **3.9 Ethical Consideration**

Basically, this study did not put the participants through any adverse ethical issues. However, as a way of addressing ethical issues, the participants were given informed consent forms and were made to understand that participation is voluntary and they could decide to withdraw at any time without fear or guilt whatsoever. The informed consent form also contained a brief description of the study, and what was required of the participant. Interviews were conducted only after the forms had been signed by the participants or oral consent sought from the unlettered ones.

The identities of the participants were protected by the use of pseudonyms. In order to have a feeling of belongingness, the participants were requested to provide their own pseudonyms (Mills, 2014). However, in writing the final report, the researcher made use of the abbreviation 'Inf.' to refer to the informants. Data will be kept for



some time upon completion of the study and will completely destroyed after some years (Gillham, 2005; Glesne, 2011).

As a way of reciprocating for the time spent by the participants in the study, the researcher gave out souvenirs upon completion of focus group discussions, and before the commencement of the in-depth interviews. The *zakah* payers and the Islamic religious scholars were presented with pens, while the *zakah* recipients were compensated in cash and kind, ranging from detergents, clothes and drinks.

### 3.10 Chapter Summary

This research adopted the qualitative approach as it was best suited for a study of this nature. This is because there are no identifiable variables about *zakah* compliance behaviour under non-Islamic government and little is known about it. Data was gathered through semi-structured interviews and focus groups with the Islamic scholars, *zakah* payers and *zakah* recipients in Kogi State, Nigeria who formed the population for this study. Interviews were audio taped and were later transcribed with the help of NVivo 11 software. Data was analysed thematically using the NVivo 10 software.

## CHAPTER FOUR

### FINDINGS

#### 4.1 Introduction

This chapter aims to present the results of the data collected during the fieldwork of the present study. The actual wordings of the informant were presented as a way of ensuring reliability. These wordings were grouped thematically under various categories as they answered issues raised in the study. The wordings were grouped under themes that appropriately suited their meanings.

#### 4.2 Profile of Informants

A total of forty-eight (48) informants were interviewed for this research. In-depth face-to-face interviews were conducted for twenty-three (23) of them, while three focus group discussions were held with a total number of twenty-five (25) informants. The focus group discussion was done to complement the findings of the in-depth interviews. The population for the in-depth interviews were the *zakah* payers (ZP), those who by society's standard are comfortable enough to be paying *zakah*, and the Islamic scholars (IS), while the focus group discussions were done with the *zakah* recipients (ZR), those who in a functional *zakah* paying state are supposed to be receiving *zakah*.

Thirty, (30) out of the informants, were males, while females comprised the remaining eighteen. One (1) of the informants fell under the 21-30 years' category, while twelve (12) of them belonged to the 31-40 years' category. The 41-50 years' bracket had eighteen (18) informants, and twelve (12) people were under the category of 51-60. The last category which is the 61 and above had five (5)

informants. This shows that majority of the informants fell under the 41-50 age bracket.

On the whole, four (4) of the informants hold PhD, six (6) hold Masters' degree and eighteen (18) are BSc holders. The informants with first degree are the majority in this study. While some have jobs, others are yet to have, while yet others are just managing to survive by engaging in anything that will fetch little money for sustenance. One (1), three (3), and six (6) hold HND (Higher National Diploma), OND (Ordinary National Diploma) and NCE (Nigeria Certificate in Education) respectively, while three (3), and two (2) of the informants have O'levels (secondary school graduates) and FSLC (primary school graduate) respectively. Five (5) of the informants are unlettered.

Two (2) of the informants are senior lecturers in one of the higher institutions in Kogi State, six (6) of them are Directors at various levels, while one (1) is the chief medical director of one of the government owned hospitals in Lokoja. Four (4) *Qadis* from the Shari'ah Court of Appeal Lokoja were interviewed on a one-on-one basis, while eight (8) of the informants were civil servants at various levels. While some of them are senior civil servants, others that formed part of the focus group are junior civil servants with positions such as messengers and cleaners in some of the state ministries. Two (2), and four (4) informants are business magnates and chief *Imams* respectively. Two (2) of the informants are *ameers* of some religious organization in the state. Three (3) artisan, two (2) petty traders, and seven (7) private school teachers were also interviewed. These teachers are on a salary of not more than ten thousand naira (RM100) per month, some even get as low as four thousand naira (RM40). One (1), out of the *zakah* recipient, is a gateman (security) in a factory in

Kogi State, and two (2) are still searching for jobs. The housewives who formed part of the focus group discussion are four (4). They were also from poor homes as their husbands literally have no jobs and can hardly provide for the families. A pictorial representation of the informants' profile is given in the table 4.1:

Table 4.1

*Informants' Profile*

S/No	Position	Occupation (Status)	Educational Qualification	Age	Sex	Religion
Informant 1	<i>Zakah</i> Payer (ZP)	Senior Lecturer	PhD	41-50	M	Islam
2	ZP	Lecturer 1	PhD	41-50	M	Islam
3	ZP	Director	M.Sc.	31-40	F	Islam
4	ZP	Asst. Grand Qadi	LL.M	51-60	M	Islam
5	ZP	Director	B.Sc.	51-60	M	Islam
6	ZP	Chief Medical Director	OB/GYN	51-60	M	Islam
7	ZP	Civil Servant	B.Sc.	41-50	M	Islam
8	ZP	Business Magnate	B.Sc.	41-50	M	Islam
9	ZP	Director	Professor	61 and Above	M	Islam
10	ZP	Business Magnate	B.Ed.	61 and Above	F	Islam
11	ZP	Civil Servant	B.A	61 and Above	M	Islam
12	Islamic Scholars (IS)	Chief <i>Imam</i>	B.A	51-60	M	Islam
13	IS	Ameer	B.A	41-50	M	Islam
14	IS	Director	M.Sc.	31-40	F	Islam
15	IS	Chief <i>Imam</i>	NCE	51-60	M	Islam
16	IS	Qadi	LL.M	51-60	M	Islam
17	IS	Director	B.Sc.	41-50	M	Islam
18	IS	Chief <i>Imam</i>	B.A	51-60	M	Islam
19	IS	Qadi ( <i>Khalifah</i> General)	M.A	51-60	M	Islam
20	IS	Qadi	B.A	61 and Above	M	Islam
21	IS	Director/ Chief <i>Imam</i>	PhD	51-60	M	Islam
22	IS	Ameer	M.Sc.	51-60	M	Islam
23	IS	Chief <i>Imam</i>	B.A	41-50	M	Islam
24	<i>Zakah</i> Recipients (ZR)	Artisan	FSLCE	41-50	M	Islam
25	ZR	Petty Trader	O Level	31-40	M	Islam
26	ZR	Teacher	NCE	31-40	M	Islam
27	ZR	Security	O Level	41-50	M	Islam
28	ZR	Civil Servant	OND	41-50	M	Islam
29	ZR	Civil Servant	B.A	41-50	M	Islam
30	ZR	Teacher	B.Ed.	51-60	M	Islam
31	ZR	Artisan	Unlettered	61 and above	M	Islam
32	ZR	Job Seeker	B.A	31-40	M	Islam
33	ZR	Civil Servant	B.A	41-50	M	Islam

34	ZR	Housewife	Unlettered	31-40	F	Islam
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Table 4.1 *Continued...*

35	ZR	Job Seeker	B.Sc.	21-30	F	Islam
36	ZR	Artisan	O level	51-60	F	Islam
37	ZR	Civil Servant	OND	41-50	F	Islam
38	ZR	Teacher	NCE	31-40	F	Islam
39	ZR	Teacher	NCE	31-40	F	Islam
40	ZR	Petty Trader	FSLCE	31-40	F	Islam
41	ZR	Civil Servant	HND	41-50	F	Islam
42	ZR	Teacher	NCE	31-40	F	Islam
43	ZR	Civil Servant	OND	41-50	F	Islam
44	ZR	Housewife	Unlettered	31-40	F	Islam
45	ZR	Housewife	Unlettered	31-40	F	Islam
46	ZR	Teacher	NCE	41-50	F	Islam
47	ZR	Housewife	Unlettered	41-50	F	Islam
48	ZR	Teacher	B.Ed.	41-50	F	Islam

### 4.3 General Overview of the Findings

A total of five themes were generated from the data, with each theme representing each of the research objectives. The objectives of this study were:

- i. To assess the understanding of *zakah* compliance behavior in Kogi State, Nigeria.
- ii. To identify the factors influencing *zakah* compliance behavior in Kogi State, Nigeria.
- iii. To investigate the impact of *zakah* in the lives of the poor Muslims in Kogi State, Nigeria.
- iv. To examine the roles of Islamic scholars in ensuring *zakah* compliance behavior in Kogi State, Nigeria.
- v. To investigate the challenges faced by the scholars in enhancing *zakah* compliance behaviour among Muslims in Kogi State, Nigeria.

The themes that were generated from the data are:

- i. Perception of compliance behavior
- ii. Contributing factors to *zakah* compliance behavior

- iii. Impact of *zakah* in the lives of the poor Muslims
- iv. Roles of Islamic scholars in ensuring *zakah* compliance behavior
- v. Challenges in enhancing *zakah* compliance behavior

Furthermore, thirteen codes were generated from the data as subthemes, as well as twenty-nine codes forming sub-sub-themes. Five codes fell under the sub-sub-sub theme category.

#### **4.4 Theme One - Perception of *Zakah* Compliance Behavior**

Knowledge is an issue that is taken seriously in Islam so much so that the first revelation ever was a command to “read” (Qur’an 95:1). The importance of knowledge in Islam cannot be overemphasized, as having knowledge of the fundamental principles of Islam is a must for every Muslim (Berkey, 1992). Several verses of the Qur’an admonish the believers to learn, to explore, to meditate, to reflect, to ask and so on. Allah praises the possessors of knowledge and raises them to a lofty position (Qur’an 39:9, 3:13; 35:28; 58:11; 29:43). The hadith also is full of admonition on the need for believers to seek for knowledge (Ibn Majah, 1952). It is mentioned that before an act of *ibadah* is accepted, one must know the reason and manner of performing such an act; “it is essential to know a thing first before saying or acting upon it” (Sahih Al-Bukhari, p. 96). It is with this fact in hand that this research sought first, to get a general idea of the perception of the informants on *zakah*. The first theme of this study is therefore not only centered on *zakah* compliance behavior, but also on the informants’ perception of *zakah*. Figure 4.1 depicts the themes that emerged under this category.

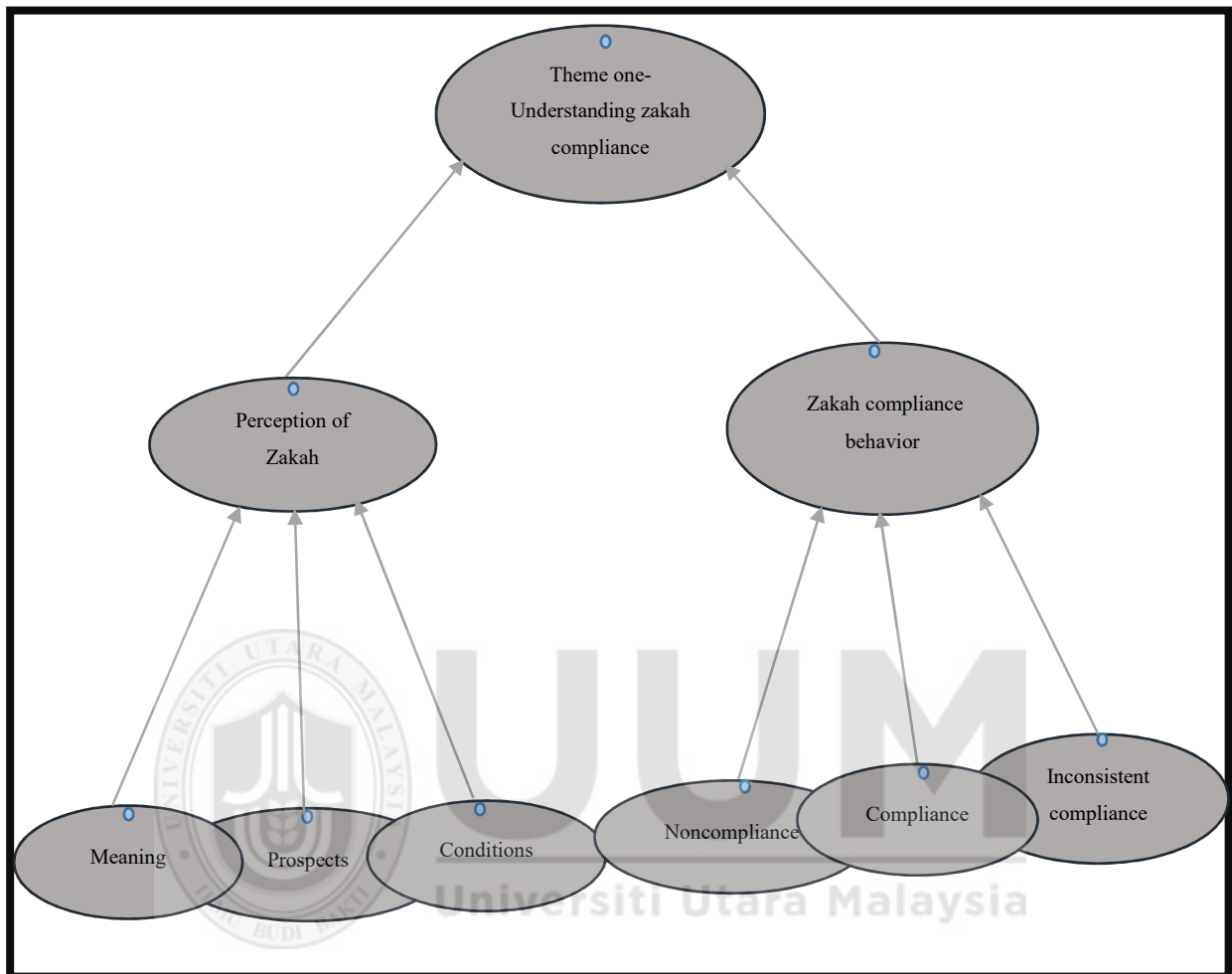


Figure 4.1. Understanding *Zakah* Compliance Behavior

#### 4.4.1 Perception of *Zakah*

The informants were asked about what they understood by the word '*zakah*'. Varied meanings and insights were got from them and their responses. As a result, three categories emerged, which were then classified under 'perception of *zakah*'. The meanings given to *zakah* by the informants were further coded as

- i. Meaning of *zakah*
- ii. Conditions for *zakah*

iii. Prospects of *zakah*.

Figure 4.2 gives a pictorial representation of this sub-theme:

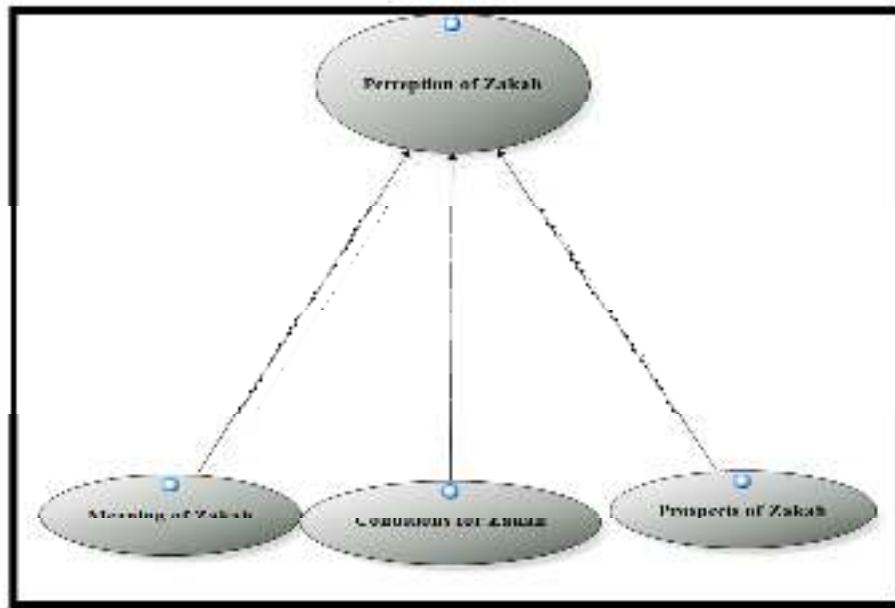


Figure 4.2. Perception of *Zakah*

#### 4.3.1.1 Meaning of *Zakah*

*Zakah* literally means purification (Abdullah & Suhaib, 2011; Al-Qardawi, 1999; Benthall, 1999). It is enjoined upon man by Allah to give out a certain percentage of one's wealth that has reached *nisab* for the benefits of the less privileged (Abdul-Fattah, 2004; Al-Qardawi, 1999; Saabiq, 1991; Ammani et al., 2014; Dogorawa, 2009; Faris, 1966; Gambling & Karim, 1986; Ram & Roszaini, 2014; Sonn, 2004). It appears, as is evident from the interviews conducted, that informants have the basic knowledge of the obligations of *zakah*, as most of them gave meanings to *zakah* similar to the meanings given to *zakah* as being a pillar of Islam, enjoined upon those who have wealth. They have the knowledge that *zakah* something to be given out by the wealthy to the poor:



*Zakatul mal* is a pillar of Islam that is compulsory upon every Muslim that meets the requirement for *zakat*. It is an alms tax on the income or wealth of a Muslim individual. (Inf.3, ZP)

It is alms given out when it is due on Muslims who have the legal capacity. It is the right of every Muslim and is done yearly from one's asset that is up to a set value. It can be farm produce or in monetary form (Inf.7, ZP).

Some of the informants defined *zakah* as something you give out without necessarily seeing it as an obligation or something that has rules guiding it:

Giving out freely what you have to help the less privileged members of the society (Inf. 5 ZP).

However, one informant differentiated between *zakah* and *sadaqah* when he stated that:

*Zakat* is something that you give out at the end of one year from your lawful savings or you give out at the end of Ramadan fast. There is a difference between *zakat* and *sadaqat*. *Sadaqat*, you can just give freely, anytime you want to but *zakat* is what you earn at end of the year, you give out of it or at the end of Ramadan, you give out *zakat* (Inf. 6, ZP).

The responses from the informants on the meaning of *zakah* shows that though they may not have the proper understanding of what *zakah* is, they do have an idea that there is a concept of charity in Islam, which is usually given by the wealthy to the less privileged.

#### 4.3.1.2 Conditions for *Zakah*

For *zakah* to be due on an individual, certain conditions have to be met. Firstly, the person must be a Muslim, as acts of *ibadah* are only obligatory on believers, then the next condition is that the property must belong to the person i.e. ownership. Next is that the property must have reached *nisab* and must have completed one-year cycle in the owner's possession. These are conditions necessary for the giver (Abdul-Fattah, 2004; Al-Qardawi, 1999; Saabiq, 1991). The informants are also knowledgeable on these as some of them revealed:

According to little I could pick from preaching that I heard is that before you can be able to pay *zakahatul mal*, the money must have been left with you for a particular period of time. It is paid on certain amount of money (Inf. 9, ZP).

*Zakahatul mal* is simply the *zakah* of wealth given out after it has been without usage in the possession of the owner for one year (Inf. 11, ZP).

Localization of *zakah* is an issue that has been stressed right from the era of the prophet. As shown in the hadith below, the prophet (S.A.W) commanded that *zakah* be distributed in the area it was collected; "Narrated Ibn 'Abbas (R.A); when Allah's messenger sent Mu'adh to Yemen, he said (to him), "...then inform them that Allah has enjoined on them, the *zakah*. And it is to be taken from the rich amongst them and given to the poor amongst them..." (Sahih Al-Bukhari, no 1458, p.311-312). Scholars like Al-Qardawi (1999), Mattson (2010) and Singer (2008), have argued extensively on the issue of localization. Distributing *zakah* in the area it was

collected has a lot of benefits which according to the above authors include helping those who are seemingly comfortable but may have fallen into poverty due to some negative circumstances in life. Similarly, Samad and Glenn (2010) are of the view that localization strengthens the bond between the rich and poor people in the society. This makes them to look out for one another. In line with the above hadith and arguments, an informant, aside giving the conditions for *zakah*, stated that *zakah* is to be localized (i.e., distributing it in the area where it was collected):

*Zakatul mal* is simply the *zakat* of wealth given out after it has been without usage in the possession of the owner for one year. If it (*zakah*) is up to the value stipulated, 2.5% of it will be deducted and taken to *baytul mal*. It is for the benefit of the needy and less privileged in that particular society (Inf.7, ZP).

Among the conditions of *zakah* is that it should be given to those who have been stipulated in the Qur'an as being the rightful recipients (Qur'an 9:60). This also did not elude the informants' perception of *zakah*;

It is a percentage that is charged on wealth that has been idle for the period of one year. It is to be given to some categories of persons as stipulated in the Qur'an (Inf. 3, ZP).

The *zakah* payers interviewed showed that they have an idea on the conditions of *zakah* as has been shown by some of the quotations above. They know that *zakah* has to be given on a stipulated amount, after it has been in the owners' possession for a year. Additionally, some of them stated

that it should be given to the categories that has been mentioned in the Qur'an.

#### 4.3.1.3 Prospects of *Zakah*

Several studies have argued on the viability of using *zakah* as a poverty eradication tool. Hoque et al., (2015) reported that *zakah* has been successful in removing people from poverty in Chittagong, Bangladesh. While some of the studies support this outrightly, citing examples from history and contemporary times (Ahmed, 2004; Al-Tayib, 2003; Farooq, 2008; Muhammad, 1988), others are of the view that for *zakah* to achieve that aim, certain conditions have to be met (Ahmed, 2008; Faridi, 1983; Shirazi, 2014). The informants in this study appear to agree with the view that *zakah* can alleviate poverty if properly managed. Some of the informant had these to say on the prospects of *zakah*:

*Zakatul mal* is the due given out by the wealthy to the poor, needy, orphans, travelers etc. It is a due enjoined by Allah for the rich to purify their wealth and also to bridge the gap between the rich and the poor in the society (Inf. 10, ZP)

*Zakatul mal* is the issuance of 2.5% from the net of a given property to appropriate persons by way of observing the third pillar of Islam, which is a means of equitable wealth distribution as well as poverty alleviation mechanism. It also acts as a wealth purifier. (Inf.4, ZP)

In addition to alleviating poverty in the society, some participants are of the view that it also purifies one's wealth:

It is a due enjoined by Allah for the rich to purify their wealth and also to bridge the gap between the rich and the poor in the society.

(Inf.10, ZP)

The prospect of *zakah* in reducing poverty cannot be overemphasized. According to some of the informants, the mere fact that there is a high rate of poverty in the state is enough to justify that *zakah* is not being carried out. This shows that they believe that *zakah* can go a long way in reducing poverty. This view is supported by Hoque et al., (2015) who contended that, had all the wealthy people played their role efficiently and effectively, poverty would have been a thing of the past. This is because, in a functional *zakah* paying state, there would have been visible changes that would have occurred as a result of *zakah* administration:

We do not really pay because if we pay *zakatul mal*, a lot of poor Muslims would have been uplifted from poverty, it would have attracted more reverts into Islam and Islamic scholars would have been more committed to dawah, rather than waiting to be paid for their services and getting discouraged where such services are not forth coming (Inf. 2, ZP).

There were yet other informants who were of the view that addressing the issue of poverty through *zakah* will lead to eradication of crime and insecurity;

The Islamic scholars and leaders have not thought it necessary to set up a foundation or to ask government at various levels to set up an agency that will be charged with the responsibility of collecting *zakat* in such a way that the payers will be left with no choice but to pay.

This will undoubtedly eradicate poverty and gradually give a final blow to crime and insecurity (Inf. 17, IS).

A scholar added his voice to the issue of the prospect of *zakah* reducing poverty when he said that:

I know for sure that if few of the business men give out their *zakat*, Kogi will not have poor people. Like if *zakat* is given from cement factory in Kogi State alone, a lot of people will benefit because I know for sure that the *zakat* from cement factory will not be less than one billion. You can imagine when you have one billion being divided in a state that has about 2.2 million people. So everybody will get a significant amount. So if *zakat* is properly managed, people will not suffer (Inf. 18, IS).

The fact that *zakah* when properly managed was able to reduce poverty is replete in literature. In Brunei, Dar us Salam, for example, *zakah* funds is being used to help the poor in various ways, ranging from feeding to education to health to housing facilities and job opportunities (Rose, 2010). Similarly, in Indonesia, *zakah* has been able to reduce poverty by 16.8%, increase household income by 8.9% and reduce income gap by 13.7% (Beik, 2009, 2010; Lim, 2015). Poor people receive assistance through various ways including education, agriculture, free health care, while victims of natural disasters are also assisted through the *zakah* funds (Latief, 2010; Nurzaman, 2011; Salim, 2014). It is also reported that in cases where a poor debtor in Indonesia defaults on his loan payments from micro finance, *zakah* funds are used to clear such debts (Wulandari & Kassim, 2016). In Pakistan, *zakah* is taken so

seriously that it is included in the poverty reduction strategy as one of the poverty elimination program in the country (Shirazi, 2014). It is on record that *zakah* has significantly helped the poor people in Pakistan (Hassan, 2006; Suhaib, 2009). Like in the other countries above, *zakah* funds are channeled to education, healthcare, providing special allowances to widows, destitute and orphans (Lorenz, 2013; Al-Tayib, 2003).

In non-Islamic societies, *zakah* funds have also been used to assist the poor. These are places where there are no government-supported *zakah* institutions but there is the existence of Non-Governmental bodies that are responsible for *zakah*. Some of these NGOs have been able to alleviate the sufferings of the poor and victims of natural disasters and wars (Benthall, 1999; Theodossiou, 2015). In South Africa for instance, these organizations impact the lives of the poor through operating child-care centres, religious schools, drug rehabilitation and counselling centres amongst others (Ahmed, 2004). Similarly, in Singapore which is also a Muslim minority country, *zakah* administration done through the MUIS which is a government-established institution has been channelled to various areas of poverty reduction (Obaidullah, 2016).

In Nigeria, there are also places where *zakah* funds have been channelled to the benefit of the less privileged. In the Northern part of the country, where the government is largely Islamic, citizens have been enjoying the benefits of *zakah* (Idris & Muhammad, 2013; Wali, 2013). This is also true of the Western Nigeria where there are various organizations in charge of *zakah* administration (Abioye et al., 2011; Ashafa, 2014; Raimi, 2015).

#### 4.4.2 Zakah Compliance Behavior

After getting the informants perception of *zakah*, they were then asked further questions on how *zakah* is being carried out in Kogi State. The responses from this question led to the emergence of three codes which were tagged noncompliance, compliance and inconsistent compliance. Figure 4.3 depicts this subtheme;

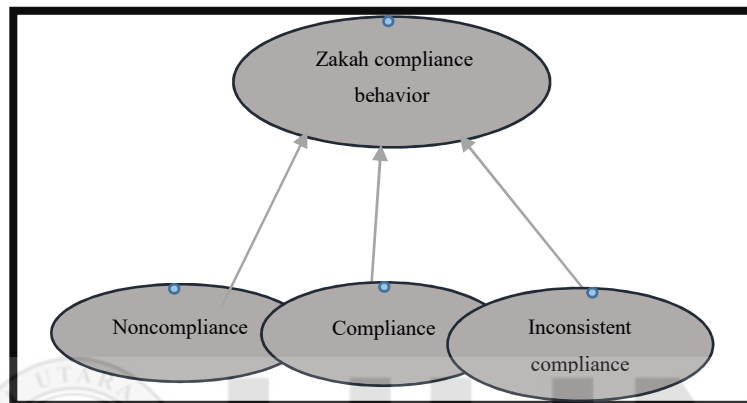


Figure 4.3. Zakah Compliance Behavior

##### 4.3.2.1 Non Compliance

Noncompliance refers to refusal to comply with a given law (Shovel, 2007). In the context of this study, it is used to refer to reports of people not complying with the obligation of *zakah*. Varied responses were got from the question on how *zakah* is carried out, and from the responses, further probing questions were asked. Some of the responses suggested that to some extent, there are instances of noncompliance, as evident from some factors present in the state. Some of the informants were of the opinion that the mere fact of nonexistent *zakah* institutions is enough to conclude that there are no payments of *zakah* going anywhere, while some, in line with Afzal and Akram (2014) who contended that if every wealthy individual of a community give his/her excess wealth to the indigent, then, nobody in that community will live below



the poverty line, argue that the level of poverty in the state is an indicator of *zakah* noncompliance:

There is no authority or foundation which is charged with the mandate or responsibility to collect *zakat* in Kogi State. It therefore means that *zakat* is not collected nor paid in any known way or means...In my personal opinion, it is a fact that the Islamic scholars are not doing or playing their role as expected, that *zakatul-mal* is not given the required awareness, not to talk of being collected at all (Inf. 17, IS).

There are also those that revealed that some categories of people do not pay because they believe they are not qualified to give, while some of the informants actually admit that they do not pay;

The people who give out *zakat* are very insignificant in number. You see like these cattle rearers, they do not believe that they are qualified to give *zakat* (Inf. 18, IS).

Buttressing the point of Inf. 18, another Islamic scholar also reiterated that the cattle rearers do not pay *zakah*:

In Kogi State, *zakat* is always given in blanket statement. Some rich men claim they give *zakat* while they do not. At the same time, *zakat* of farm produce and livestock, no one gives it. If they give it, there should be more than 100cows going out as *zakat* every year. Even our women have gold worth millions but they don't pay *zakat* on them. People only give out *sadaqah*. It is only *sadaqah* of money that people even pay small (Inf. 21, IS).

This knowledge of theirs could stem from the fact that as religious leaders, they are constantly in touch with the people and as such they know about the dealings of their people.

On their own part, some of the informants who have wealth that is due for *zakah*, admitted that they actually have not been paying the *zakah*

I have never at any point in time attempted giving one (Inf. 2, ZP)

I do not pay *zakatul mal*. What we are used to here is *zakatul fitr*, the one done after Ramadan because there is the notion that the other type of *zakah* is not compulsory (Inf. 3, ZP).

In addition to admitting that he is not paying, a particular informant argued that *Zakah* is not a common thing in Kogi State as what they are used to practicing is the normal *sadaqah* which he said he has been doing for some time now:

I am not aware of anybody doing *zakat* in Kogi state. To me I feel it's not very common around here. I just do *sadaqah* instead of doing *zakat*. For me, my own personal way of doing it is that I look at what I earn and I take some money out of what I earn and give to people. For me, it's more of sustenance, I do it monthly for the same particular people. It might not be enough for them to feed throughout the month but it's just to add, it is like sustenance. So that's how I do mine. I give them every month (Inf. 8, ZP).

Another informant admitted that since he came to Kogi State, the issue of *zakah* does not even come to his mind again as opposed to when he was living in the northern part of the country:

Well, it is difficult to answer because I am not giving and may Allah forgive me for that. In the north, you see various organizations that are responsible for *zakah* administration but here in Kogi, we do not have and so the motivation to give out is not there. Most of the time, it doesn't even cross my mind except for situation like this (Inf. 9, ZP).

The above responses from both the Islamic scholars and *zakah* payers point to the fact that *zakah* is not being carried out by all those in Kogi State who are due for it. They have argued that they do not pay because of some reasons which will be treated under contributing factors to *zakah* compliance behavior in Kogi State. The scholars were asked to contribute to this discussion in their capacity of being religious leaders and as such all religious matters are brought before them. Additionally, the people of Kogi state live an integrated lifestyle system which makes it easy for the scholars to be aware of the happenings around them.

#### **4.3.2.2 Compliance**

When asked how the people of Kogi State carry out their *zakah*, some of the responses revealed that few people do carry out the obligation of *zakah*. These responses were labelled compliance. Some of the responses are given below:

People are not conscious of Islam here. Everybody does things according to their desires. Only few of us that are conscious here give *zakah* on an individual basis (Inf. 10, ZP).

Predominantly, the people of Kogi believe that *zakah* should be given out during festivities and I also tend to lean towards that argument too because at my personal level, that is when I do it. That is when it

occurs to me to give out mostly (Inf. 5, ZP).

The Islamic scholars on their part noted that though people generally do not comply, there are still very few who are committed to giving out the *zakah*:

But here basically, it is personal and to those who are aware that it is a pillar, that it is an injunction of almighty Allah, so they do it personally by administering it themselves, though they are just a few. I know of two persons that have actually contacted me on some occasions to help administer the *zakat* (Inf. 12, IS).

A particular scholar hammered on the fact that without monitoring, majority of the payers do not pay, making those who comply to be very insignificant as compared to those who do not comply:

You know human beings need constant reminder and monitoring. So when there is no one to monitor, they don't do it. The people who give out *zakat* are very insignificant in number. ...the number of people giving *zakat* are so small (Inf. 18, IS).

*Zakatul mal* is done in Kogi State by few individuals who just share this booty, funds or resources during fasting in the mosque to some *mallams*...the few individual *mallams* that *zakat* is channeled to, by few wealthy people, because of their selfishness, greed and avarice, do not publicize what they get from these *zakat* payers for appropriate distribution to would-be recipient or beneficiaries...So far, the level of compliance is still below expectation, grossly inadequate and individualistic (Inf. 23, IS).

From the responses from data gathered, it was deduced that only few persons complied with the injunctions of *zakah*. In the observance of *zakah*, some prefer taking it to their relatives or other poor people individually, while some employed the services of the Islamic scholars. Though, some of the scholars agreed that people do give them *zakah* to administer, they argued that *zakah* compliance in the state is still below expectation as it is only practiced by very few people.

#### 4.3.2.3 Inconsistent Compliance

One other category that emerged under compliance behavior was inconsistent compliance. Some informants reported cases of people who give out *zakah* albeit irregularly. When asked about how often people in Kogi State give out *zakah*, their reply was that it is not something done on a regular basis:

Not very often (Inf. 11, ZP).

The scholars also stated that a majority of those that bring their *zakah* to them for onward distribution are not very consistent:

Really, people in Kogi State are not regular, consistent and regimented in the payment of *zakatul mal* (Inf. 23, IS).

A particular scholar added that it is only when the payers are monitored that they give out *zakah*, and even at that, only few still comply:

They are not consistent. You know human beings need constant reminder and monitoring. So when there is no one to monitor, they don't do it. The people who give out *zakat* are very insignificant in number (Inf. 18, IS).

Some even suggested that giving out *zakah* has to do with the mood of the wealthy. They claim that people only pay when they may have been touched by Islamic lectures. It therefore means that if a year goes by without them listening to a touching lecture, they would not pay;

It depends on their mood. If they are well drilled in Islamic preaching that year, they will give otherwise they don't (Inf. 21, IS).

This category of inconsistent compliance was focused on those that comply but are not regular in their compliance. Meaning that sometimes they give out *zakah* and at other times they do not.

#### **4.5 Theme Two - Contributing Factors to *Zakah* Compliance Behavior**

Another important question was asked by the researcher, after the informants gave their opinions on how they carry out their *zakah* and the scholars gave theirs on how *zakah* is being done in Kogi State. The informants were then asked why the situation that they reported, exist the way it is. As usual, varied responses were elicited from them and these responses formed the category of contributing factors to *zakah* compliance behavior. The questions that lead to answering this objective were answered by the *zakah* payers themselves and the Islamic scholars. Four sub-themes were generated for this theme. Figure 4.4 portrays this information:

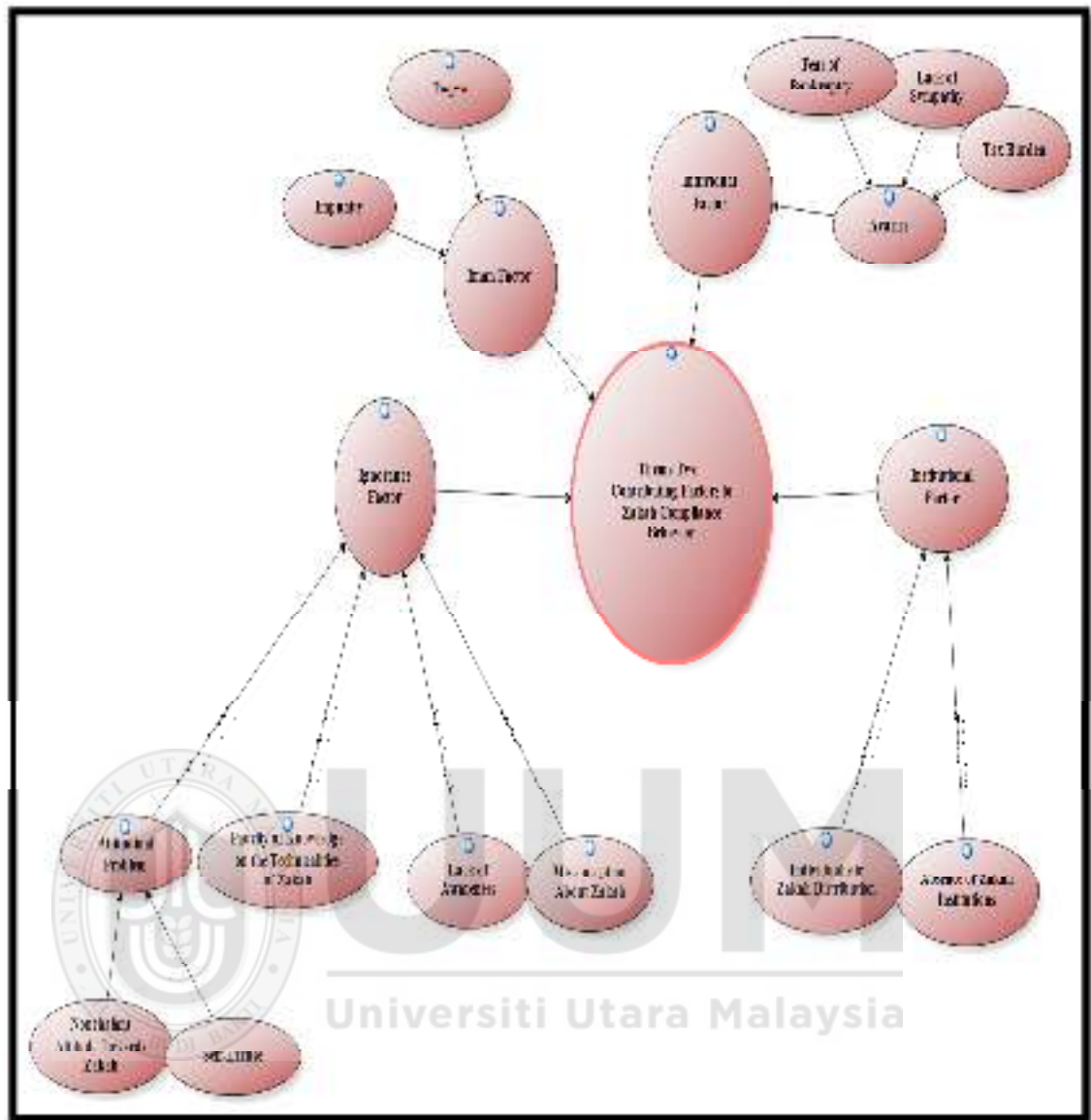


Figure 4.4. Contributing Factors to Zakah Compliance Behavior

#### 4.5.1 Ignorance Factor

When an individual is ignorant, he takes a lot of things for granted. The Qur’an and hadith frowns at the ignorant ones. They constantly encourage the believers to seek for knowledge as this is the foundation that Islam rests upon. Allah states in the Qur’an that an individual’s rank is raised as a result of knowledge; “...Allah will exalt in degree those of you believe, and those who have been granted knowledge...” (Qur’an 58:11). The issue of knowledge is so important in Islam so much so that

believers are commanded to pray for an increase in knowledge; "...and say: "My Lord! Increase me in knowledge." (Qur'an 20:114). Similarly, it is reported in Sahih Al-Bukhari that whoever Allah wants good for, He bestows on him the understanding of the religion; "narrated Mu'awiyya (R.A): I heard Allah's messenger saying, "if Allah wants to do good to a person, He makes him comprehend the religion" (Sahih Al-Bukhari, no 71, p.98). It is not surprising therefore that some of the reasons people do not comply with *zakah* rest on the fact that people are ignorant of the laws and administration of *zakah* as commanded by Allah, demonstrated by the Prophet (S.A.W), and explained by the scholars.

The ignorance factor was further divided into;

- i. Attitudinal problems
- ii. Paucity of knowledge on the technicalities of *zakah*
- iii. Lack of awareness
- iv. Misconception about *zakah*.

This information is delineated by the diagram below.



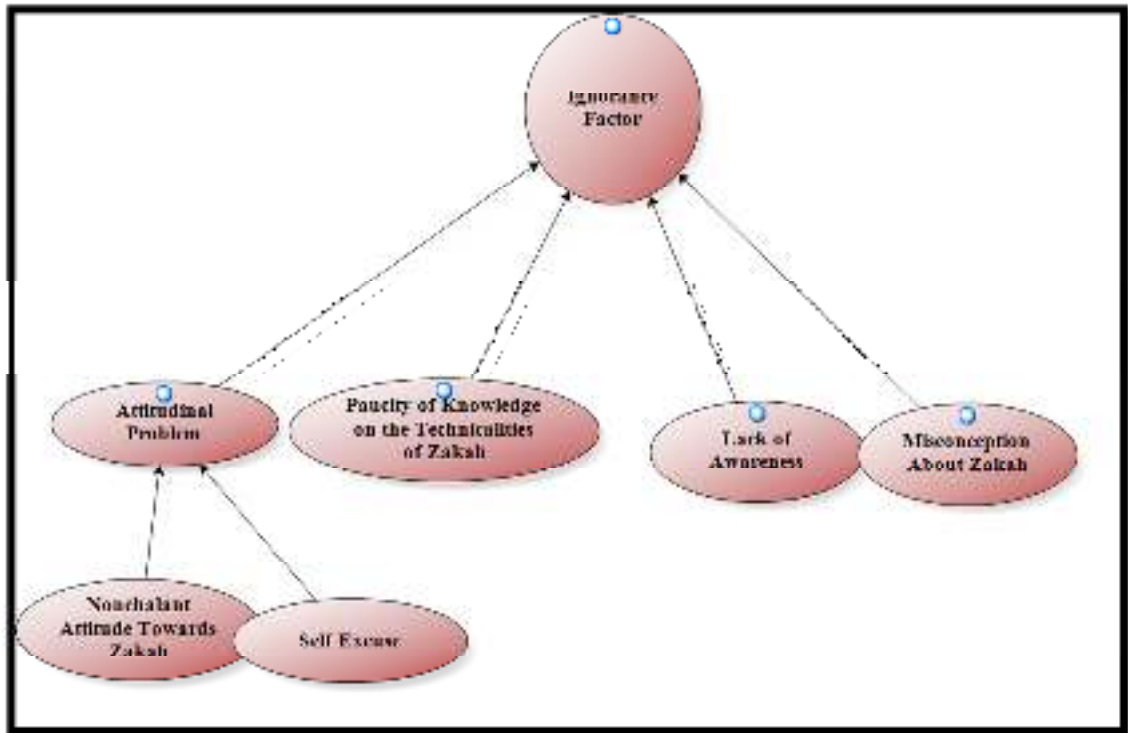


Figure 4.5. Ignorance Factor

#### 4.4.1.1 Attitudinal Problem

Attitudinal problem was discovered to be a factor that hinders some people from complying with the laws of *zakah*. This sub-theme was further divided into nonchalant attitude towards *zakah* and self-excuse, as is represented in the figure below.



Figure 4.6. Attitudinal Problem

#### 4.4.1.1.1 Nonchalant Attitude Towards *Zakah*

There were reports of instances where people have a nonchalant attitude towards the religion in general and *zakah* in particular. The study found out that Muslims in Kogi State do not take the commands of *zakah* seriously. They see it as an option and actually opt out of it, as reported by these informants:

We do not take *zakah* seriously. We have a nonchalant attitude towards it... especially in Kogi State, there are a lot of Muslims but because of that nonchalant attitude, we don't take religion seriously (Inf. 1, ZP).

The Islamic scholars noted that people in Kogi state do not see *zakah* as an important issue. They do not give it the importance it deserves and as such are nonchalant towards its obligation:

They take it to be not too important an issue...The attitude of Muslims towards *zakat* on a general perspective is very low, except only very few...Those who have and are supposed to give, but don't even care, they are more...People, we are human beings, more so anything that affects money, wealth, we don't take too serious (Inf. 16, IS).

Similarly, another scholar stated thus:

In Lokoja here, they don't feel *zakat* is something that is important, they just feel it's a question of choice...our people in Lokoja here, they are selfish. Our people don't care about giving *zakat*. *Zakat* is not a right; it is just a choice. You can imagine, people have forgotten the

right of Allah, this is what is affecting the *zakat* in Kogi State (Inf. 21, IS).

An informant who seemed to be very bitter about the situation in Kogi State, stated that he has been attending adult classes organized for Muslim lecturers in one of the higher institutions in the state, but due to the lack of concern for *zakah*, nobody has ever asked any question concerning it. He also stated that even the teachers themselves have not found it important to give them lessons on the issue of *zakah*.

One thing I appreciate about Kogi State is the existence of the Council of *Ulama'u*. If an idea is intended to be transmitted to the Muslim community, it could easily be marketed to the Council of *Ulama'u* and once they find it attractive, I believe it will always get to the grass root but the first thing is; have we actually taken it as something that is worth discussing in our *halaqah*? No. Even in our adult class here, I don't think we have ever had a discussion on it...So most people are in fact neglectful of it as a concept. I think most people don't take it seriously as such (Inf. 2, ZP).

One informant was sincere enough to admit that he does not even remember *zakah* except on some occasions;

Most of the time, it doesn't even cross my mind except for situation like this. (Inf. 9, ZP).

The submission of the above informant that *zakah* does not even cross his mind is a clear example of the fact that people no longer consider the seriousness of *zakah*. They are not conscious about it and do not see it as a

pillar on Islam without which the Islam of that particular individual will be incomplete. There is a general notion that people in Kogi State are lackadaisical when it comes to the issue of *zakah* as has been deduced from data gathered during the field work.

#### 4.4.1.1.2 Self-Excuse

Self-excuse is when an individual convinces himself about something as related to his personal life. They give themselves excuses why they should or should not do a particular thing. More often than not, such excuses are always given when they are found wanting in a particular situation as argued by these informants:

You see people who are Muslims who say “I am not ready to give *zakah*, how much do I earn (Inf. 1, ZP).

In confirmation of the above response, an informant who is a senior lecturer in one of the federal government owned higher institution told us he does not pay *zakah*. When asked why he has never paid *zakah*, he replied thus:

Maybe it is based on my subjective assessment on the fact that probably I might not have earned what is required to pay such at the end of the year (Inf. 2, ZP).

He further added that:

Orientation also affects. Some of us believe that we do not have much, not to talk of giving out. When you tell someone about *zakah*, the next thing is how much do I have? Not knowing that *zakah* is much more than physical cash. So it’s like we may have perceived that for one year, I do not accumulate that much that I can give out. Some only think it is cattle. “I don’t have cattle so I can’t give”.

“What assets do I have? I am a tenant; I do not even have a house on my own so I can’t pay *zakah*”. So people should be given the right orientation (Inf. 2, ZP).

It should be noted that aside being a permanent senior staff in a federal institution, the above informant (Inf. 2) is also a visiting lecturer to some institutions in the country. It therefore means he is just giving excuses for not paying *zakah*.

The Islamic scholars also gave instances of when they tell people about *zakah* and these people give excuses why they cannot pay, even though they are eligible:

So they give themselves excuses, O.K., I’m going to do it next year, I think I have a project in front of me. I think, I think, I think, you know, all those type of things. They keep postponing. They just give excuses (Inf. 14, IS).

Some who approached the cattle rearers said they (the herdsmen) do not believe they are to pay *zakah*. They therefore start giving excuses of the ones they do not have. Those that have goats give excuses of not having cows, those that have cows give excuses of not having goats and so on:

...but people say no o, me I don't have goats, I don't have camels, I don't have cows, I don't have rams, why should I give *zakah*? I don't have farms (Inf. 19, IS).

It seems to be the case in Kogi state therefore that people give excuses on what they do not have. Those that have cash give excuses of not having animals. Those that have animals give excuses of not having a particular kind. All these boils down to the fact that they are ignorant of what the law says about property that are liable for *zakah*.

#### 4.4.1.2 Lack of Awareness

This sub-sub theme falls under the sub-theme of ignorance. This study found out that though the people know of *zakah* as the third pillar of Islam, they are actually unaware of it as a concept and its practicability in their everyday lives. There seems to be a unanimous agreement on *zakatul fitr* as against *zakatul mal*. The issue of *zakatul mal* has been relegated to the background, that not many people are aware of it anymore. When asked why *zakah* compliance behavior is as it is in Kogi State, some of the informants had these to say:

It is ignorance. Ignorance of Islam which is the main factor. Not even knowing that *zakat* is compulsory, thinking that *zakat* is a voluntary exercise...People don't even understand that *zakat* itself is an institution in Islam (Inf. 19, IS).

...because of the lack of awareness on the administration of *zakat*. In fact, when you come up with the issue of *zakat*, people are like; they only know of *zakatul fitr*. They cannot differentiate from *zakatul mal* and *zakatul fitr* (Inf. 15, IS).

Buttressing the point of the informants above, another Islamic scholar stressed that some the wealthy Muslims are not really aware of the *zakah* on general wealth:

...the Muslims, especially the well to do, they don't seem to understand *zakat*. They thought *zakat* is voluntary. They don't know that they that are wealthy, when their wealth is up to what is called *nisab*, there are obligations on them that Allah has placed on that wealth, whether it is cash, crops, whether it is animals of various categories, people don't know. The only *zakat* they know is either the *zakat* that is voluntary, *zakatul fitr*, the one that you give out after the conclusion of the Ramadan fasting or the *sadaqah* you give out on the way, when you see beggars soliciting for alms, you just give them. Their mind does not even address the real *zakat* that is the third pillar after *salat* and *tawhid* (Inf. 19, IS).

To some extent, they are not really aware. They need to actually know the gravity of the sins. Like the local farmers, some of them are actually not aware of this (Inf. 12, IS).

Some of the *zakah* payers on their part stated that they sometimes do not realize that there are people who need assistance:

Creating awareness will go a long way because a lot of us tend not to realize that there are many people out there that needs assistance (Inf.5, ZP).

Others agreed that when the awareness is there, they will pay but so long as there is unawareness, the compliance will not be there:

People have little knowledge about the *zakah*. I think if people are enlightened, they will pay. A lot of us have wealth that we have accumulated over the years without touching and refuse to give *zakah* because the awareness is not there (Inf. 1, ZP).

Let's just say lack of awareness. Sincerely speaking, the orientation is not even there. Most of us don't even know that we are supposed to pay *zakah*... You don't even hear people talking about it (Inf. 2, ZP).

From the above findings, it is clear that most of those who have money or wealth that has reached nisab or hal do not comply with *zakah* because they lack the awareness of *zakah*. The scholars also agreed that some of these wealthy people do not know about the compulsory *zakah*. This could stem from the fact that they are ignorant about the laws of Islam as is common among mostly the wealthy people in the state.

#### **4.4.1.3 Misconception About *Zakah***

This is another sub-sub-theme under ignorance. It seems to be the case that though the knowledge of *zakah* as a pillar of Islam is there, there is a misconception of it. People tend to mix it up with ordinary charity (*sadaqah*) or feel it just ends at the normal *zakatul fitr* they are all used to. This notion was deduced from responses of the informants themselves:

For some of us, we have the notion in terms of *zakat* and *sadaqah*, it is still from the same purse, so we have that issue of how to really differentiate both. (Inf. 8, ZP).

Some informant stated that *zakah* is usually given out on Fridays after the *Jumu'ah* prayers. This notion stems from the fact that it is a common practice to see beggars lined up along the road leading to mosques on Fridays. The believers going to observe *Jumu'ah* usually give them some money before



and after the *salat*. These alms are what some informant referred to as *zakah*, although in actual sense, it is *sadaqah* because as has been stated in various places in this work, *zakah* has rules and regulations guiding it. These alms given to beggars are done voluntarily without recourse to any rule. They have merged *zakah* with *sadaqah*. *Zakah* has some specific conditions that must be met whereas *sadaqah* can take place anytime and can be in any form depending on what the giver deems fit:

I know *zakatul mal* as giving out a certain percentage of one's accumulated wealth over a period of one year. The most common type being the one done voluntarily, majorly on Fridays just immediately after the *Jumu'ah* prayers. Even those that do not have, try to give the little they have...What I know is that people give out voluntary *zakah* on Fridays. Even on the road, you see people giving out NGN20 and the likes. People also stretch their hands from their cars to give to beggars on the road (Inf. 1, ZP).

The above informant's (Inf. 1) idea of *zakah* is that of the voluntary alms that people give during *Jumu'ah* prayers on Fridays. He even suggested the amount given as NGN20 (20 Malaysian cents), which clearly shows that there is a misunderstanding of the concept of *zakah*. There are yet others, who according to the informants below are of the opinion that *zakah* should be carried out only by the super-rich.

A lot of them are not educated Islamically. Some think *zakat* is only for the rich, those who have cash. Farmers, herdsmen are also responsible (Inf. 12, IS).

One surprising response by an Islamic scholar was that some wealthy Muslim actually confuse *zakah* with *jizya*. So when approached to pay *zakah*, they argue that as Muslims, they do not need to pay any tax, as this should be collected from Non-Muslims. He further stated that part of the problems faced in Nigeria is the misinterpretation of items liable for *zakah* by the Maliki school of thought. This misinterpretation has made some to believe that some aspects of farm produce and poultry are not liable for *zakah* and so they do not give them out.

And some Muslims, the rich ones, construe it as a form of tax that is only paid by non-Muslims. So they thought it is a *jizya*. So when you tell them to pay *zakah*, they say ah, I am a Muslim why should I pay something, after all I am a Muslim, that's what some construe it to be...The most unfortunate thing is misconstruction (sic) of the Maliki school of thought, that some people are thinking that poultry, fish farms and the likes are not liable to *zakat* (Inf. 19, IS).

*Jizya* is a tax paid by non-Muslims living under Islamic government. It goes to show how Islamic tax has been muddled up by the people of Kogi State. they find it difficult to differentiate one kind of tax from the other and this has led to the wide spread misconception that exist on *zakah* among the people of Kogi State.

#### **4.4.1.4 Paucity of Knowledge on the Technicalities of *Zakah***

It appears that there is a paucity of knowledge as far as the intricacies of *zakah* is concern. There are some who are aware of *zakah* but they do not know how to go

about it. This phenomenon was adequately captured under this sub-sub theme- 'paucity of knowledge on the technicalities of *zakah*'. A particular informant who happens to be a business magnate lamented the fact that he does not have a clear understanding of the technicalities of *zakah* and that the sad thing is that he keeps asking but no satisfactory answer has been given to him thus far:

I am a business man, I have asked this question before and nobody has given me satisfactory answer; now for those of us that are doing business, we take loans from the bank, are we still going to pay *zakat*? These are things I am not clear about. Sometimes in our business we could record a negative in some certain month. The only thing that is sure for me is that even if it is my business, I still earn salary from the business, so the salary that comes to me is what I call my own that I can actually spend (Inf. 8, ZP).

There were also reports that the few people who pay *zakah*, do so according to their desires, without proper recourse to the principles of carrying out *zakah*. An informant disclosed that some of the people just go to an area close to the palace of the head of the community (*Maigari*) and share little amount to the beggars that do hang around the palace, and thereafter claim that they have fulfilled the commands of *zakah*.

The situation is appalling. Some of us that even do, we do it without recourse to the correct principle of *zakah*. When my husband and I go to old market area, by the roundabout, close to the *Maigari's* palace, to share our *zakah*, you will see people coming there, holding envelopes and distributing to beggars there. It's like the money spent

buying these envelopes is even more than is actually put inside them (Inf. 10, ZP).

As have been stated in many places in this work, *zakah* has rules and regulations guiding it. It is totally different from *sadaqah* that can take place anytime according to the desire of the giver. What is operational in Kogi State as disclosed by the informants in this study is that people determine what they feel should be given out. To them, it does not matter whether the amount given out is up to the *nisab*. They just do it the way they want:

Ignorance or due to the fact that the majority of the Muslim income earners are not aware of what amount they ought to have earned to warrant them paying the *zakah* or probably whether or not regardless of the amount they have earned, after analyzing their income, what percentage it is supposed to be. Maybe most people are not aware of this and it is not unexpected that even a person like myself do not know how much I ought to have earned in naira or what percentage of it I am supposed to take So, most especially how it is to be administered or how it is supposed to be billed, I virtually know nothing about it (Inf. 2, ZP).

Part of the rules guiding *zakah* is that it should be given to certain categories of people as stated in the Qur'an (Qur'an 9:60). However, due to the paucity of knowledge on the technicalities of *zakah*, it was stated by some of the informants that some people give out the *zakah* to those who are not qualified to be recipients of *zakah*;

I know of some states in this country that operates a near shari'ah system, they have commissions for *zakat* and they collect *zakat* from whoever is due and then distribute it. But here in Kogi. it is personally distributed, by distributing it themselves and in most cases to preferred persons whether they merit it or not (Inf. 18, IS).

The lack of knowledge on technicalities of *zakah* has led the few who comply to do so without recourse to its proper manner of distribution as attested to by both the *zakah* payers and the Islamic scholars.

#### **4.5.2 *Iman* Factor**

Hairunizzam and Radiah (2010) argued that *iman* and understanding of *zakah* significantly influences compliance with *zakah*. This study agrees with this, as some informants put the blame noncompliance behavior in Kogi State on factors that has to do with *iman*.

The *iman* factor was further divided into *taqwa* and impunity. Figure 4.7 depicts this sub-theme;

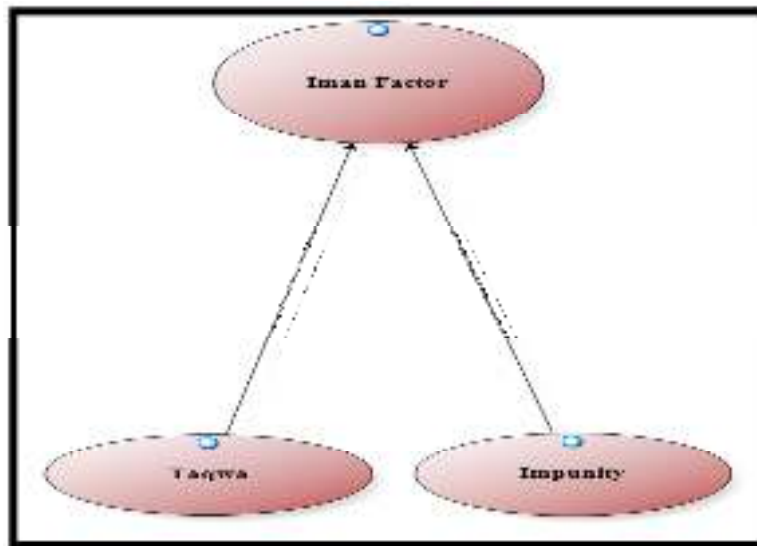


Figure 4.7. Iman Factor

#### 4.4.2.1 Taqwa

It is not surprising that some of the informants in this study stated that part of the factors influencing *zakah* compliance behavior in Kogi State is lack of *taqwa*. This is because according to the Qur'an, "...it is only those who have knowledge among His slaves that fear Allah..." (Qur'an 35:28). This statement of Allah has been confirmed by this study as it has revealed that there is an inadequacy of Islamic knowledge among Muslim inhabitants of Kogi State. This dearth of Islamic knowledge has in turn led to the disappearance of *taqwa*. *Taqwa* refers to a state of being conscious of Allah, obeying His commands and refraining from His prohibitions (Ghazali, Ibn Qayyim & Hanbali, nd). *Taqwa* is a quality so important in Islam that Allah has urged His slaves to seek it as contained in several *ayaat* of the Qur'an (Qur'an 3:102; 9:119; 22:1; 33: 70; 58:18).

It is in line with the above that an informant maintained that people do not pay *zakah* because they lack the *taqwa* to do so:

People know they are supposed to pay the *zakah* but they don't have the *taqwa*- the fear of Allah- to push them to bring out their wealth and give out. If a person has the *taqwa*, that fear of Allah, that knowledge that it is a compulsory thing that they need to do, then they will do it and I think basically, the problem of Kogi State is that of lack of knowledge and the *taqwa* to be able to do it (Inf. 14, IS).

An informant stated that this lack of Islamic consciousness is commonly found among the well to do:

At best, the people you think have wealth, when you see them in the mosque, they are only there to identify with you, but deep inside their mind, the Islamic consciousness is very low. As a matter of fact, where you find Islamic consciousness is more with the poor people (Inf. 6, ZP).

Islam is a voluntary religion and is attached to *taqwa* (fear) and this *taqwa* is lacking in most of us (Inf. 1, ZP).

The lack of consciousness on the part of the payers is something that has negatively influenced their compliance behavior. It seems to be the case that the wealthy in Kogi State are more affected with the lack of *taqwa*.

#### **4.4.2.2 Impunity**

Some of the informants opined that one of the reasons people do not comply with *zakah* in Kogi State is simply because they have the notion that nothing will be done to them, that they can escape not paying *zakah* and will still get away with it. This is congruent with Tajudeen et al., (2015) who stated that people tend to pay tax and

leave *zakah* because tax has laws guiding it and these laws are publicized. Since there are no state laws guiding *zakah*, people of Kogi State see it as an issue that can be overlooked without having to face any penalty.

And because of this fact, there is no person or government to oppose or challenge them as was done in Islamic states of the past, act of impunity becomes the order of the day by these culprits (Inf. 11, ZP).

The reason is not farfetched. It is ignorance and impunity, nothing will happen. You know, when somebody is daring God because they don't see God...but here, we don't pay, impunity, nothing will happen because they are not seeing God that is why they are daring God...Now, what I am trying to say in summary is that it is ignorance and impunity that is disturbing Kogi people, because in the first place they are not aware and those who are aware, they are daring God that nothing will happen (Inf. 20, IS).

The lack of *taqwa* discusses above has a lot to do with impunity. Impunity means that people do things without fear of consequences because they believe that there are no consequences. It therefore follows that when one does not have the *taqwa* of *Allah*, he / she will have the freedom to do anything with impunity. He will go against the laws of *Allah*, refuse to do the commandments of *Allah* without fear because he does not even have that consciousness of *Allah* in the first place.



### 4.5.3 Individual Factor

The next set of factors influencing *zakah* compliance behavior as revealed by this study was categorized under the ‘individual factor’. This study is of the opinion that some inherent traits in man influences the way he behaves towards certain things. It was discovered that basically, the excessive love of wealth hinders man from complying with *zakah*. A pictorial representation of this category is given in the figure below:

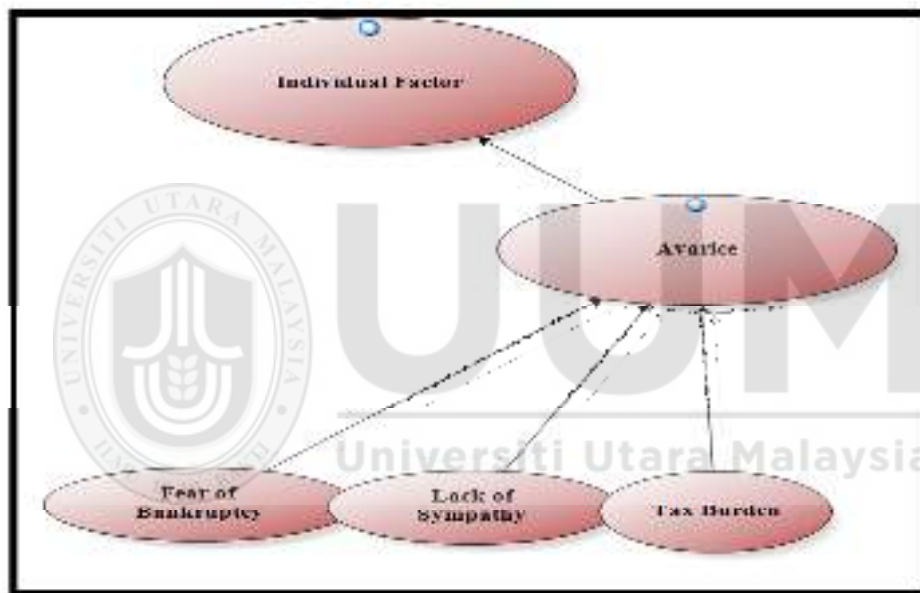


Figure 4.8. Individual Factor

#### 4.4.3.1 Avarice

Various factors of noncompliance have been traced to the covetous nature of man. Islam recognizes man’s love for wealth (Ibrahim, Elatrash & Faruq, 2014). Allah Himself severally talks about man’s greed in the holy Qur’an in several places, (Qur’an 89: 20, 3: 14), “And verily, he is violent in the love of wealth” (Qur’an 100:8), and how this greed distracts him from his purpose in life (Qur’an 102: 1-5). An Islamic scholars lamented that when some people

are told to pay the *zakah*, they in turn bring very small amount and claim that they have paid the *zakah*.

You can imagine, somebody who is a billionaire if they say let him give out *zakah*, he will change fifty, fifty naira and say *mallam*, this is *zakah*. Is he cheating himself? ...our people in Lokoja here, they are selfish. Our people don't care about giving *zakah*. *Zakah* is not a right; it is just a choice. You can imagine, people have forgotten the right of Allah, this is what is affecting the *zakah* in Kogi State (Inf. 21, IS).

This study has subdivided this trait of man into 'fear of bankruptcy', 'lack of sympathy' and 'tax burden'. This is depicted by figure 4.9.

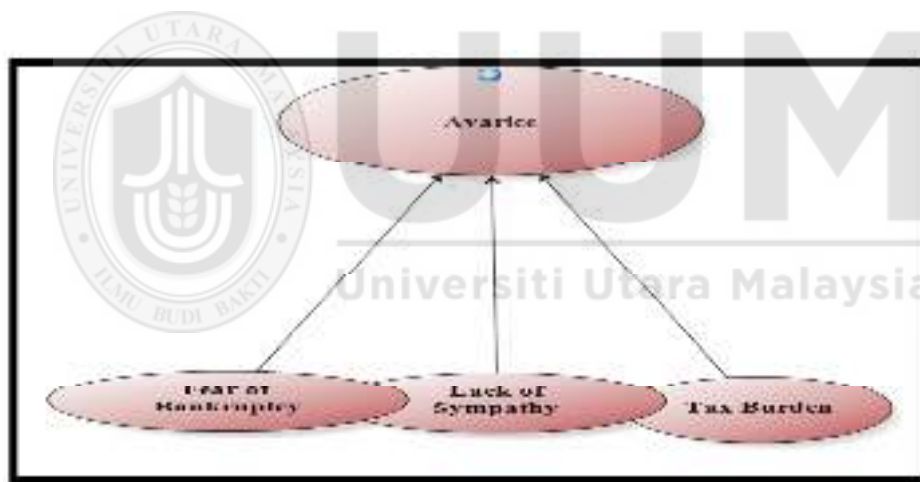


Figure 4.9. Avarice

#### 4.4.3.1.1 Fear of Bankruptcy

It was revealed that people refuse to pay *zakah* because of the fear that their wealth will be exhausted. The prophet (S.A.W) recognized this inherent trait in humans and therefore warned that the fear of bankruptcy should not prevent Muslims from being charitable:

Narrated ‘Abda (R.A); the prophet (S.A.W) said: “Do not withhold your money by counting and hoarding it, being afraid that it (money) may be exhausted (by spending in Allah’s Cause) lest Allah should withhold His Blessings from you” (Sahih Al-Bukhari, no 1433, p.298).

Similarly, the prophet (S.A.W) encouraged that it is better to give out wealth when one is scared of going bankrupt:

Narrated Aba Hurairah (R.A); a man came to the prophet (S.A.W) and asked “O Allah’s Messenger! What kind of *asadaqa* (Charity etc.) is the most superior in reward?” He replied, “The charity which you practice while you are healthy, niggardly and afraid of poverty and wish to become wealthy. Do not delay it to the time of approaching death and then say, “Give so much to such and such’. And it has already belonged to such and such (his heirs) (Sahih Al-Bukhari, no 1419, p. 290).

However, as was revealed by this study, it appears that Muslims in Kogi State are unaware of these, as one the factors influencing compliance behavior in the state was traced to the fear of bankruptcy as explained by some of the informants:

Some feel that when you give *zakat*, it’s like you are pushing your wealth. They take it to be not too important an issue. There are some at the local level, those who we feel they should have the means to give at the end of the year. They feel that it’s like pushing your wealth, you are blowing away your wealth (Inf. 16, IS).

Many rich people are unaware, some pretend, while others that know see it as a loss on their part, not minding the punishment (Inf. 21, IS).

The Islamic scholars hammered on the issue of some wealthy people not complying with *zakah* simply because they feel by taking something out of their wealth yearly, it will diminish. However, the reality of it is that wealth that is put to usage does not get diminished by *zakah* as has been reported from the prophet (S.A.W) as recorded in the Sahih of Muslim.

#### **4.4.3.1.2 Lack of Sympathy**

One of the virtues strongly taught by the Qur'an is brotherhood. The prophet (S.A.W) is even reported to have said that one is not a true believer until he loves for his brother what he loves for himself (Sahih Al-Bukhari, hadith no 13). Another report has him saying that he is not a true Muslim, who goes to bed full while his neighbor is hungry. This virtue of brotherhood seems to be nonexistent in Kogi State as it was found out that people lack sympathy for their fellow men as elicited by these informants:

Then the second one which is an individual one is lack of commitment to the course of the down trodden. People don't care, it's not my business, it's not my fault that he is poor...So people are more concerned about what they will get as opposed to protecting the interest of those who are to be catered for (Inf. 16, IS).

Another informant stated that because people do not help themselves, the level of poverty is still high. The informant is of the opinion that when the wealthy sympathizes with the less privileged by paying *zakah*, then the issue of poverty will be reduced:

I know that it (*zakah*) is not consistent as it should be because if it is

consistent, there should be a way it should impact on the society, because the poverty level is still very high. People don't help each other. So I think if every rich person had been paying their *zakah*, this problem would not be there (Inf. 14, IS).

There were also reports by scholars that alluded to the fact that some wealthy people have even gone to the extent of telling lies just to avoid compliance. It is either they tell their children to inform the scholars that they are not in, when there are signs that they are or they refuse to declare all their assets for the scholars to help them calculate. This the scholars in this study have said is as a result of their lack of sympathy towards their fellow men. They do not see it as their responsibility to help their brothers, forgetting that the concept of brotherhood in Islam is something that is taken with seriousness.

#### **4.4.3.1.3 Tax Burden**

Tax burden in this study implies doubles taxation as perceived by some. Some of the informants disclosed that the reason they do not comply much with *zakah* is because they are obliged to pay tax. In fact, income tax is being deducted at source and as such, an individual cannot evade such. There is the perception by some informants that what they would have given as *zakah* is what is being taken as tax by the government.

...But like I told you earlier, before we started the interview, what is supposed to be given out as *zakah* is already taken as tax by the government because the country is not purely an Islamic country (Inf. 1, ZP).

One of the informants, who happened to have spent considerable time in Malaysia, before returning home, tried to use the Malaysian case as an example to buttress his point of view:

Just think about it, in Nigeria if you start paying *zakah*, it means you are paying *zakah* and you are paying tax. Like in a country like Malaysia, I do not know why it has been done in such a way that if you pay *zakah*, then you are exempted from paying tax, but if you do not pay *zakah* then you must pay tax. By the time the Muslims are asked to pay a higher amount as tax, there will be chaos. In Nigeria, we are just talking about Islamic banking and it was said they want to Islamize Nigeria. Think about that. So it's going to be a complicated thing here. The only way it will work is when Muslims are given orientation to see *zakah* as a religious tax, forget about income tax and just pay the *zakah* (Inf. 2, ZP).

These informants are of the view that since they have paid income tax, there is no need to pay *zakah* again except it will be stated that those who pay *zakah* are exempted from paying tax. They see it as double taxation and since as stated by them, the income tax is deducted from source and as such cannot be avoided, they prefer to forgo *zakah* and pay the tax.

#### **4.5.4 Institutional Factor**

Institutional factor is the last factor as revealed by this study that is influencing the *zakah* compliance behavior in Kogi State. It also seems to be the factor that is militating against *zakah* the most as almost all the informants had one thing or the

other to say about it. Institutional factor was further divided into absence of *zakah* institutions and individualistic *zakah* distribution, as depicted in figure 4.10.

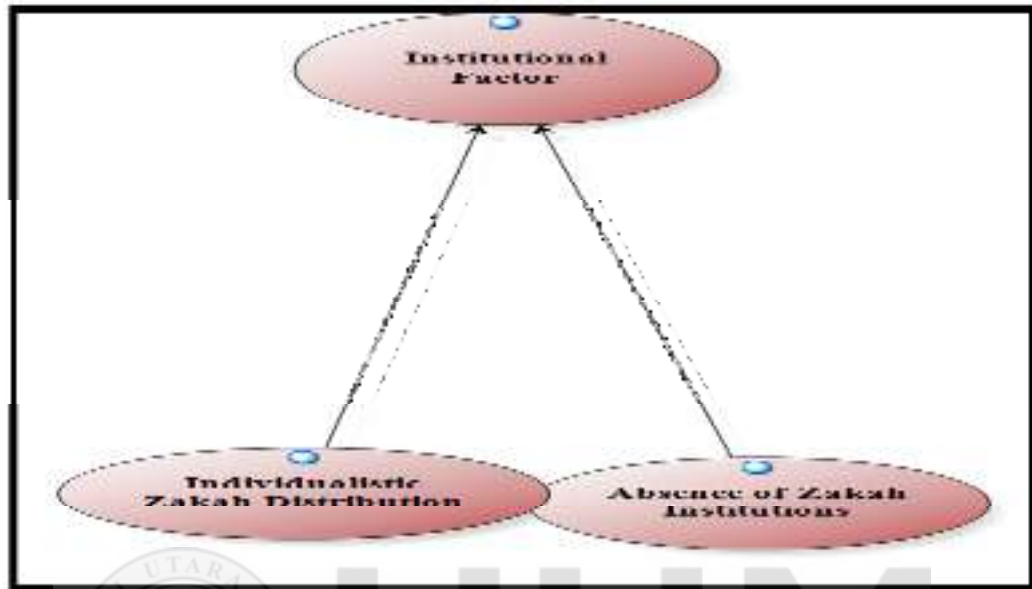


Figure 4.10. Institutional Factor

#### 4.4.4.1 Absence of *Zakah* Institutions

Akanni (2006) and Al-Qardawi (1999) noted that the administration of *zakah* is a responsibility of the government. In cases where the government fails to shoulder the responsibility, it then falls on the Muslims to establish bodies to carry out this important task of *zakah* administration. It was argued that *zakah* cannot function properly without an institution. The absence of *zakah* institutions is one of the major factors influencing *zakah* compliance behavior in the state as stated by the informants when they were asked why their compliance behavior is as they reported it is. An informant stated that there is the presence of such organizations in the Northern areas but lamented the fact that the absence of it in Kogi State makes it difficult for people to comply with the injunction of *zakah*:

In the North, you see various organizations that are responsible for *zakat* administration, but here in Kogi, we do not have and so the motivation to give out is not there. Most of the time, it doesn't even cross my mind except for situation like this. When such situation comes up and I make the intention to give, another issue comes up; where do I channel the *zakat* to. So that has been my problem. I don't think there is a particular organization that administer *zakat* in the state (Inf. 9, ZP).

There seems to be no formal institution for the payment of *zakat* in Kogi State to the best of my knowledge (Inf. 3, ZP).

Other informants agreed with the above informants as they highlighted the problem of absence of *zakah* institutions:

Few of us that are conscious here give *zakah* on an individual basis. This is because there are no known organizations that coordinate the collection and distribution of *zakah* fund. The situation is appalling" (Inf. 10, ZP).

The Islamic scholars are also in agreement with the payers that one of the factors that influences *zakah* compliance behavior in Kogi state is the absence of *zakah* institutions:

...since the creation of Kogi State, there is no central body that regulates the collection of *zakat* ...Over the years, there have been complains by mostly Muslims who are desirous to pay their *zakat*. Since this is a state capital and people come from different places to work, they look for where to give *zakat*. There was a time I was external officer for Zerock and there was the challenge for the staff on



where to channel their *zakat* to. This is the problem we are facing in Kogi State... (Inf. 16, IS).

There is no any formidable Islamic organization that can enforce the collection of *zakat* from individuals... and there is no any special account (*baytul mal*) that Muslims pay *zakat* to in Kogi State...Up till now, I do not know of any organization that has collected *zakat* from anyone (Inf. 21, IS).

A particular scholar noted that though the council of Ulama'u have been involved in state matters when it comes to religious activities, they have not been able to form *zakah* institutions and this is affecting the compliance behavior of the people:

Well, because the state has not officially set up a committee to handle the aspect of *zakah*, even though they have the shari'ah courts and they have the Council of Ulama'u, who have been assisting the state when it comes to religious affairs (Inf.13, IS).

An informant went as far as stating that unless there is an organized form of *zakah* institution, *zakah* in the state will continue to remain backward; "Again, there is the lack of formal institutional body to organize and supervise collection and distribution of *zakat*. Unless and until a formal institution is put in place, we will be living in the past as far as payment of *zakat* is concern" (Inf. 11, ZP). Other informants, while stating the fact that there are no *zakah* institutions in the state, buttressed their views by adding that had there been institutions, then there would have been enlightenment about these institutions but nothing of such seems to be happening in Kogi State:

There are no *zakah* bodies around. Had it been they have, there would have been advertisement and information about them going round the state. But you don't hear of anything like that. (Inf. 7, ZP)

A particular informant stated that most people in Kogi State are Muslims but lamented the fact that the State cannot boast of any *zakah* institution to its name, “the people of Kogi State are predominantly Muslims but there is no organized form of *zakat* payment” (Inf. 5, ZP). The lack of *zakah* institutions in the state according to majority of the informant is a huge constraint to *zakah* compliance because as noted by some, the presence of such would ordinarily serve as a reminder to those who are negligent and would be a means of creating awareness for those who are unaware about the commands of *zakah*.

#### 4.4.4.2 Individualistic *Zakah* Distribution

As was revealed from the data, the absence of *zakah* institutions has led to individualistic giving by the few who are committed. Individualistic *zakah* distribution means that people do not go through the scholars or institutions when giving out their *zakah*. They do so by themselves as attested to by some informants:

Predominantly, the people of Kogi believe that *zakat* should be given out during festivities and I also tend to lean towards that argument too because at my personal level, that is when I do it. That is when it occurs to me to give out mostly and since there are no organized payment system, we do it individually (Inf. 5, ZP).

Few of us that are conscious here give *zakah* on an individual basis (Inf. 10, ZP).

Only few people give *zakat* in Kogi, that is one and those that give, they make themselves the *al-ameeleena alayha*. They do it individually. It's not in a purse, there is no treasury of pooling the *zakat*. *Zakat* is left to individuals to undertake and so they undertake it in the way and method they feel like undertaking it (Inf. 19, IS).

When a scholar was asked whether people bring *zakah* to him and how they do it he replied thus:

First, it is personal. What I mean by personal is that, in other climes, there are institutions in charge of coordinating and distributing the *zakat*. But here basically, it is personal and to those who are aware that it is a pillar, that it is an injunction of Almighty Allah, so they do it personally by administering it themselves, though they are just a few. I know of two persons that have actually contacted me on some occasions to help administer the *zakat*. So I would say people actually, the donors, do it personally and not through any institution (Inf. 12, IS).

Some scholars also agreed with the above informant (Inf. 12) that to a very large extent, the few people that give out *zakah* in Kogi State do so on an individual basis:

The institution of *zakah* is not a state affair in Kogi State. It is left to the individual to decide whether he or she meets the criteria for the payment of *zakah*. So, it is a private affair (Inf. 22, IS).

Ordinarily, in the time of the prophet (S.A.W) a committee was set. But I know of some states in this country that operates a near shari'ah

system, they have commissions for *zakat* and they collect *zakat* from whoever is due and then distribute it. But here in Kogi, it is personally distributed, by distributing it themselves and in most cases to preferred persons whether they merit it or not. They do it according to how they were taught in the olden days (Inf. 18, IS).

*Zakat* collection has not been so conspicuously done in an organized manner and pattern rather, it is individualistic... So far, the level of compliance is still below expectation, grossly inadequate and individualistic (Inf. 23, IS).

From the above, it is clear that only few people give *zakah* in Kogi State and this is due to some reasons which have been identified in this study. First there is the issue of ignorance, which comes in many ways. Some are not aware that they have to give *zakah*, some know that they should give but do not differentiate between *zakah* and *sadaqah*. Some differentiate but are not knowledgeable about the nitty gritty of *zakah* and so on. Then there is the *iman* factor which basically shows that some of those who do not comply with the laws of *zakah* do not possess that *taqwa* to push them to follow the injunctions of Allah. The love of wealth and apathy towards losing wealth was also discovered to be a factor that influences *zakah* compliance behavior. This was adequately captured under the individual factor. Lastly, the institutional factor which seems to be what influences people the most makes it difficult for those willing to pay the *zakah*, to know where to channel their it to. The lack of *zakah* institution in the state has led most of the payers to give the *zakah* individually and this individualistic distribution is not without its own problems as will be seen in the next theme.

#### 4.6 Theme Three - Impact of *Zakah* on the Lives of the Poor Muslims

After getting an understanding on how *zakah* is being done in Kogi State, it became pertinent to find out if *zakah* that are being given out has helped the poor Muslims in the state. This information was provided by the Islamic scholars and the *zakah* recipients. The responses were then classified under the ‘impact of *zakah* on poor Muslims’, which was further divided into ‘pattern of *zakah* distribution’ and ‘adequacy of *zakah* distribution’ as shown in figure 4.11:

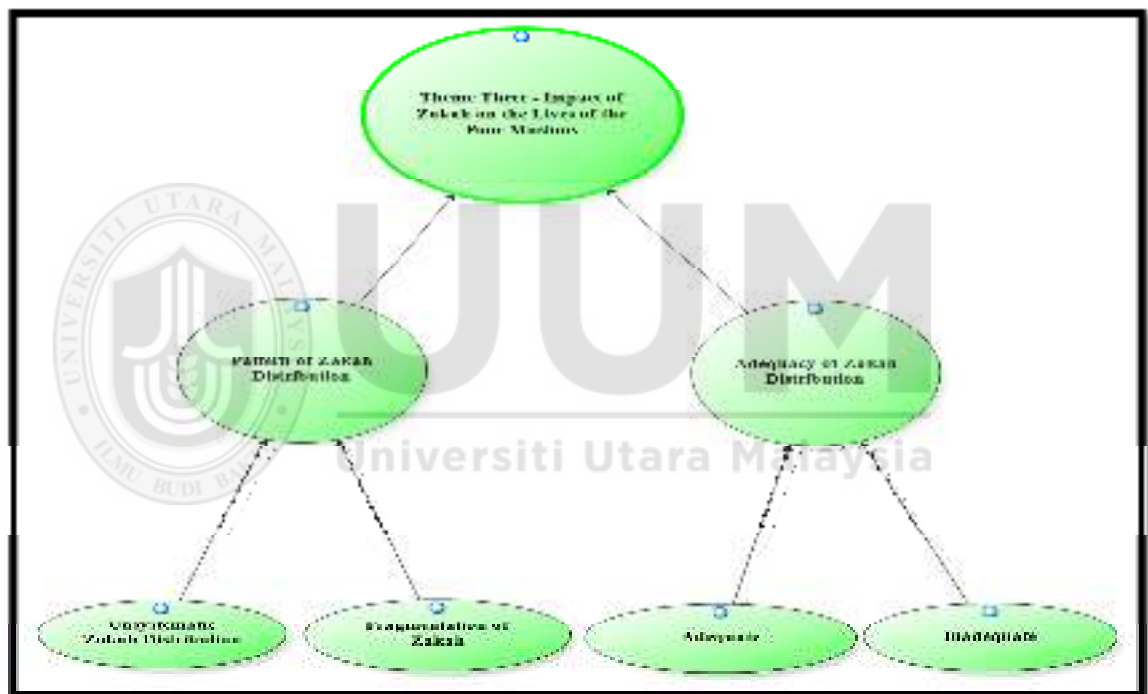


Figure 4.11. Impact of *Zakah* on the Lives of the Poor Muslims

##### 4.6.1 Pattern of *Zakah* Distribution

The pattern of *zakah* distribution goes a long way in determining its success or failure. Informants gave accounts of the haphazard nature of *zakah* distribution in the state. This pattern was classified under two sub-sub themes as shown in the figure below:

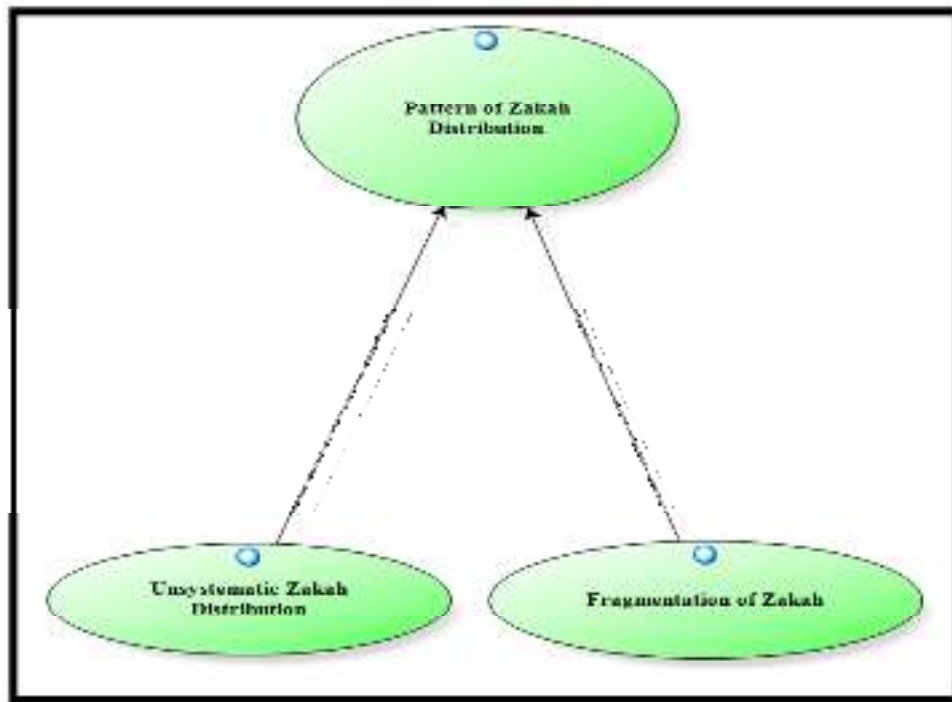


Figure 4.12. Pattern of Zakah Distribution

#### 4.5.1.1 Unsystematic Zakah Distribution.

The study of Hoque et al., (2015) posited that *zakah* has been rendered ineffective because little or no attention is paid to the principles of giving out *zakah*. Since *zakah* in Kogi State is done on individual basis, without the supervision of authorities and without knowledge on its technicalities, its distribution in the state is being carried out in an unsystematic manner as reported by the informants:

*Zakah* in Kogi State has been uneasy, unprogressive and unsuccessful. People give out *zakat* on their own, individually and they use their own discretion in giving out *zakat*...They just give randomly without any concrete formula of giving out. They spread it around (Inf. 15, IS).

Some informants stated that sometimes, people just buy food items and other items and share to the poor as *zakah*.

People in Kogi State give out *zakah* in many ways. In some cases, I have seen, people give out by purchasing some foodstuff and giving out to people that are needy. Sometimes in form of clothing and relief materials. That's what they give to the poor people. That's how I have seen people in Kogi State doing...The reason why I am saying this is for example, if a person wants to give a *zakah* of one million and buys bags of rice or millet of one million and distributes it to the people, these people are going to eat these foods for a while and go back to being needy. So the method being used is very bad. It's just like a mass distribution, a mass relief just like we do for internally displaced people, refugees. You just give them a little bit of help and is going to be for a temporary time. So the method being used in Kogi State is more of distribution, more of relief instead of empowerment. So I think the empowerment aspect of *zakah* is not being touched in Kogi State (Inf. 14, IS).

There were also reports of people taking *zakah* to the mosques, their local *Imams* and even head of communities (*Gagos, Madakis*) and all these they do without proper recourse to the right way of administering *zakah*:

Of course some take it to central mosque, some take it to any Islamic scholar who is renowned within the area as part of their own *zakat*, as what he is supposed to get because Allah has stipulated the recipients of *zakat* in the Qur'an *Suratul Taubah*...Some even take it to chiefs, you know, to village heads, to *Gagos*, to *Madakis*, who in turn take it as if it's their own private property...Some will go and buy clothes,

they look at, ok, this year, what I will be able to give is maybe NGN500,000.00. They go to Kano or Kaduna, buy clothes and come to share to beggars...because somebody told me what he was supposed to give was NGN600,000.00 based on his calculations which some of us confirmed, but he took that money to Kaduna to buy clothes. Somebody who is hungry, buying cloth for him is not enough (Inf. 16, IS).

An informant maintained that the method used in Kogi State is primitive and as such cannot have significant impact in the lives of the people.

But here in Kogi, it is personally distributed, by distributing it themselves and in most cases to preferred persons whether they merit it or not. They do it according to how they were taught in the olden days... the method of distribution is primarily primitive. So it can't reach the targeted beneficiaries as ordained by Allah (Inf. 18, IS).

Explaining further on the unsystematic nature of *zakah* in Kogi State, some informants had these to say:

...one; few rich men pay *zakat* to individuals of their choice.

Two; some of them give *Imams* to help them distribute. Three;

some make use of the *zakat* money to pay the school fees of

orphans and to support widows. The payment of *zakat* by the

rich men is very low in Kogi State. Many rich people are

unaware, some pretend, while others that know see it as a loss

on their part, not minding the punishment. Conclusively,



collection of *zakat* in Kogi State has no unified formula. Everybody pays at his own will (Inf. 21, IS).

*Zakatul mal* is done in Kogi State by few individuals who just share this booty, funds or resources during fasting in the mosque to some *mallams* (Inf. 23, IS).

This category captures the fact that most of the people that give *zakah* do so in an unsystematic manner. They give according to their whims without bothering to ensure that it gets to the right beneficiaries and that it is able to make an impact their lives.

#### **4.5.1.2 Fragmentation of *Zakah***

It is stated that when *zakah* is given to anyone, it should be done in such a manner that would allow for the person to become independent of begging. However, the practice as is applicable in Kogi State is such that the *zakah* givers prefer to share their *zakah* to as many people as possible, thereby reducing the share of one individual to a very small amount. This response was part of the information gotten from the question of how *zakah* is being done in Kogi State.

Another thing that we saw that is negatively happening in Nigeria is, we see the rich people, those who have accepted to give out the *zakat*, they would rather not give it to people that will utilize it. The intent of the *zakah*, as I said, is of redistribution of wealth. Redistribution of wealth so that everybody will have something, everybody will be employed, everybody will have a handwork, everybody will have economic power at least, however little, but you find that the rich ones

in Nigeria what they do is that someone will deduct a *zakat* of for example three million naira, when he is distributing it now, he gives out five, five hundred to people. Though, yes, it is *zakat*, he has given it out, but the intent of the *zakat* is being defeated (Inf. 19, IS).

Some informant stated that the *zakah* payers change the money into smaller denomination and then give little amount to the poor: “Those who care to give, if it is of currency, they bring out what is *zakat* and envelope maybe five, five hundred and then say this is *zakat*, this is *zakat* (Inf. 18, IS). Similarly, other informants stated that: “But of late, in recent time, some Muslims use the money, they will change it into smaller denomination then go to central mosque, then you see them giving it to the *almajirai*, the beggars” (Inf. 16, IS); some rich men distribute hundred, hundred or two, two instead of giving lump sum and of course that will not solve anything, it will only take you for one or two days (Inf. 21, IS).

A *zakah* recipient stated that he is aware of some people who distribute very low denomination when giving out their *zakah*. This knowledge of stems from the fact that he is among those who do collect: “There are rich men who I know here, they do share *zakah* and this *zakah*, they put two, two hundred naira inside envelope” (Inf. 25, ZR).

An Islamic scholar complained bitterly about this fragmentation and opined that they unknowingly cheat themselves (of the blessings of Allah):

You can imagine, somebody who is a billionaire if they say let him give out *zakat*, he will change fifty, fifty naira and say *mallam*, this is *zakat*. Is he cheating himself? ...If they want to give *zakat* of say ten

thousand naira, they will change and be giving twenty, twenty naira. *Mallam*, this is my *zakat*. You will be surprised when you go to mosque, you will see them, giving small, small money. Is that how they say you should give *zakat*? (Inf. 20, IS).

The term '*mallam*' as said in the quotation of informant 20 above is usually used to refer to Islamic scholars in Nigeria. It is an adulterated form of the Arabic word '*mu'alim*' which means 'a learned person' or 'a teacher'.

What is usually obtainable in Kogi state is that the sharing of *zakah* in most cases is not a hidden thing. People see it as a mark of honor that they are giving out *zakah* so they do it publicly. Whenever they want to share this money, they convert into smaller currency and go to public places with some persons who are below them in rank. These people are the ones who bring out the money and start distributing to people who will queue up to collect this money. Most wealthy people do this in order to get praised by the community. This kind of public giving is usually done in the mosque, in places where beggars do gather, in public ceremonies or even in the compound of the wealthy, in which case, there will be an announcement that this particular wealthy person is distributing money in his house. People who are less privilege will then rush there, fighting to collect the little they can.

#### **4.6.2 Adequacy of *Zakah* Distribution**

This category was to determine the impact of *zakah* in the lives of the poor. While a lot of the informants reiterated that what is given out as *zakah* is not sufficient, an Islamic scholar stated two people that gave out *zakah* through him gave out

substantial sums and that it was enough considering the standard of living in the state. This category is depicted in figure 4.13 below:

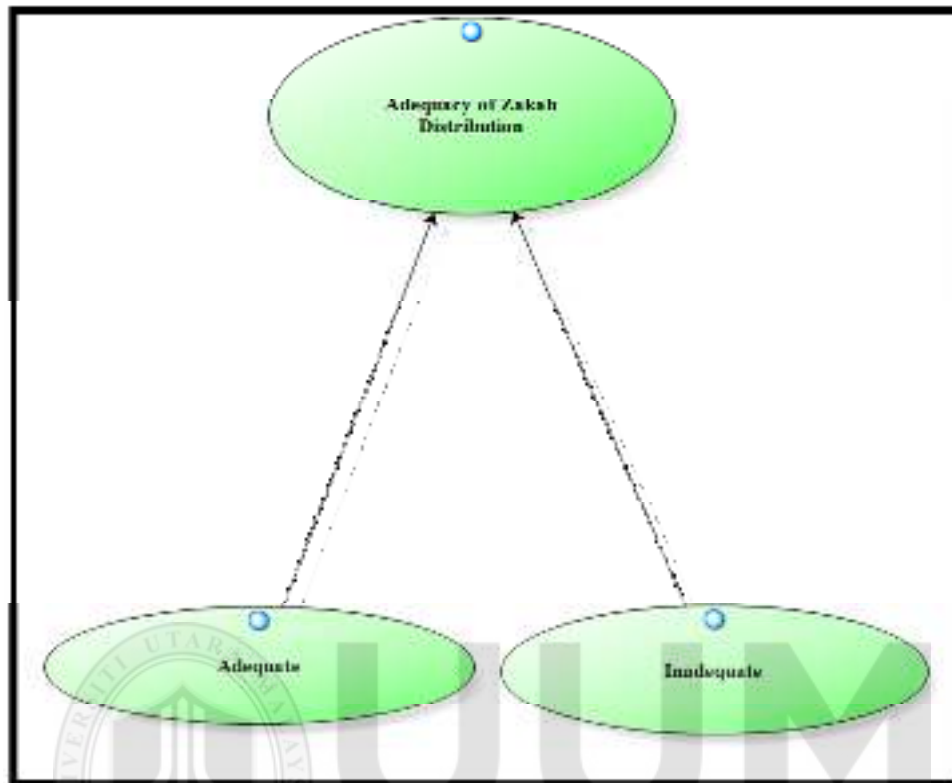


Figure 4.13. Adequacy of Zakah Distribution

#### 4.5.2.1 Adequate

A few informants agreed that what is given out as *zakah* is enough, because according to an Islamic scholar, he had on some occasions helped disbursed *zakah* funds, which he did without fragmenting the sum:

It is enough. They give lump sum. Like one individual at one time, he gave four hundred thousand naira (NGN400,000.00) which at least for any small scale trader can start off with that. It is enough for feeding for a while. There is also another instance of one person who has been regular. That person, it ranges between one hundred and twenty to one hundred and eighty thousand naira (NGN120,000.00-180,000.00) and

for the past eight years he has actually been giving out *zakah* except last year that I lost contact with him (Inf. 12, IS).

(As at the time of gathering this data, one Malaysian ringgit equaled one hundred Nigerian naira (RM1 = NGN100). The agreement that the *zakah* given is adequate is based on the premise that some people cannot even afford the minimum amount to feed themselves, so however little an amount is, provided it is more than what the recipient can afford, then it should be enough to make an impact in his life.

#### **4.5.2.2 Inadequate**

A lot of informants argued that due to the fragmentation and unsystematic nature of *zakah* distribution in Kogi State, what is given out is not enough to cater for the needs of the poor:

Since those giving out *zakah* are very few, and the amount given to the poor and needy is very minimal, ranging from five hundred to ten thousand naira, it is not possible to witness appreciable change in the life of the poor and needy (Inf. 22, IS)

Well, the *zakat* they give makes little effect because some rich men distribute hundred, hundred or two, two instead of giving lump sum and of course that will not solve anything, it will only take you for one or two days. So the impact is very little (Inf. 21, IS).

So far, the level of compliance is still below expectation, grossly inadequate and individualistic...It is grossly inadequate. What is being given as *zakat* in Kogi State is never enough to make any considerable difference in the lives of the poor (Inf. 23, IS).

Some Islamic scholars reiterated that *zakah* should be able to alleviate poverty but *zakah* as is obtainable in Kogi State will not be able to achieve that aim, in essence, it is inadequate to have any meaningful impact on the lives of the poor people in the state:

“it should be able to alleviate poverty but the method being used in Kogi State, is not in any way going to alleviate poverty (Inf. 14, IS).

Ah, when they give out five, five hundred naira, even you give a child five hundred naira now, won't he spend it before he even goes to school? They are giving five hundred, two hundred naira. Even five hundred naira cannot buy a *mudu* of rice now. And they said you should give them *zakah* so that they should not ask again, they will not beg again. But our people are not bothered about that... In Kogi, they don't give and when they do, they only give out small. (Inf. 20, IS)

An Islamic scholar argued that these fragmented style of giving by the wealthy is as a result of wanting to please a lot of people. However, by so doing they do not make impact on these people they are trying to please:

I don't think the five, five hundred naira they give to each person can make any reasonable changes in the lives of the poor people in Kogi State. Those who are willing to pay want to satisfy everybody and therefore they share this money in little quantity to the recipients (Inf. 13, IS).

The recipients on their part also testified that what they sometimes get as *zakah* has not been able to solve their problems as they do get little from these wealthy people:

In most case, instead of giving to those who deserve it in bulk, it is shared in piecemeal to us thereby contradicting the concept of *zakah* which is to empower the poor and needy (Inf.43, ZR).

...those who pay *zakah* tend to share the *zakah* among us thus the volume given to an individual is minimal. (Inf. 41, ZR).

Other informants also confirmed that what people give out in Kogi State is inadequate to make any meaningful impact in the lives of the poor:

What is given is not enough to make any appreciable difference in our lives (Inf. 36, ZR).

What is given out can never be enough to share let alone making impact (Inf.42, ZR).

The informants above are victims of natural disaster, specifically flood and they live in the flood victims' estate providing by the state government in the aftermath of a flood that destroyed the homes and property of a lot of people in Kogi State. It so happens that once in a very long while, people do bring things to them but as confirmed by one of them, what is brought is not even enough to share within them. Adding to the voices that confirmed the inadequacy of the *zakah*, an Islamic scholar argued that the rate of poverty is not declining is also an indication of the inadequacy of *zakah* distribution in the state:

It is not enough because the major aim of *zakah* is reduction of poverty in the Muslim community. This has not been achieved over the years since *zakah* is being given out, rather poverty is on the increases year in, year out...Since those giving out *zakah* are very few, and the amount given to the poor and needy is very minimal, ranging from five hundred to ten thousand naira, it is not possible to witness appreciable change in the life of the poor and needy (Inf. 22, IS).

A lot of statements have been made by both the *zakah* recipients and the Islamic scholars on this issue of adequacy of the *zakah* funds. From all indications and statements of these people, it is clear that what is given out is not enough to impact the lives of the poor people in Kogi State. This is due to the fact that firstly, only few people comply and those that comply tend to share the funds among a large number of people, thereby giving out fragmented sums. This in turn does not help the poor as it will only last them to buy meals for a few days as attested to by both the *zakah* recipients themselves and the Islamic scholars.

#### **4.7 Theme Four - Roles of Islamic Scholars in Ensuring *Zakah* Compliance Behavior**

As the “religious scholars are the inheritors of the prophets” (Sahih Al-Bukhari, p.96), and they have a role in passing on the legacy of the prophets to the common man (Mohammed, 2011), this study sought to explore their roles in ensuring *zakah* compliance behavior. As usual, responses were as varied and as informative as could



be. While some informants stated that the Islamic scholars are doing their job appropriately, some argued that there is still much to be done. The responses to the question of what has been the roles of the Islamic religious scholars in ensuring *zakah* compliance behavior formed the fourth theme of this study as is depicted in the figure below:

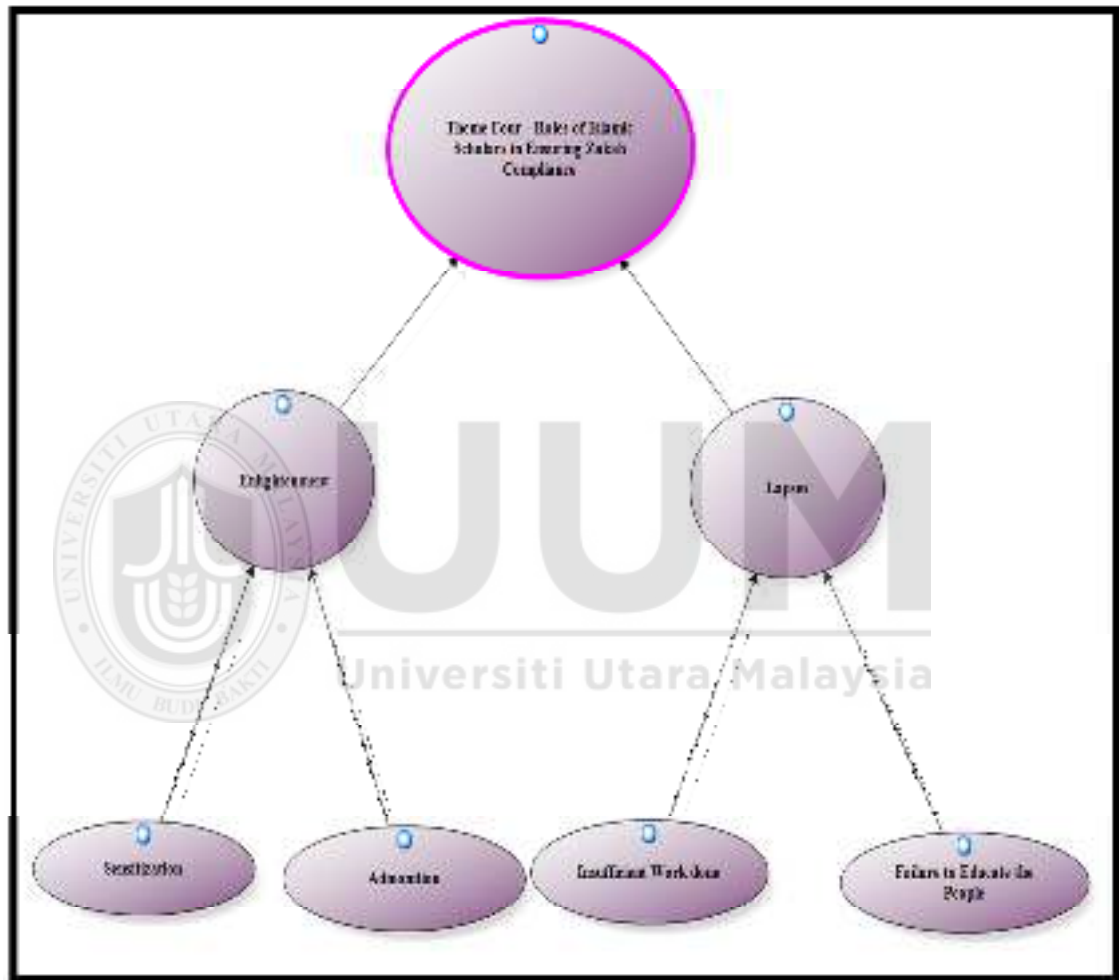


Figure 4.14. Roles of Islamic Scholars in Ensuring Compliance Behavior

#### 4.7.1 Enlightenment

As stated earlier, it is the duty of the Islamic scholars to teach the people the basics of the religion. This duty according to some of our informants, they have been carrying out through various ways. This led us to distinguishing the various ways the scholars have been doing their enlightenment as shown in figure 4.15:

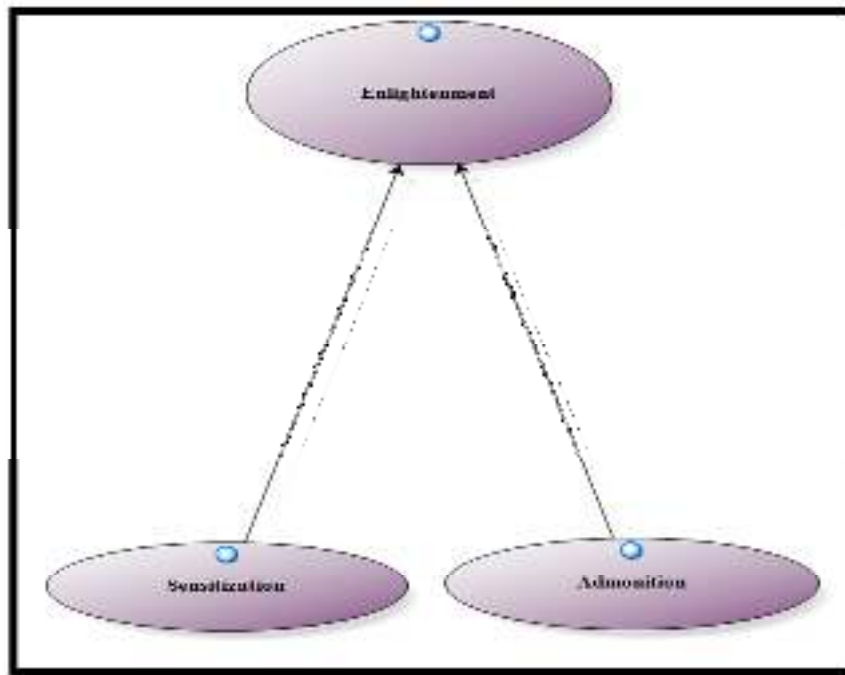


Figure 4.15. Enlightenment

#### 4.6.1.1 Admonition

It was gathered that some of the scholars who double as *Imams* of *masaajid* do give enlightenment on the need to give *zakah* during their Friday *khutbah*. These responses were tagged under ‘admonition’. Some of the informants revealed that most of the talks on *zakah* happens only on Fridays during *khutbah*, which they also argue is being done occasionally; “They only preach to people about the essence of *zakat* and the need to it during *khutbah* occasionally” (Inf. 9, ZP).

Normally the only enlightenment I will say is during the *Jumu’ah* lectures. They do it occasionally. Take for example as the *sallah* and *Eid ul fitr* is approaching, they take the opportunity to deliver lecture on the need for people to give out something and this is done

occasionally, targeted at periods when they feel people are closer to God. They describe it as *sadaqatul ja'ariyah* (Inf. 1, ZP).

Others supported this view by stating that the scholars do give sermons about *zakah* on Fridays during *Jumu'ah*. Most of the Islamic scholars were unanimous on the fact that they do give *zakah* talks in the masjid from time to time:

What we have is acceptance of admonition or preaching...So Islamic scholars in this part of the country, in Kogi state, the effort we have made is to just air our view, to preach, to admonish the ummah on the need to give *zakat*, on the importance of *zakat*. That, we have been doing and I am aware of some of my other colleagues (Inf.12, IS).

He further stressed that every Friday, across the state there must be at least some *imams* who would discuss *zakah* in their *khutbah*. Even if it means just bringing it up as a kind of reminder:

At least, there is no *khutbah*, *Jumu'ah* sermon across the state, at least a few *imams* would say it in their *khutbah*, because as a member of the league of *imams*, that I am aware of. The importance of *zakat*, the need for *zakat* is always re-echoed by the *imams* in their *Jumu'ah* sermon (Inf.12, IS).

The above informant's knowledge of the what is contained in the *khutbah* of other *imams* is as a result of him being an executive member of the league of *imams* (otherwise known as council of *Ulama'u*) in Kogi State.

From the above, it is clear that the issue of *zakah* sometimes comes up in the *khutbah* of various *imams* across the state, as a way of admonition. There seem to be an agreement on that. However, there were some informants who stated that some

*imams* just do the reminder in passing and do not take their time to elucidate more on *zakah*. That led to the development of another category under this theme (lapses).

#### 4.6.1.2 Sensitization

The next category under the roles of the Islamic scholars is ‘sensitization’. Similar to the admonition, is sensitization. Here, sensitization refers to all the efforts of the scholars towards enlightenment, aside the Friday *khutbah*. Open air lecture, grass root mobilization and the likes were classified under this category. Informants made us to understand that aside the Friday *khutbah*, there were instances where public lectures on *zakah* had been organized: “There are instances of public lectures on which the theme is *zakat*” (Inf. 12, IS); “They mention it during Friday sermons and organized lectures” (Inf. 3, ZP); “Sometimes when they organize some lectures, *zakat* issue sometimes come up and that’s all” (Inf. 9, ZP).

Some Islamic scholars stated that they have been doing what they can to make people understand the importance of *zakah*:

Islamic scholars especially the *Sunnis* are going round the corners of the state and among Muslim communities, enlightening them on the importance of giving *zakat* and its blessings in the ummah (Inf. 18, IS).

The Islamic scholars here, the leaders, we tell them this is what God says, God has cursed someone who don’t give out *zakat* but they don’t listen. (Inf. 20, IS).

This claim of theirs was further confirmed by a *zakah* payer who said that every forum he had attended, the issue of *zakah* always came up:

Hmm, *zakat* actually, you don’t force but they (the Islamic scholars) preach a lot. Every forum we go, they preach *zakat*. *Zakat* is your reward in the

hereafter. Since you don't force people to give, people that give normally give. You know all hands are not equal (Inf. 6, ZP).

The sensitization aspect as stated covered all other areas aside the Friday sermon. It is a general practice in Nigeria, Kogi State inclusive, for religious programs to be organized. Depending on which association is organizing such, it is either done weekly, fortnightly or monthly. During such gatherings, scholars are invited to give talks on various aspects of the *deen* as it affects that particular area. Admonition in gathering such as these and others (open air dawah, Ramadan tafsir, radio and television programs etc.) are what have been classified as sensitization in this study. Such gatherings are usually places of enlightenment as the audience are given time to seek clarifications of what was not understood and also ask questions bothering them. This is in contrast to the *Jumu'ah* session which is just admonition and there is no room for clarification on issues that are not clear.

#### 4.7.2 Lapses

Until the colonial period, the *Ulama'u* in Nigeria had very powerful political status so much so that they were able to wage a jihad in the 18<sup>th</sup> century, with the Shehu Usman dan Fodio as their Commander. This political power of the *Ulama'u* suffered a great deal during the colonization period as a result of the anti-Islamic policies of the colonial masters (Bugage, 2010; Wakili, 2009). Wakili (2009) contended that in more recent times, the *Ulama'u* have regained their influence in the society and have resumed their involvement in societal activities, including politics. Their impact is being felt in the Nigerian political scene as they use their position to canvass support for their favorite candidate. Their role in the implementation of shari'ah in some of

the Northern States as contended by Wakili (2009), is an attestation of how successful they can be when they struggle collectively to achieve something.

The CDRT report of 2005 posited that the modern day *Ulama'u* in Nigeria are not those of the pre-colonial Nigeria who confined themselves to learning in the traditional madrasahs, rather, they are highly educated people, most of whom have gone through the four walls of the universities and are acting as judges, teachers and *Imams*. They are Islamic technocrats who have in the recent past been able to subtly convince the government on certain issues through various means available to them (Mahmud, 2004; Muazzam, 2005). The study of Wakili (2009) argued that aside Zamfara and Niger States, *shari'ah* implementation in most of the Northern States was as a result of the efforts of the *Ulama'u*. In view of this, this study sort to find out the roles of the *Ulama'u* in enforcing *zakah* in Kogi State. From the findings of this study, it appears that the *Ulama'u* have not lived up to expectation where enhancing *zakah* compliance behavior through its implementation of *zakah* is concerned. This category of finding was captioned 'lapses' and is depicted by figure 4.16.

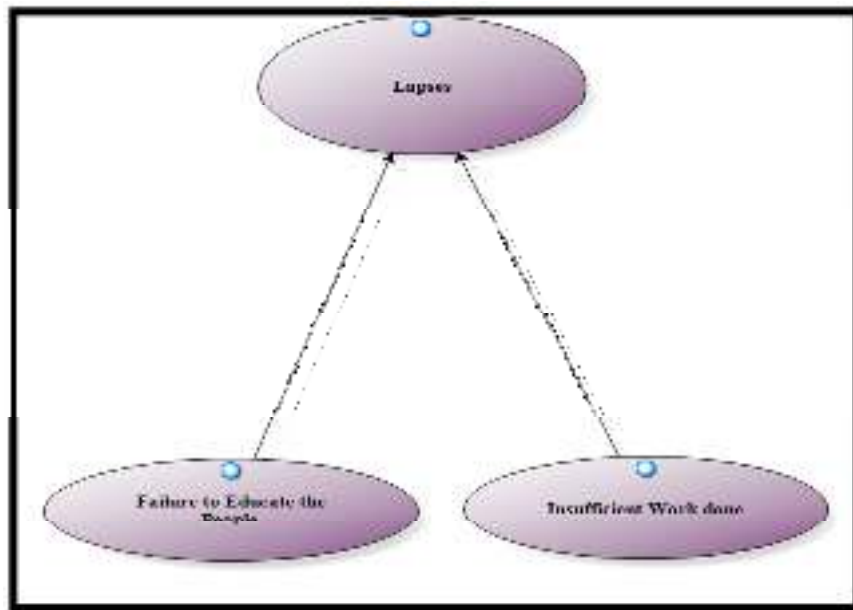


Figure 4.16. Lapses

#### 4.6.2.1 Failure to Educate the People

As part of the lapses on the part of the *Ulama'u*, this study reveals that they have failed to teach people in the way that will provide a deep understanding of the concept of *zakah* as stated by these informants:

Some of the challenges we face could be as a result of not really dedicating ourselves to scholarship i.e. actually teaching Islamic knowledge to the common Muslims (Inf. 17, IS).

Similarly, a university lecturer stressed the fact that even the *Imams* in the university where people belong to a higher cadre in terms of income, do not lay much emphasis on *zakah*:

Well, I don't think I have heard any *Imam* emphasizing on *zakatul mal* for the past one year. Even in the university community here, who are supposed to be paying *zakah*, I think all the sermons I have

attended in the university, those I have attended outside the university, the Islamic classes I attend during weekends, I have never heard anybody emphasizing on *zakatul mal* in particular. But I can remember few days to *eid ul fitr*, of course in Ramadan, there was overwhelming emphasis on *zakatul fitr* (Inf. 2, ZP).

Another informant suggested that one of the reasons the scholars do not stress *zakah* could be as a result of them not complying with the laws of *zakah*. He stated that even when one goes as far as seeking clarifications on issues pertaining to *zakah*, the scholars just give a surface answer without actually giving explanations that will lead to proper understanding:

Candidly, I have attended one or two lectures where they talked about *zakat*. Each time, the lecture is not very deep, because I still believe that the person that is giving the lecture is not giving *zakat* himself, so he will not want to talk too much about it. I might be wrong but that's my personal opinion on that. So it's not very deep in terms of the discussion. Each time you try to ask questions about it, they just nonchalantly tell you at the peripheral level, that *zakat* is part of the pillars of Islam and all that (Inf. 8, ZP).

They don't really talk about it in details. They just tell people what they want to hear. Most of the time, the Islamic scholars here, they don't preach about *zakat* frequently (Inf. 3, ZP).

An informant who puts the blame on the scholars stated that people are not ignorant of Islamic laws, as they are willing to learn and so pay heavily to acquire Islamic knowledge by registering and attending adult classes. However, the problem still lies



with the scholars who do not see it as too important an issue to teach their students all they need to know about *zakah*:

If we are ignorant, people should not be spending their money going for the adult classes. They know there is something they don't know and they ought to learn. But who cares to ask about *zakatul mal*? And do the teachers also think about discussing *zakatul mal*? Why? This is a question to be asked. They have never thought of it to be an important thing until I asked. Nobody talks about it here unlike Malaysia where it is part of your monthly deduction directly from source (Inf. 2, ZP).

Supporting the statement above, another informant stated that he attends lectures organized to teach people about Islam but the teachers do not give detailed explanations as they are supposed to:

Mallams need to really talk about it. The ones (adult classes) I have attended have not been very deep. They should make it very clear. They shouldn't just look at the surface of it. To me I feel that they should look at *zakat*, and how it can be structured in the society. The awareness should be there. They need to study the society, look at what we do here, our lifestyle, our business, our everything and come up with something within the *zakat* that can work. Our take home pay here might not be as good as what other people take in other clime and all that. So they need to study that as a fact so that when they are discussing *zakat*, it should be as if they are talking to you directly (Inf. 8, ZP).

The above informants (informants 2 and 8) were referring to evening adult classes that are organized for mostly workers and businessmen who pay tuition to the organizers in exchange for what they are being taught. The people who attend such classes are taught the rudiments of Islam and they usually choose certain books by renowned scholars. What the informant is stressing therefore is that those that do attend the classes have identified their needing to learn more about the *deen* and thus pay heavily to get such knowledge. The onus now lies on the scholars who are the teachers and designers of the curriculum to teach the right thing, but unfortunately such is not the case as the teachers do not bother to give the right information on *zakah*.

#### **4.6.2.2 Insufficient Work done**

There was almost a unanimous agreement that the scholars are not doing enough where the issue of *zakah* is concerned. An interesting thing about this is that even the scholars themselves agreed that their effort is minimal and there is still much to be done; “Our effort is very minimal” (Inf. 19, IS); “In my personal opinion, it is a fact that the Islamic scholars are not doing or playing their role as expected, that *zakatul-mal* is not given the required awareness” (Inf. 17, IS). Some of the scholars stated that they try to tell people about *zakah* but as for putting in places mercenaries to see to the effective administration of *zakah*, that they have not been able to do:

The most we do is verbal admonition, but setting up committees or organizations that will handle the issue of *zakah*, that aspect, I will say, the scholars have not done much (Inf. 13, IS).

Nothing. No any effort apart from preaching once in a while. No any concrete effort aside sermon or *khutbah* in *Jumu'ah* mosque. But making it an issue, that has been absent (Inf. 16, IS).

While other scholars when asked the role they have played to ensure that people pay *zakah*, told us out rightly that there is still much to be done:

This is the problem. The Islamic scholars and leaders, we have not thought it necessary to set up a foundation or to ask government at various levels to set up an agency that will be charged with the responsibility of collecting *zakat* in such a way that the payers will be left with no choice but to pay (Inf. 17, IS)

Also, sponsored programs on the television, in the media, people are also very sensitive to the media, especially the mass media; electronic and print media... Muslims need to be mobilized from the grassroots. More awareness campaigns need to be done. That is the area that effort has not actually been invested in (Inf. 12, IS).

There was also another scholar who agreed with informant 12 that the issue of using the media as a way of sensitization have been neglected by the scholars:

On our (Islamic scholars) part, there is a lack of aggressive publications, advertisement, information, enlightenment, advocacies, mobilization, sensitization, jingles, press release, communiques in the mass media – electronic, print, in news, reports, magazines, editorials, interviews. Insufficient preaching, *dawah* on its advantages,

obligations, performance, administration and distribution of *zakah* in terms of beneficiaries in a centralized form (Inf. 23, IS).

The *zakah* payers are also of the view that more work has to be done by the scholars. This was in response to the question they were asked on whether the Islamic scholars do remind them to pay *zakah* and what form do such reminder takes:

Their effort has been minimal. To me, there is a need to shift from preaching and admonition to institutionalizing a *zakah* commission charged with the responsibilities of collecting and distributing *zakah* to the deserved beneficiaries (Inf. 11, ZP).

Nobody has actually come out with modalities. Like you open an account and if anybody wants to pay *zakah* they pay into it. Actually, we don't have that program for now. These are things the scholars should look into (Inf. 6, ZP).

They are trying but are not trying enough. They should form a strong synergy to make a formidable team so that when they identify the fortunate ones in the society, they can go to them, speak to them to part with the *zakah* which is meant to purify their wealth (Inf. 10, ZP).

The Islamic scholars in Kogi state are said to be doing some form of enlightenment on *zakah*, but as was revealed by this study, their effort is minimal. They have not done enough work to ensure *zakah* compliance behavior in the state. There is still a lot more to be done to enhance compliance behavior and this was attested to by both the *zakah* payers and the Islamic scholars themselves.

#### 4.8 Theme Five - Challenges in Enhancing *Zakah* Compliance Behavior Among Muslim

Another important question that was asked provided an insight to the challenges faced by Islamic scholars in enhancing *zakah* compliance behavior in Kogi State, Nigeria. The responses were then grouped into *zakah* payers' attitude, mediating influence of the *Ulama'u* and political will. Figure 4.17 depicts this information:

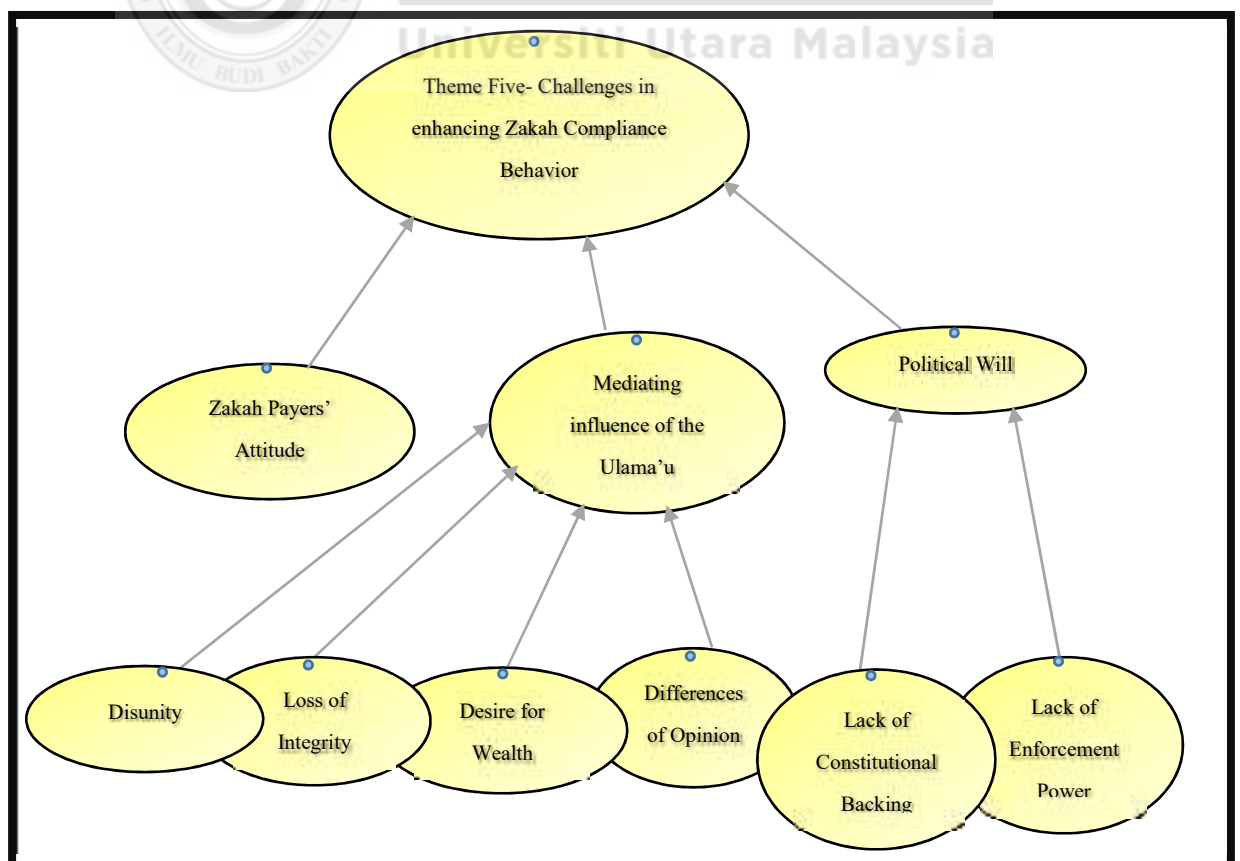
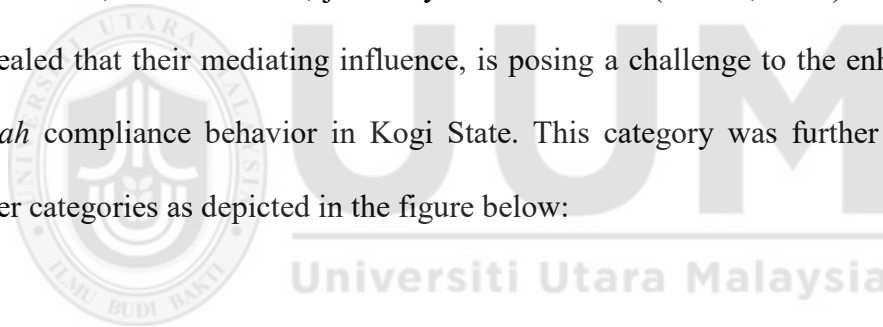


Figure 4.17. Challenges in Enhancing *Zakah* compliance Behavior

#### 4.8.1 Mediating Influence of the Ulama'u

*Al-Ulama'u*, meaning 'the learned ones' is the plural form of the word '*al-alim*'. It is translated to mean the possessors of knowledge or simply put, the scholars (Wakili, 2009). They are looked up to in the society as revered set of people who provide religious education and guidance (Berkey, 1992). They are referred to in the hadith as the inheritors of the prophet (S.A.W), and they have a high standing with Allah. Overtime, the *Ulama'u* have got involved in a whole lot of activities ranging from governance, administration, judiciary and even trade (Wakili, 2009). This study has revealed that their mediating influence, is posing a challenge to the enhancement of *zakah* compliance behavior in Kogi State. This category was further divided into other categories as depicted in the figure below:



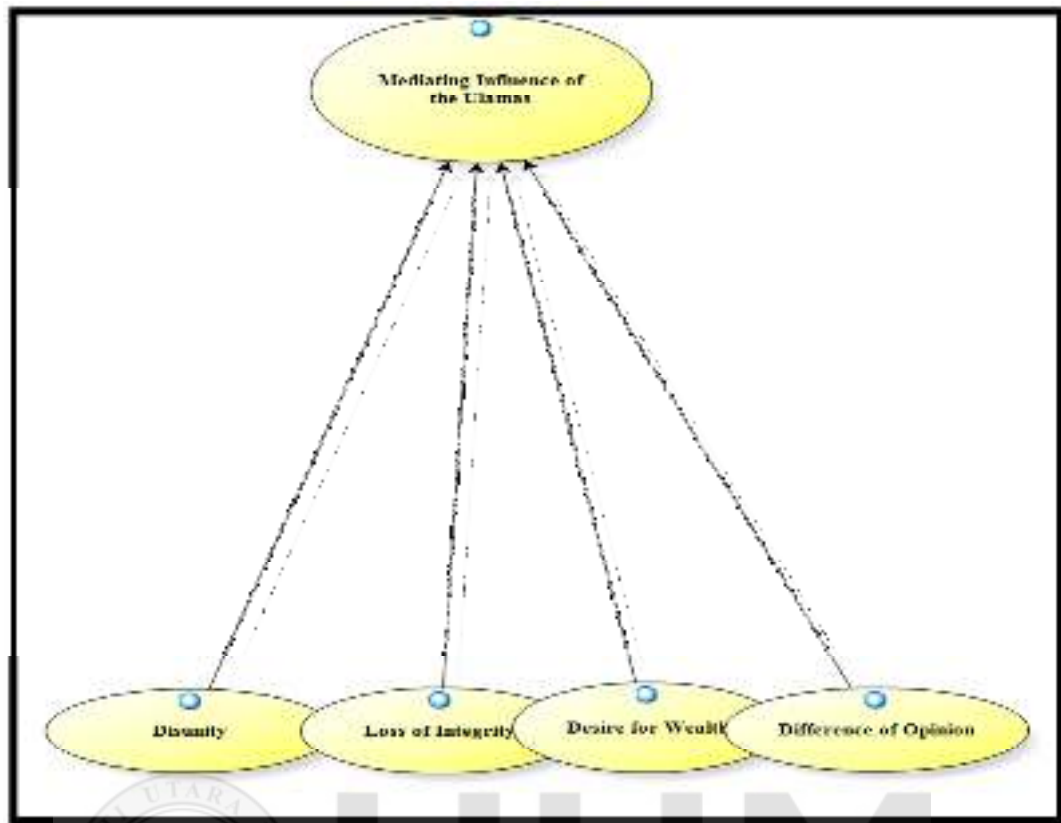


Figure 4.18. Mediating Influence of the *Ulama*'u

#### 4.7.1.1 Disunity

Disunity among the *Ulama*'u is one of the challenges facing the enhancement of *zakah* compliance behavior in Kogi State. It was revealed that the *Ulama*'u are divided in their beliefs and have made these to affect them negatively. This division is also along tribal and sectarian lines. Kogi State consist of three major ethnic groups namely; *Igala*, *Ebira* and *Okun (Yoruba)*, while the two major sects in the state are the *Izala* and *Tarikatul Tijaniyya*. The followers of these groups are always in disagreements with themselves on issues bothering on creed and this has also affected the growth of Islam in the state according to some informants:

The first challenge is unifying the people, because we are strongly divided based on sects and the different sects are divided along aqeedah line. It is not the division of jurisprudence rather it is a division of aqeedah (Inf. 13, IS).

You know we are divided into lots of sects now and all that. So a scholar's thinking might not really tally with what the person wants (Inf. 14, IS).

The above scholars hammered on the issue of sectarianism, while others added that even tribal difference in the state poses a challenge:

Another challenge again is that in Kogi State, there is this problem of ethnicity. It is a great challenge. Ethnicity; tribal differences. So if some set of scholars come up with this idea, it can only be acceptable to the people of their own area. For example, if some scholars of the *Yoruba* extraction come up with that idea, if the other ones, maybe the *Igalas* or *Ebiras* do not give full support, it will also suffer. The idea will suffer at the end of the day (Inf. 12, IS).

In addition to tribal and creed differences, there is also associational difference. Most people in the state either belong to one association or the other, and these associations have different interest they pursue. It is also not surprising that some of the organizations have more of a particular ethnic group than the other (Abdullahi, 2007). This challenge also comes under disunity as argued by some informants:

In Kogi State, we have many languages and various association of different interest. For instance, the headship of *Jama'atu Nasril Islam* (JNI), is *Ebira*, NACOMYO, the leader is from Igalaland, FOMWAN, the headquarters is here, (Lokoja) and Council of *Ulama'u* is also here but those spearheading it are *Igalas*. So any



effort by Muslims in Kogi State to enforce the payment of *zakat* into the coffers of the JNI, the Council of *Ulama'u*, spearheaded by the *Igalas* will discourage it. And any effort by the Council of *Ulama'u* to collect *zakat* will be discouraged by JNI. NASFAT is being controlled by the *Yorubas* and is not considered as a powerful association here. So in Kogi, there is no Islamic leader that can speak in one voice. If someone is trying to build, another is destroying. The Islamic organizations are being controlled by different senatorial district...So the Islamic leaders here have the challenges of tribal sentiments (Inf. 21, IS).

Another scholar also buttressed the point of informant 21 above, stating that: Kogi State is a multi-ethnic cultural and traditional entity. It is a micro Nigerian state with different and divergent tribes, ethnicity and dialect, thus language barrier may be a stumbling block. We are faced principally with the differentials in creed- *Tarika*, *Izala*, Shiites, *Ahmadiyyah* etc...While among the various Islamic organizations, there are problems of who and which to take the lead as a representative or mother of all organizations to be respected and looked at as such. That is, lack of a centralized and unified platform to emborder the whole Muslim organization under one voice and umbrella...Also, the issue of pursuance of self-aggrandizement, arrogance, pride, egocentrism, sectionalism, sentiments, giving room to division (Inf. 23, IS).

There was also a report by an Islamic scholar who stated that this division and tribal sentiments have even lead scholars to start playing politics with religion as whole:

You know, the only way you can touch the lives of those who don't have is through the *zakat*. So if all efforts are coordinated, because in Kogi here, Muslim organizations are working at cross opposites. Everybody just pursuing its own interest, just struggling to get close to the government of the day which is not healthy. You suggest a concept and I will go and knock it off. That's how it has been. So people are more concerned about what they will get as opposed to protecting the interest of those who are to be catered for. So what we need essentially is the unity of the Muslim ummah. Recently, the governor wanted to see some Muslims and some went to him and said we are from your group, so see us. Which is not supposed to be so (Inf. 16, IS).

This category focused on the division among the Islamic scholars in Kogi State. It has been revealed by this study that one of the challenges the scholars face is that of disunity. Most scholars in the state are struggling for superiority against the other, hence their *fatawas* are not in tandem with each other. They do not do things collectively and sometimes, they out rightly knock out the views of other scholars. This has made it difficult for them to enhance *zakah* compliance behavior in Kogi State, Nigeria.

#### 4.7.1.2 Loss of Integrity

For a particular *zakah* institution to be the choice of businessmen, such an organization has to improve its reputation and image through transparency in *zakah* dealings (Ram & Roszaini, 2014; Sobana et al., 2016). Same goes with individuals. It seems that the *Ulama'u* in Kogi State have been engaged in some unacceptable practices that have stripped them of their integrity in the eyes of the people. Various reports alluded to the fact that the *Ulama'u* in Kogi State cannot be trusted. An informant who happens to be a *zakah* payer stated that one the challenges of the scholars is as a result of their mistakes: “Also due to long time mistakes, it has become difficult to carry out their duties as scholars” (Inf.7, ZP). His point was buttressed by some of the scholars themselves:

Yes, the response of the wealthy men as well as the general public. Usually because of previous records of scholars duping the wealthy men, most of the wealthy men now see the scholars as not preaching the truth. Even if they come with the truth, because of previous record...They cannot entrust their money to these scholars (Inf. 13, IS).

...and because some of us have lost our respect, we can't really enforce on the people to pay their *zakah*. ...If the scholars should walk up to anybody and tell them “you need to pay *zakah*”, the first thing that will ring in the person's mind is that “this scholar is hungry, he just wants to pocket my money”. So the first challenge is mistrust. People don't trust the scholars anymore to give them the *zakah* and all that...The mistrust is the major problem. I think basically, it's the

major problem (Inf. 14, IS).

Other scholars stated that they have been trying to enhance *zakah* compliance behavior through various ways but the fact that people no longer trust the scholars, makes it difficult for those that are willing to comply:

So there is this suspicion by those that will like to comply. It is the Islamic scholars that want to take our money, so they say we should give them the *zakat* (Inf. 19, IS).

Well, some of us have tried to come out with a framework to make sure we encourage the rich ones but insincerity on the part of some scholars discourage the rich. Some *zakat* given out fell into the wrong hands, thereby discouraging the rich men (Inf. 21, IS).

An Islamic scholar brought up the issue of forming *zakah* institution but then noted that it will be a difficult thing as some scholars have compromised their integrity and therefore loosed the trust of the *zakah* payers:

Another one again, even to form an institution, credibility also matters. Some Muslim scholars have actually comprised their integrity. One of the challenges is that people to constitute that institution. Except they are credible people, that are widely accepted, it may not actually succeed... Who are we actually going to entrust our money to, because whether we like it or not, some scholars have already compromised their integrity, so that cannot be ruled out... it still goes back to integrity. Because the people will now say how are we sure it's not another trick of coming to actually take our money

(Inf. 12, IS).

The fact that the scholars who formed informants for the study are unanimous on this issue of loss of integrity makes it certain that some scholars have actually done somethings in the past to warrant them not being credible in the eyes of the general public. Among the things that have made the payers to doubt their (the scholars) integrity, as revealed by this study, is that they desire wealth, not minding if they are acquiring such in a lawful way. This led to the formation of another category captioned ‘desire for wealth’.

#### 4.7.1.3 Desire for Wealth

It is narrated that Umar ibn Khattab advised thus “so, beware of (excessive) comfort...and toughen yourselves and roughen yourselves” (Aboo Zayd, 1987, p.30). The scholars of the past were known for their ascetic life (*zuhd*). However, it appears that present day scholars have joined in the quest for amassing wealth, as was revealed by the informants, when asked about the challenges faced by scholars in ensuring that people comply with *zakah* payments:

First is sincerity of intention. I say this because some of them put themselves first rather than trying to share the *zakah* to the actual categories of people to receive the *zakah*. When they go to talk to the rich people and eventually collect the *zakah*, they keep it to themselves, considering themselves as one of the recipients of *zakah*. It is really sad. No transparency (Inf. 10, ZP).

Most Muslim leaders or *mallams* feel curious and ambitious and desire recognition at any cost. Some of them wish that *zakat* should be

passed through them for onward distribution and when this is done, they in turn do not properly share them out. Instead they keep a huge part of such *zakat* for themselves and their families (Inf. 11, ZP).

The scholars also aired their view on the issue of desiring wealth by some of them:

The few individual *mallams* that *zakat* is channeled to, by few wealthy people, because of their selfishness, greed and avarice, do not publicize what they get from these *zakat* payers for appropriate distribution to would-be recipient or beneficiaries (Inf. 23, IS).

It seems to be the case also, that the scholars show some signs of selfish interest, as they tend to seek their interest first to the detriment of the poor in particular and the religion in general.

Yes, unity. Then the second is that some of the scholars are not ready to preach the issue of *zakah* directly in such a way that Islam spelt it out, rather they prefer to preach *sadaqah*; normal charity. So that the well-to-do will just give them personal gift rather than institutionalized *zakah* (Inf. 13, IS).

Another challenge is that some of these religious leaders, rather than talk to the rich people about *zakah* and some fundamental Islamic principles, prefer to tell us about organizing *duas* for us to protect and increase our wealth. This would in turn fetched them some money (Inf. 10, ZP).

Buttressing the point of the above *zakah* payer (inf. 10), another *zakah* payer stated that:

Two- personal interests of the scholars or their insincerity, the scholars feel if they start emphasizing on *zakatul mal*, then the little money they get from the rich people will be stopped because the rich will rather want to channel their excess and idle money to the right beneficiaries (Inf. 3, ZP).

Since it has been established that some of these scholars live on *zakah*. Such people will not want the *zakah* to be institutionalized because that will mean a stop to their means of livelihood. This was revealed to us by an Islamic scholar who also happens to be a *qadi* in the shari'ah court of appeal in Kogi State:

...but what I find very disturbing, particularly in the course of my legal practice in Kogi State here, most of the scholars who collect *zakat* take it to be personal gift. They collect these things and just pocket it. I know of an *Imam* who I was told had over 200 cattle arising from this *zakat* from different Fulani cattle rearers. May his soul rest in peace. He is no longer alive. These are what I witnessed. I saw them in the course of my practice. I mean, you don't just collect *zakat* and keep it for your personal use. It ought to have gone to those who are entitled to them. So it is a very disturbing situation and I think to a large extent, that is what is obtainable in Kogi here...It is in two ways; one, some of these scholars are living on *zakat*, so they will not want the *zakat* to be done in a proper way. There is the likelihood of them feeling threatened. Like someone who is used to collecting

cows from Fulani here and there, and he can't collect again, he will feel threatened and that may cause disharmony and ill feeling within the ummah (Inf. 16, IS).

After series of interviews where the researcher was told that these scholars keep the *zakah* to themselves, the researcher met with a highly placed Islamic scholar in the state and decided to open up about this problem. The scholar was asked if it was true that some of his colleagues keep *zakah* meant to be distributed to beneficiaries, to themselves, his reply confirmed what others have been saying.

That is why we say there is need for a *zakah* body. When there is one, you give them your *zakah* and then you have the right to enquire whether your *zakah* has been judiciously channeled. But if you give to *mallam*, of course he will take it as his own (Inf. 18, IS).

This reply was not very satisfactory so the researcher asked in clear language 'so is it true?' and he replied:

It's not a new thing, it happens (Inf. 18, IS).

It follows therefore that the covetous nature of some scholars in Kogi state is not a hidden knowledge. This trait of theirs has made it difficult for them to enhance compliance behavior, as people no longer trust them. They see the scholars as people who are desirous of wealth and will do anything to get such. This is in contrast with the teachings of Islam that requires that one be truthful in all his affairs. The scholars even have more work as they are supposed to lead by example. However, since they have allowed greed to take the better part of them, it becomes difficult for them to do anything to enhance the compliance behavior of people in Kogi State.



#### 4.7.1.4 Difference of Opinion

*Zakah* administration in contemporary Muslim society depends to a large extent on the school of thought a society subscribes (Samad & Glenn, 2010). In Malaysia for example, income *zakah* is calculated and deducted monthly from source (Nur Barizah & Hafiz 2010; Nur Farhana & Mohd, 2016; Zainol et al., 2009). Such deduction is frowned out in a place like Nigeria where it is strictly believed that *zakah* is an annualized deduction of one's accumulated wealth.

*Zakah* is actually supposed to be a kind of yearly thing. It is like a kind of summary of whatever you have been able to store at the end of the year (Inf. 14, IS).

Difference of opinion ordinarily should not be a problem in itself but when it is taken to such an extent that people of one opinion find it difficult to associate with those of a different view, that is where the problem lies. It was found out that the people of Kogi State have allowed their differences in opinion affect their struggle for the common good of all Muslims in Kogi State.

I believe that is an issue that has to do with different school of thought because when I discussed it with some people, they said that is not in accordance with the shari'ah. Why should there be deductions from monthly income, why not from an annualized aggregate income...I remember asking the *Imam* about it, probably because of my experience of it in Malaysia, about the fact that, can we actually do this on a monthly basis? The response I got, not only from him but also a few learned people who are quite knowledgeable, was no. This

I think is actually based on the different schools of thought we subscribe to...When I came here and I started talking about the *zakatul mal* I was familiar with, which is the monthly deductions from the salary, they were like “what is that” and even some of them that are knowledgeable. They say it as something from your accumulated assets (Inf. 2, ZP).

This difference of opinion has confused some of those who are willing to pay. They do not know how to go about it and when they ask, they get different response from different scholars:

I have heard conflicting views about *zakat*, in terms of the amount, in terms of the number of days or years or months that the money can be kept. Some school of thought say the money you didn't touch for one year, money that is in the bank for one year. Some people say the amount is seven hundred and something, some say two hundred and something and so it's confusing (Inf. 8, ZP).

An Islamic scholar also stated that the difference of opinion is not only within the scholars. There exist differences even between some scholars and *zakah* payers too:

...and then we have the problem of unity of opinions also. The scholars might come up with an idea and the person who is giving out the *zakah* might not really opine to the idea and they might have the problems of miscommunication and misinterpretation of the Sunnah and all that (Inf. 14, IS).

The above arguments show all the challenges the Islamic scholars face when they try to enhance the *zakah* compliance of payers in Kogi State. It has been revealed that the covetous nature of some scholars which has led to them losing their integrity in the eyes of the public, disunity and differences in opinion are the major challenges existing in Kogi State Nigeria.

#### 4.8.2 Political Will

For policies to be successful there must be a strong political will (Anumudu et al., 2013; Giovannetti et.al., 2011). The category for political will was sub-divided into lack of constitutional backing and lack of enforcement power, as shown in the figure below:

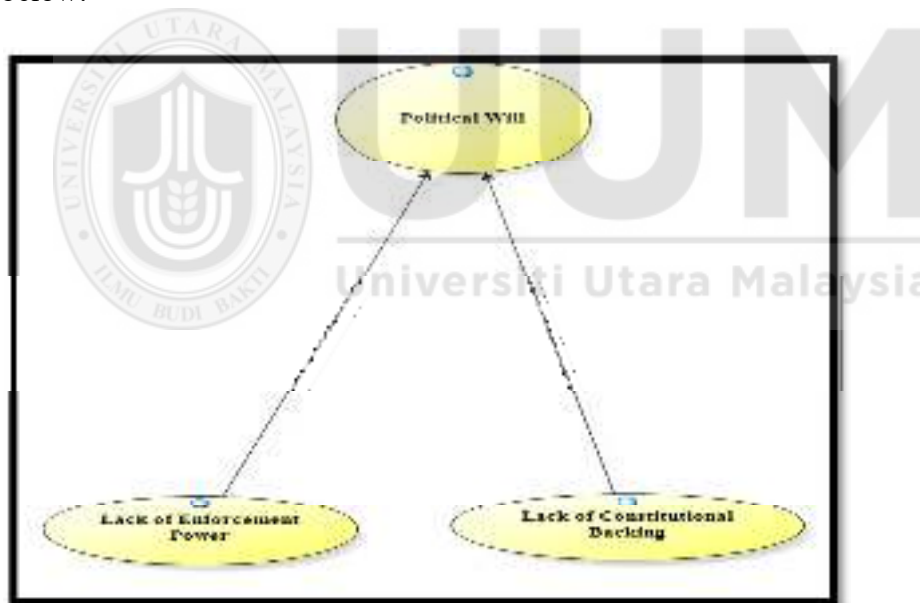


Figure 4.19. Political Will

##### 4.7.2.1 Lack of Constitutional Backing

For *zakah* to function effectively, there is need to enact laws to that effect (Ahmed, 2004). Informants argue that lack of constitutional backing is a militating factor against the enhancement of *zakah* compliance behavior in Kogi State. This absence

of *zakah* law in the state maybe due to the fact that the state follows the secular pattern of the Nigerian constitution, unlike states in the Northern part that have adopted the shari'ah:

Kogi State is one of the 36 states in Nigeria and it comprises of 21 local government areas (LGAs). It comprises of many tribes with the *Igalas*, *Ebiras* and *Okun (Yoruba)* being the majority. Among the major tribes, 80% of *Ebiras* are Muslims, 55% of *Igalas* are Muslims while 45% of *Okuns* are Muslims. The overall percentage of Muslims in Kogi State is about 58%. As one of the 36 states of the federation, Kogi works with the constitution of the Federal Republic of Nigeria, so there is no any legal backing that supports the collection of *zakat* from individuals or group of persons (Inf. 21, IS).

There is no established law. This is not an Islamic state where there is a law backing the payment of *zakat*, where if you don't do it, you can be queried, you can be subjected to some kind of shari'ah punishment or something like that. So since there is nothing like that, it is difficult for them (Islamic Scholars) (Inf. 9, ZP).

The fact that the state does not make provision for *zakah* in its constitution is a challenge to enhancing *zakah* compliance behavior by the Islamic scholars, as attested to by some of them:

Some of the challenges are: first, it (*zakah*) need the backing, there should be a legislation. If there is no law, state law actually supporting it, I think it will suffer some setbacks (Inf. 12, IS).

There is no authority or foundation which is charged with the mandate or responsibility to collect *zakat* in Kogi State (Inf. 17, IS).

Enhancing compliance behavior by the Islamic scholars needs the backing of the constitution. Without this political will by the state, it may be difficult for the scholars to undertake this task. If it well entrenched in the system, then the scholars will have the authority to see that people pay. However, since there is no constitutional backing, the Islamic scholars do not have the right to enforce compliance on anyone.

#### **4.7.2.2 Lack of Enforcement Power**

Enforcing the *zakah* laws by officials is a way of prompting *zakah* payers to oblige to its payment, thereby increasing compliance (Ram & Roszaini, 2014). Enforcing a law by stipulating a punishment to refusal to abide by it may deter defaulters (Sutinen, 1999). However, in the case of Kogi State, it is a laissez faire affair as there is no one who has the power to enforce the law of *zakah* for now. This is because, there is no constitutional law backing *zakah* administration. There cannot be enforcement without a law:

Well, you know, in this clime, this part of the world, especially in Nigeria, Islamic scholars do not have authority...Because when it comes to the area of enforcement, you know you cannot enforce it since there is no any law. So that's one of the challenges (Inf. 12, IS).  
Lack of enforcement power. They do not have the mandate to enforce the law of *zakat* (Inf. 15, IS).

Informants were unanimous on the issue of first having a law embedded in the constitution as regards *zakah* before the Islamic scholars can be able to achieve any meaningful success:

Now, without there being an act coming up to that respect, it will be difficult to enforce such (Inf. 2, ZP).

They have no authority to enforce the payment of *zakah* (Inf. 22, IS).

They lack the enforcement power (Inf. 9, ZP).

It is the view of the informants that part of the challenges faced by the Islamic scholars is the lack of political will. Since there is no law, there cannot be enforcement. However, it should be noted that the *zakah* law is already there in the Qur'an as a divine law. It is compulsory on those who can afford it and the Islamic scholars need to perform their duties whether or not there is a provision for it in the constitution.

#### 4.8.3 *Zakah* Payers' Attitude

It was revealed that part of the challenges facing *zakah* in the state is the attitude of the payers. Some of them behave rudely to these scholars and have made them skeptical about asking for *zakah* from them:

You see, as for the top business men, they see it as an insult when you go to them to educate them about the benefits of *zakat* to themselves and to the community they are living (Inf. 18, IS).

Peoples attitude towards the deen and knowledge about it. You know, when you start talking about *zakat* too much, people will no longer come to your mosque. They will feel that you are eyeing their money or monitoring their wealth (Inf. 3, ZP).

The challenge is the attitude on the part of the giver. Most times when you want to encourage people to give out, they give you an attitude (Inf. 5, ZP).

While some of them see *zakah* as an option and not an obligation;

Well, you know, in this clime, this part of the world, especially in Nigeria, Islamic scholars do not have authority. What they have is acceptance of admonition or preaching. This is also voluntary. I think this is the attitude of Muslims generally... it is even the attitude of the Muslims to Islamic injunctions. They look at everything as just voluntary. They look at it as voluntary matter. Even *salat*. It has even reached a situation whereby *salat* is also voluntary. It is something personal. Someone could decide not to observe *salat* and he is still a Muslim. There is nothing you can do about it. So not to talk of *zakat*. That's one of the challenges (Inf. 12, IS).

Some of the informants revealed that when they talk to the payers, they (the payers) appear to be listening to what is being said but at the end of the day, they do not heed to the sermons of these scholars:

So their attitude towards scholars is just to hear us but not to implement what the scholars are saying (Inf. 13, IS).

Particularly, myself, I am an *Imam* of a central mosque and in my talk every *Jumu'ah*, I do talk. We used to preach to them but preaching is one thing and accepting your preaching is another thing. You preach, you talk, just like a teacher, your own is to deliver lecture but the

pupils are to understand what you are saying, but our people here, they don't hear (Inf. 20, IS).

The *zakah* payers giving the scholars attitude has been revealed to be part of the challenges faced by the scholars in enhancing *zakah* compliance behavior in Kogi State. There were report of those who think the scholars are after their wealth by telling them to pay *zakah*, they are also those who stopped going to particular *masaajid* because they felt the *Imam* was talking too much on *zakah*. These and some others have made some Islamic scholars relaxed in their efforts to enhance *zakah* compliance behavior in Kogi State.

#### 4.9 Chapter Summary

A total number of forty-eight informants formed the participants for this study and a total of five themes were generated based on the objectives of the study. Informants' responses were classified under various sub-themes and sub-sub-themes identified by the present study. From the responses of the participants, the study has been able to reveal that there are cases of compliance, noncompliance and inconsistent compliance behavior in Kogi State. However, the cases of inconsistent and noncompliance were reported more than compliance. This, the present study attributes to a number of factors ranging from individual, to *iman*, to ignorance and lastly, institutional factor. The institutional factor can be said to be the greatest factor influencing *zakah* compliance behavior in Kogi State as all other factors are in one way or the other dependent on it.



As a result of the compliance behavior obtainable in Kogi State, this study revealed that there have been no noticeable improvements in the lives of the poor people through *zakah*. It also revealed that though scholars engage in various enlightenment programs, there is still the need to do more as their present effort is not yielding much success.

Finally, this study identified the challenges faced by scholars in their bid to make people comply with *zakah*. The attitude of some wealthy people, the lack of political will and the mediating influence of the scholars themselves are some of the challenges, as revealed by this study.



## CHAPTER FIVE

### DISCUSSION OF FINDINGS

#### 5.1 Introduction

This study was aimed at exploring the *zakah* compliance behavior in non-Islamic states with a high percentage of Muslims, using Kogi State, Nigeria as a case study.

The study had five main objectives which are:

- i. To assess the understanding of *zakah* compliance behavior in Kogi State, Nigeria.
- ii. To identify factors influencing *zakah* compliance behavior in Kogi State, Nigeria.
- iii. To investigate the impact of *zakah* in the lives of the poor Muslims in Kogi State, Nigeria.
- iv. To examine the roles of Islamic scholars in ensuring *zakah* compliance behavior in Kogi State, Nigeria.
- v. To investigate the challenges faced by the scholars in enhancing *zakah* compliance behaviour among Muslims in Kogi State, Nigeria.

The previous chapter was a presentation of data gathered during field work through interviews and focus group discussions. Emergent themes from the codification exercise, and interplay of empirical findings has given the researcher the basis of analysing the views, perceptions and opinions of the participants in this study, leading to an in-depth understanding of the *zakah* compliance behavior in Kogi State. This chapter aims to discuss the findings from the data, in order to show the nexus between the themes generated in this study, thereby presenting a clear and holistic

understanding of *zakah* compliance behavior in Kogi State, Nigeria. The discussion follows the order of the themes as presented in chapter four.

## **5.2 Understanding of *Zakah* Compliance Behavior**

This study started out with asking about *zakah* as a concept, in order to know the perception of the people on the topic at hand, before proceeding to ask further questions. It was revealed that though there are still some misconceptions about *zakah*, most people know that *zakah* is a pillar of Islam, and as all other pillars, it is compulsory on those who are qualified for it. People also have the believe that as a pillar of Islam, defaulters will have to face the consequences, starting from this world and continuing to the hereafter. However, some of the participants still misunderstand the concept and see *zakah* as just any kind of charity that you give anyhow and anytime you feel like.

From the foregoing, it is possible to argue that there is an agreement on the position of *zakah* in Islam. People have the understanding that *zakah* is a pillar of Islam, meant to be observed by those who have the means. This knowledge of *zakah* as a pillar of Islam is taught to people right from the early age. The people of Kogi have a culture of sending their children to Islamic schools where they learn how to read the Qur'an and possibly learn the basic tenets of Islam. It is now left for the child to consolidate on what he has learnt later in life as he grows to face the challenges and realities of life.

This study found out that there is an understanding of *zakah* compliance behavior in Kogi State, Nigeria and there were reports of compliance, inconsistent and noncompliance, with the number of noncompliance and inconsistent compliance

greater than those who comply. This stand is tenable judging from the information from the informants. The mere fact that there were reports from informants in this study, of some persons paying, however few, is sufficient to counter the claims of those who reported noncompliance. Therefore, rather than concluding that there is a total noncompliance, this study goes with those that agree that people do pay the *zakah*, although, only few. This stand is in line with the position of scholars, that precedence be given to the one who reported the doing of a particular action of the prophet, provided that action does not go against the teachings of Islam, against the one who reports the lack of such actions (Al-Uthaymeen, n.d). This is because, while the one that reports the lack may be correct, due to the fact that he never actually saw the prophet (S.A.W) doing the action, the one who reported seeing him doing the action is more correct and his stand will be accepted.

Though there are complains of low level of *zakah* compliance in countries where there are stipulated government laws, (Azura & Ram 2016; Zainol et al., 2013), these submissions could be considered in relative terms. This is because, in their study of *zakah* on savings, Farah Mastura and Zainol (2013) reported a 56% compliance rate among public sector workers in Kedah, Kamil (2002) reported a 65% compliance level in his study of government employees in Kedah, Hassan (2007) revealed a 60% compliance level in Pakistan, while Azura and Ram (2016) reported a 34.4% noncompliance level. Nur Barizah and Hafiz (2010) reported 83.7% against 97.3% tax compliance rate among academics of International Islamic University Malaysia. Also, Magda (2015) posited that there is a tremendous increase of 220.6% in the amount of *zakah* collected in Malaysia between the period of 2002-2009. This is to

show that arguments for low level of compliance in previous studies is only applicable when compared to higher rate of tax compliance.

The study of Nur Farhana and Mohd (2016) revealed that there was a steady increase in *zakah* collection in Kelantan for the period it reviewed (2001-2013). Similarly, it was revealed that collection of *zakah* on savings have increased over time in Malaysia (Zainol et al., 2013), while Raedah et al., (2011) stated that *zakah* on employment income is the highest form of *zakah* collected in Malaysia.

In contrast to previous studies, this study was conducted in a society where there are no government laws in support of *zakah*. The compliance behavior as it exists in Kogi State was confirmed by all stakeholders involved in the issue of *zakah* namely; the Islamic scholars and the *zakah* payers in Kogi State. What this implies is that there is actually a very low response to *zakah* in Kogi State, even without comparing it with tax compliance.

### **5.3 Contributing Factors to *Zakah* Compliance Behavior**

The factors influencing *zakah* compliance behavior revealed by this study were classified into four. Firstly, this study found that part of the reasons there is a poor compliance behavior in Kogi State is ignorance of the laws and principles of *zakah* by majority. This finding is in line with Ibrahim and Shahrudin (2015), who stated that paucity of knowledge on *zakah*, its obligation and principles, affects *zakah* payment negatively. However, unlike the study of Ibrahim and Shahrudin (2015), this present study has been able to go a step further by revealing the different areas of ignorance as it applies to the study population. The ignorance factor was further

classified into attitudinal problem, lack of awareness, misconception about *zakah* and paucity of knowledge on the technicalities of *zakah*.

This study has revealed that people have a nonchalant attitude towards religion in general and *zakah* in particular. They tend to leave out giving *zakah* possibly because there are no direct and immediate consequences of doing so. According to the data collected, most of them see *zakah* as voluntary, so their attitude towards it is lack luster. This has made them to relegate the issue of *zakah* to the background. This finding is in line with Sobana et al., (2016) who argued that commitment to Islamic laws was among the variables that affected merchants' compliance to *zakah* in Cianjur district of Indonesia. Additionally, another category of people that refuse to pay *zakah* are those who are in the habit of looking for possible reasons why they feel they are not qualified to pay *zakah*. They always give themselves seemingly convincing excuses to lift the obligation of *zakah*. These people are grouped together because their attitude has led them to possess such character and this study is arguing that this is due to their being ignorant of the laws and principles of *zakah*. If they have the correct understanding, it will lead them to know that matters of religion are not to be taken lightly and that giving themselves excuses to escape giving *zakah* will, in the long run, be to their own detriment.

Lack of awareness was also found to be a factor that influences *zakah* compliance behavior in Kogi State. It was revealed that people are not actually aware of the enormity of the obligation of *zakah*. The study revealed that there is a dearth of awareness as some people still believe that *zakah* should be paid only by the super-rich, while some are of the view that farmers are not eligible to pay *zakah*. This

finding is closely related to Tajuddin et al (2015) who found out that lack of awareness of the laws of *zakah* leads to noncompliance among youths.

The expansion of *zakah* coverage in recent time has made it possible to include a large number of categories under the wealth that are considered taxable (Adebayo, 2011; Ahmed, 2004; Nur Barizah & Abdul Rahim, 2007). This expansion is not considered an innovation as there were instances in the past when the coverage of *zakah* was expanded especially by Umar, the second caliph of Islam (Siddiqi, 1983). When this is considered, it will be observed that those who have excess wealth that are productive, will be required to pay *zakah* (Adamu et al., 2016; Nur Barizah & Abdul Rahim, 2007).

Additionally, it was also discovered that misconception about *zakah* influences *zakah* compliance behavior. It was found out there is a misconception about the meaning and process of *zakah*. Most people either take *zakah* for *sadaqah* or see it as just the *zakah* that is done immediately after the Ramadan fast. Outside these, they do not know other forms of *zakah*. So when they perform *sadaqah* and *zakatul-fitr*, they assume, they have fulfilled the obligation that is the third pillar of Islam. A clear example of this misconception was when some of the *zakah* payer stated that they give out *zakah* on Fridays by stretching their hands to give beggars money, sometimes as low as NGN20 (20 Malaysian cents) whenever they go for *Jumu'ah*. This shows a gross misinterpretation of the concept of *zakah*.

Similar to the misconception, is a paucity of knowledge on the technicalities of *zakah*. *Zakah* has rules and regulations guiding it. However, it has been revealed by

this study that people do not have an understanding of these rules and tend to give out their *zakah* in the way and manner that suits them. This has led to a lot of abnormalities in *zakah* distribution as revealed in the previous chapter.

Another factor that was generated under the contributing factors to *zakah* compliance behavior was the *iman* factor. The codes under this are impunity and *taqwa*. Impunity connotes not being punished for something or not being held responsible for an unacceptable action (Hajjar, 2004; Shovel, 2007). It has been revealed that people tend to deliberately leave the paying of *zakah* in Kogi State because they know that no action will be taken against them, since there is no enforcement agent in the state. This is in line with Hajjar (2004) who stated that perpetrators of domestic violence in Muslim communities enjoy social impunity just because there is no enforcement of the law of domestic violence. Some families in these areas fail to recognize domestic violence for what it is and prefer to see it as an act of discipline.

This behavior of not complying because there are no immediate consequences has led some to argue that lack of *taqwa* is also an influencing factor to *zakah* compliance behavior in Kogi State. This is because, according to data gathered by this study, if a person has the *taqwa*, he will pay the *zakah* without being forced to. This is buttressed by Faridi (1983) who stated that giving out *zakah* depends largely on the amount of *taqwa* in the community. However, when the *taqwa* is not there, the zeal to obey the commands of Allah is lost, and it will lead the individual to being delusional about this life, leading him to think that he can escape the consequences of his action. This factor reflects the level of *iman* of an individual.



It follows therefore, that if the individual has a high level of *iman*, it will reflect his level of *taqwa* and will subsequently push him to pay the *zakah* because he is conscious of the consequences. This is also supported by the study of Muhammad et al., (2006) that argued that the level of an individual's *iman* plays a significant role in influencing *zakah* compliance. This is due to the fact that *zakah* is one of the commandments of Allah, and once an individual has that firm conviction, he does not need any other motivation aside from the reassuring knowledge that any act of *ibadah* properly done, attracts reward from Allah. So he gives *zakah* for the sake of it (intrinsic motivation), rather than what he will get from the society as a result of giving it.

It has been argued from previous studies that religiosity plays a big role in tax compliance. It was found out that people with high inclination to religion are less likely to cheat on tax payment (Stack & Kpowosa, 2006; Torgler, 2003, 2004, 2006, 2007, 2012; Torgler & Schneider, 2007; Torgler et al., 2008, Richardson, 2008). Contrasting the above studies is the study of Welch et al., (2005) that reported that religiosity is ineffective when it comes to deterring the taxpayers from cheating. This may be because religious people may view tax evasion as the ethical thing to do when they perceive that the government does not follow religious laws.

Drawing inference from the above studies that argued that religiosity plays a significant role in tax compliance, this study also argues that the level of *taqwa* of an individual plays a significant role in his complying with *zakah*. This finding of this study is congruent with the findings of Mohdali & Pope (2014), who revealed in their

study that though religiosity has minimal but significant impact on voluntary tax compliance, it has a high impact on *zakah*. Similarly, the studies of Zainol (2008), Kamil et al., (2012), Mohd et al., (2014) and Farah Mastura and Zainol (2015) argue that the higher the religiosity of an individual, the higher his chances of complying with *zakah*.

The next factor as revealed by this study is the individual factor. This study found out that individuals have their own share in contributing to *zakah* compliance behavior. Under the individual factor, is avarice which is basically greed. All the codes under this factor are a reflection of man's greed. The first item here is the fear of bankruptcy. Simply put, it was discovered that most people do not pay *zakah* because they have this feeling that when they give out their *zakah*, they are wasting their money and if they continue, it will get to a point where their wealth will diminish. While this is true for those who hoard, *zakah* does not necessarily decrease wealth that is put into meaningful usage. This is because there is every possibility of the wealth being put into meaningful usage growing. Besides, the conventional deduction of just 2.5% of one's wealth will definitely not lead to bankruptcy, except the wealth is left idle. In that case, the yearly deduction is capable of reducing it after a long period of time.

Nur Barizah & Abdul Rahim (2007) opined that the basis of wealth being liable for *zakah* should no longer be based on productivity but on wealth that are in excess of an individual's personal needs and those of his dependants, should be subject to *zakah*. This may then curtail the excesses of the selfish wealthy people who upon seeing their wealth has reached *nisab*, run to purchase seemingly un*zakah*table assets

in order to evade *zakah*. Additionally, it will help in preventing unnecessary accumulation as they will be required to pay *zakah* on anything that is considered wealth, insofar as it is above the yearly expenditure of the individual and his dependant.

Similarly, it was found out that people do not comply with *zakah* because of lack of sympathy towards their fellow men. This study has also linked this to avarice. The love of wealth has made some individual to forget their responsibilities to men and have made them indifferent to the plight of the down trodden in the society. This love of wealth by man is an innate characteristic of his (Ibrahim, Elatrash & Faruq, 2014). Allah Himself severally talks about man's love of wealth in the holy Qur'an in several places, (Qur'an 89: 20, 3: 14), "And verily, he is violent in the love of wealth" (Qur'an 100:8), and how this greed distracts him from his purpose in life (Qur'an 102: 1-5), but warned that this desire be curbed in order to fulfill the command of brotherhood that is encouraged in Islam (Sahih Al-Bukhari, hadith no 13).

Another factor under the individual factor that is linked to love of wealth is 'tax burden'. It was revealed that few people do not comply with *zakah* because they have already paid tax. To some of them, what would have been paid as *zakah*, is what the government takes as tax. This also is as a result of the love of wealth, because they do not want too much of their wealth to leave their hands. However, the issue of double taxation should not necessarily be considered as a burden because, aside *zakah*, the Islamic state is granted the right to impose other tax on the people as the need arises (Chapra, 1979; Nur Barizah & Abdul Rahim 2007; Shahatah, 1985). This

is because *zakah* funds are strictly for some eight categories of people as mentioned in the Qur'an. However, there are still some individuals in the society who do not fall under this category but needs help. Such people then fall to the funds collected from tax (Nur Barizah & Abdul Rahim, 2007). Those who have legitimate right to receive *zakah* are those living below the poverty line, while there are persons who have incomes that are above poverty line but below subsistence level. These people do not qualify for *zakah* even though they cannot provide for all their needs (Hasanuz Zaman, 1993). This is the case because such persons may hold assets that are indisposible to them. They may have houses, consumer goods or jewellery but may be unwilling to sell. Such people are disqualified from receiving *zakah* and can only be helped through tax funds (Hasanuz Zaman, 1993).

The government is at liberty to impose tax aside *zakah* if the *zakah* funds are not adequate to run its programs (Ahmad, 1989; Al-Qardawi, 1999; Chapra, 1979; Islahi, 1993; Shahatah, 1985; Yusuf, 1990). Maududi (1984) however suggested that *zakah* should not be considered as a tax but should be seen as an act of worship. This way, it would not matter whether or not one pays income tax, he will still feel obliged to pay *zakah* as he is aware of the benefits that will accrue from such acts. Maududi's argument is based on the premise that *zakah* and tax are two different things entirely. While on the one hand, tax evasion does not affect one's faith, leaving out the payment of *zakah* leads to serious consequences.

Also, the tax payer benefits directly from tax but *zakah* is so imposed to help others without one getting any physical or immediate benefit. Of course there are benefits for *zakah* but they are not direct. One does not expect the government to construct

roads, to provide electricity with *zakah* money. The benefits come in form of satisfaction that one gets after fulfilling an obligation and of course in the knowledge that a greater reward awaits you. This is also in line with the theoretical framework of this study that argues that the amount of effort an individual puts into an act is dependent on the expectation of the individual that the effort he is making will not go unrewarded. The more the individual believes that his action will be rewarded, and this reward will be of value to him, the more he will put effort into an act (Johnson, 2009; Mohammad et.al., 2011; Vroom, 1964).

However, the government can decide to grant tax rebate to *zakah* payers as it has been argued that one of the ways of increasing *zakah* collection is by avoiding double taxation through tax incentives (Ahmed, 2004). Obaidullah (2016) stated that countries like Pakistan, Sudan and Indonesia, allows for tax relief when one pays *zakah*, just as there is tax relief when one does voluntary donations. In Saudi Arabia, Kuwait and Malaysia, there is also the provision of tax rebate for *zakah* payers (Eko et al., 2013). This means that there is a reduction of income tax equal to the amount paid as *zakah*. Some informants had this in mind when they stated that the mere fact that tax is already being deducted from their salary is enough for people not to consider paying *zakah*. If they are to pay *zakah*, then there should be some kind of tax rebate.

It should be noted that most of these countries that grant tax rebates are Islamic countries but Nigeria is not and as such it may be difficult to grant tax rebate. However, there could still be a provision for such as it has been successfully done in South Africa which is not an Islamic country. There is the provision of tax rebate for

any voluntary donation to organizations of public benefits and giving out *zakah* is counted among such donations (Ahmed, 2004). However, in the case of South Africa, it is not a direct tax rebate for *zakah* specifically. The rebate is opened to all kind of donations, irrespective of the intent of the donor, provided it was done to an organization of public benefits that operates within the country.

Institutional factor is the last category of factors that influences *zakah* compliance behavior. This study has revealed that there is an absence of *zakah* institution in Kogi State. Several studies have argued for the institutionalization of *zakah*. One of them is Al-Qardawi (1999) who gave reasons why *zakah* has to be institutionalized. One of the reasons was that it prevents the humiliation of the receiver by the giver. Buttrressing this point of Al-Qardawi is the assertion of Bonner (2005), that in pre-Islamic Arabia, there was already the practice of generosity, although the beneficiary remains perpetually under the humiliation of the giver, a situation he rightly tagged ‘the constant crushing burden of generosity’ (Bonner, 2005, p.403). Such is the case when individuals are left to perform seemingly acts of generosity on a personal level. It is on this note that institutionalising *zakah* in places where there are no institutions is needed: to preserve the dignity of the recipients. Al-Qardawi also stated that institutionalizing *zakah* will force people who are stingy to have no other choice than to pay. This is also supported by Chapra (1979) who contended that should the wealthy become indifferent to the needs of the less privileged, they are to be compelled by the state to give out *zakah*.

The importance of institutionalizing *zakah* cannot be overemphasized. Maududi (1984) maintained that it is the duty of the Muslims, in the absence of an Islamic

government to set up centralized institutions for the administration of *zakah*. The absence of *zakah* institution he argued, will prevent the society from reaping the benefits accruable from *zakah*. Similarly, Ibrahim and Shaharudddin (2015) stressed the importance of institutional mediation in *zakah* administration. The institute, they argue, plays an important role in mediating between the payers and the beneficiaries. Similarly, the presence of *zakah* institutions makes it possible to monitor inflow and outflow of *zakah* funds. It also makes it possible for administrators to know who has received *zakah* and who is yet to receive.

However, in a place like Kogi State, such will be difficult as there is the absence of institutions. What this means is that there is no proper documentation which according to Wildavsky (1986) ensures transparency in any institution. Studies have also shown that *zakah* administration has been simplified to suit modern day life. *Zakah* calculators, schedule for deductions have been introduced and *zakah* can now be comfortably paid using modern technology like ATM cards, bank drafts Islamic credit or debit cards (Farah Mastura & Zainol, 2013; Yusoff & Sorfina, 2012; Zainol et al., 2013).

These interventions have made *zakah* payment easy but in a society like Kogi State where the institutions are absent, payment of *zakah* will be quite difficult for the modern man who is always caught up with the busy nature of daily living, especially in a country like Nigeria. *Zakah* has had remarkable success in places where there are institutions responsible for its administration, as reported in the studies of Lorenz (2013), Suhaib (2009) in Pakistan; Rose (2010) in Brunei Darus Salam; Beik (2009, 2010), Latief (2010), Lim (2015), Salim (2014) all in Indonesia; Al-Tayib (2003) in

Sudan and Kuwait; Al-Omar (1985) in Kuwait, Afghanistan, Egypt, Sudan, Jordan and Lebanon; and Obaidullah (2016) in Singapore.

While on the one hand, the absence of *zakah* institutions in Kogi State accounts for only few people complying with *zakah*, it has on the other hand, led the few who still give out *zakah* to do so on individual basis. This individualistic *zakah* distribution is not without disadvantages. As noted by Saidurrahman (2013), individualistic *zakah* distribution does not help in poverty reduction. Ahmed (2004), Ashafa (2014) and De Zayas (2003) are also of the view that *zakah* does not function well when administered on individual basis, while Samad and Glenn (2010) stated that *zakah* during the time of the prophet (S.A.W) was a state affair and individual decisions on *zakah* was considered inappropriate. The individualistic distribution in Kogi State has in turn led to various ways of giving *zakah* which is adequately captured in the one of the themes of this research – ‘pattern of *zakah* distribution’.

The factors revealed by this study are interrelated. The individual factor which basically shows man’s love for wealth and fear of poverty is as a result of weak *iman*. An individual with weak *iman* does not have the trust in Allah that he will be provided for. This is supported by the study of Berkey (1992) which argued that having knowledge of *Qadr* prevents one from falling into the trap of avarice. This lack of trust is as a result of ignorance and this in turn is linked to absence of *zakah* institutions in the state. This is because studies have shown that *zakah* institutions from time to time organize lectures and create the necessary awareness needed for *zakah* payers to get motivated (Ahmed, 2004; NAZAS, 2015). Similarly, it was stated that as the spiritual and mundane head, the prophet (S.A.W) usually ensured



that inhabitants of a particular area were sensitized on the etiquettes of receiving and co-operating with *zakah* collectors before sending *amils* to such areas (Samad & Glenn, 2010). However, in a society like Kogi where such institutions are absent, all other factors of low compliance behavior become apparent.

A good example of cases that would have been avoided if there were *zakah* institutions is that of Dangote cement factory in the state. Had there been institutions, the money would have been paid directly to the institutions who would in turn channel it to the rightful beneficiaries rather than given to some so called *alhajis* and *mallams* working in the factory as revealed by one of the informants in this study. Another example is the case of Zerock, where outsiders who were invited to the state to work wanted to donate their *zakah* to the state but since there were no institutions, it became a loss on the part of the state. This information was revealed by an Islamic scholar who participated in this study.

#### **5.4 Impact of *Zakah* on the Lives of the Poor Muslims**

It has been stressed severally in this work and in previous works that one of the aims of *zakah* is the reduction of poverty. *Zakah* as a social security for man implies that it has the potential of making the citizens live a life that is socially acceptable within the society where he lives (Hassan, 2006; Townsend, 1999). However, this study has found out that due to the compliance behavior as is obtainable in Kogi State, and the pattern of distribution of *zakah* in the state, *zakah* has not been able to make any considerable change in the lives of the poor. It was revealed that the few that give *zakah* do so in fragmented form and in an unsystematic manner.

As revealed by the data, they prefer to distribute little sums to large number of people and even at that, they do not do it systematically. There were also reports of people buying clothes and other items. They thereafter distribute these to the poor as *zakah*. As contended by one of the informants in this study, (Inf. 16), buying clothes for someone who is hungry is not enough. He has to take care of that hunger first before he starts thinking of looking good. Besides, he may be able to make do with few clothing for a long period of time but may not be able to go without food after some number of days. Hassan (2006) specifically stated that sometimes, *zakah* payers tend to “support unproductive and unnecessary activities (e.g. clothes; instead of giving money for skills development or tools procuring)” (Hassan, 2006, p.6).

The fragmentation and unsystematic nature of *zakah* has made whatever is given out inadequate to achieve the aim of poverty reduction. It has been argued that it is more preferred to give substantial amount of *zakah* to a single individual, thereby removing him from poverty, rather than distributing it among many in smaller bits which in turn will not help them achieve any long term economic upliftment (Hassan 2006). The findings of this study is also in tandem with Ibrahim and Shahrudin (2015) who argue that the living standard of a society can be improved through systematic *zakah* distribution.

However, there were few instances where informants in this study reported that the *zakah* payers gave out considerable sums to beneficiaries but those instances were very few and therefore the collective impact was minimal. Most of the informants complained that the amount was inadequate to make any meaningful impact. This situation they attributed to the fact that there is a high level of poverty in the state and

the response to *zakah* in the Kogi State is still low. This high level of poverty is another reason why there is a need to focus on establishing a functional *zakah* system in the state. This is in line with Ahmed (2004) who argued that poverty cannot be eradicated effectively without recourse to *zakah*. Similarly, Shirazi (2014) stated that one of the reasons there is mass poverty among Muslims is because they have neglected paying the *zakah*, which according to him was helpful to the earlier generation in eliminating poverty. Shirazi is not alone in his stand, as some other researchers have argued on the viability of *zakah* as a poverty reduction tool, simply because it was successfully used by people in the past to tackle poverty (Ahmed, 2004; Al-Tayib, 2003; Farooq, 2008; Hossain, 2013; Maududi, 1984; Nur Barizah & Abdul Rahim, 2007).

It is the argument of scholars that whatever is given to the less privileged as *zakah* should be such that should be enough for him for either his lifetime (Al-Nawawi, 1977; Al-Tayib, 2003) or at least one year (Al-Bahuti, 1982; Al-Qarafi, 1994; Al-Tayib, 2003; Maududi, 1984). Umar ibn Khattab, the second caliph of Islam advised that when giving *zakah*, it should be done to the satisfaction of the recipient even if it means giving them up to one hundred camels (Al-Qardawi, 1999). It therefore follows that for *zakah* to be effective, fragmentation has to be avoided.

### **5.5 Roles of Islamic Scholars in Ensuring *Zakah* Compliance Behavior.**

Hoque et al., (2014) stated that it is the duty of the *Ulama'u* to create awareness of the benefits of *zakah* to the society. The *Ulama'u* are placed in a very high pedestal in Islam and it is their duty to preserve and pass knowledge on to the people (Berkey, 1992, 2007).

This study found out that the Islamic scholars in Kogi State have been giving *khutbah* and sensitizing the people through open air lectures, on the need to pay *zakah* and the benefits accruable from it. However, there were complains that some of these scholars are not doing enough as they are not consistent in the enlightenment and sensitization campaign and also that some of them are not sincere with it as they have failed to give the people the proper education they need on *zakah*. This claim was however countered by some of the scholars who argued that they have been carrying out the duty of enlightening people about *zakah*. They put the blame of compliance behavior on lack of political will and payers' attitude. However, some of the scholars agreed that what they have been doing is not enough to yield any meaningful result. This refusal to teach people the principles of *zakah* on the part of the scholars was attributed to their greed, which has formed part of the challenges of *zakah* compliance behavior enhancement in the state.

Similarly, there were reports of the scholars not putting any effort to see that *zakah* institutions are created in the state. This is a lapse on their part because as rightly stated by Brunner (2009), throughout history, it has been the role of the *Ulama'u* to mediate between the people and their rulers. The power of the *Ulama'u* in the society cannot be overemphasized. Throughout history, they have wielded enough power to influence decisions for and against the ruler (Cosgel, Miceli & Ahmad, 2009). Examples can be seen from the collaboration between the Qur'an teachers and *Imams* in Algeria which led to the inclusion of interlinked courses between research and religion into the school curriculum (Lorenz, 2013). Citing a different example is the case of Yemen where authorities had to use religious leaders to make consumers

accept water charges. In the same vein, a bitter experience of the power of the *Ulama'u* was felt in Pakistan, where they campaigned against polio vaccine, claiming that it was a strategy by the west to sterilize Muslims, and that any child that died as a result of polio has gained martyrdom. This singular influence of the religious leaders led to the denial of twenty-four thousand children from taking the vaccine by their parents/guardians. It took the international health community to enlighten these *Ulama'u* and have them sign *fatwa* endorsing the vaccine, for people to get convinced to allow their children/ward get vaccinated (Lorenz, 2013). Examples of the power of the *Ulama'u* abound in Pakistan (Nasr, 2000).

In a similar case, in 2003 in Northern Nigeria, the *Ulama'u* also stopped parents and guardians from getting their children and wards vaccinated against polio. The reason they claimed was that it would cause infertility in the children, give them HIV and are carcinogenic (Jegede, 2007). The North has always been skeptical about anything from the Western world as they perceive that the West is out to depopulated them (Odumosu, Robert & Jegede, 1996). Additionally, the agitation for, and successful implementation of shari'ah in twelve Northern Nigerian states also shows how far the *Ulama'u* can be successful when they are determined to accomplish a task (Ositien & Dekker, 2010).

Similarly, the power of the *Ulama'u* was felt in Turkey, when it was reported that in order to discourage Muslims from making use of the US dollar, a *fatwa* was passed and was delivered by the *Imams* in about 86,000 *masaajid* in Turkey. It therefore follows that the *Ulama'u* have a lot of power when it comes to influencing the people. This study therefore argues that if the *Ulama'u* are determined, they will be

able to find ways of ensuring that people in Kogi State comply with the commands of *zakah*.

### **5.6 Challenges in Enhancing *Zakah* Compliance Behavior Among Muslims**

Some of the challenges in enhancing *zakah* compliance behavior in Kogi State were attributed to the *Ulama'u* in the state. These were put under the category of mediating influence of the *Ulama'u*. The first challenge that is related to the *Ulama'u* as revealed by this study is the 'desire for wealth'. It was found out that the Islamic scholars have become greedy in their quest for wealth that they do not even want the *zakah* to be implemented. As stated by the participants, some of these scholars live on *zakah* and when there is a call for its implementation, it poses a threat to their means of livelihood, so they will abhor its institutionalization.

Secondly, there are also some group of scholars who are contented with collecting tokens from the wealthy people and have become puppets in the hands of these wealthy individuals. Any attempt to tell the truth about *zakah* to the wealthy will mean that they (the *Ulama'u*) will stop getting the favors from these wealthy individual. There is yet another set of scholars who also out of greed, prefer to organize prayers for these wealthy people rather than make them understand their obligation of *zakah*. All these as inferred from the data has made the Islamic scholars not to bother about devising means to enhance *zakah* compliance behavior in Kogi State. This finding is consistent with Salim (2006) and Lessy (2009) who revealed that prior to institutionalizing *zakah* in Indonesia, *zakah* dues were given to religious teachers who in turn keep it to themselves. It is also in line with Nik Mustapha

(1989) who contended some scholars in the past were opposed to institutionalization of *zakah* because of their own selfish interest.

Similarly, the study of Hassan (2006) revealed that some *Ulama'u* give verdicts just to please the few wealthy people so as to retain their relevance with them. A possible reason for this behavior of the *Ulama'u* in Kogi State could be the fact that unlike in places like Malaysia where the government takes care of the *Ulama'u*, there is no such thing in Nigeria. The *Ulama'u* are left to fend for themselves so they engage in various other activities to be able to provide for themselves and their families.

Another area where their influence is being felt is that there is difference of opinions among these scholars. The *Ulama'u* are divided along creed, each claiming superiority over the other (NRN, 2013). The difference of opinion would not have been an issue among scholars if they are managed properly, as there are no way opinions can be united. This phenomenon has been present throughout history, due to the presence of different schools of thought (Cosgel et al., 2009). The implication of this is that it is possible for the *Ulama'u* to still work together despite having different opinions.

Following closely is 'disunity'. Their difference in opinion has led them to become bitter enemies and therefore disunited. Also the issue of ethnicity is another dividing force in the state. Some of them have gone ahead to form association and sects and see theirs as the best. More often than not, most of the groups are affiliated more to a particular tribe than the other (Abdullah, 2007). This has led to the difficulty of bringing up an idea that will be of benefit to the ummah, without one party kicking

against it.

The desire for wealth on the part of the scholars and all the activities they do in order to get this wealth has made them to lose their integrity in the eyes of the public. This has made them not to be able to comply with the law of establishing the laws of Allah, in line with Raatzsch (2014) who argued that without integrity, people cannot comply with rules. People no longer hold them (the religious scholars) in high esteem as they used to and they do not have the trust of the people, which according to Jegede (2007) is an important issue when it comes to compliance. This has led to majority of the people not passing their *zakah* through the scholars. They rather would pay it on an individual basis or not even pay it at all.

The success of *zakah* administration during the reign of Umar ibn Khattab and Umar ibn Abdul Azeez was largely dependent on the character and integrity of the *zakah* collectors and officials (Hasanuz Zaman, 1991). While during the prophetic era, the prophet (S.A.W) went as far as censoring a *sahaba* who accepted gifts while on a *zakah* collection mission, (Hasanuz Zaman, 1991). Without integrity, it will be difficult for the people to place their wealth under the control of the scholars because the assurance that these scholars will judiciously channel the wealth to the right direction is not there.

The shari'ah only stipulates rules to guide behavior, the responsibility of ensuring compliance lies with the political authority. The shari'ah cannot by itself enforce these rules. The government has the responsibility of ensuring compliance through the provision of deterrents and incentives (Chapra, 2008). This is evident in places



like Malaysia where there is the provision for tax rebates as incentives and refusal to pay *zakah* is punishable by law (deterrent) (Eko et al., 2013; Ibrahim & Shahrudin, 2015).

Several studies have argued that *zakah* administration is the responsibility of the Islamic government (Ali & Hatta, 2014; Chapra, 1979; Magda, 2015). Nur Barizah and Abdul Rahim (2007) contended that for *zakah* to be effective, the government has to put in place mechanisms for its proper implementation. *Zakah* as a sub-system of Islam will only be able to eradicate poverty when all its elements of giver, receiver, administrator, prescribed goals and rules and regulations are effectively synthesized (Daud & Audu, 2011). This is where political will comes in.

This study has been able to establish that there is no political will for the implementation of *zakah* in Kogi State, as one of the ways of enhancing compliance behavior by the Ulama'u. The lack of constitutional backing and subsequently, lack of enforcement power has made it difficult for *zakah* to be implemented in the state. Farah Mastura & Zainol (2013), argued that level of compliance can be increased when policy makers create avenues that will attract *zakah* payers to fulfil the obligation. Without political will, little can be done. This is supported by Hassan (2006) who used the case of Malaysia as a striking example. He stated that the government of Malaysia has given a free hand to the SIRC to oversee all Islamic activities. This has helped them in expanding the eight heads of recipients to include other categories that exist in modern times. For example, repentant prostitutes are included under the head of those in bondage. If there was no political will for such, they would not have been able to achieve this feat. In the case of Kogi State, there is

a need to enact policies that will make the payer want to pay *zakah*. In Kogi State, there are no laws regarding *zakah*; its payment, refusal to pay and administration as a whole.

It follows therefore, that when there is no constitutional law, there cannot be enforcement. In line with enacting *zakah* policies, Tajudeen et al., (2015) suggested that legal action be taken against those who refuse to pay *zakah*. This is because according to their study, people pay tax more and abandon *zakah* because the payment of tax has constitutional backing. These laws of tax are publicised and failure to abide by such attracts stipulated penalty. This view of Tajudeen et al., (2015) was supported by an informant who related that at a time in Nigeria, there were public officers who arrested people that refused to pay their tax. It is the submission of this study that *zakah* compliance behavior in Kogi State can be improved if there is a form of government support. Al-Tayib (2003) also argued that *zakah* is capable of eliminating poverty if countries could back its collection by law, if its scope is expanded to include more wealth and if proceeds are channelled to the rightful beneficiaries.

Agitating for some allowances to be made in a secular nation like Nigeria will not be a peculiar issue. Turkey as a country is a secular state (Fuller & Kurpershoek, 2005; Yilmaz, 2005), but the country has a 'directorate of religious affairs called the High Council of Religious Affairs' (Yilmaz (2005, p.391), which takes care of socio-legal realities in the country. However, as rightly stated by Olanrewaju (2014), any attempt to introduce any Islamic concept into the constitution in Nigeria is always met with apprehension by the non-Muslims, insisting that the country is a secular one. The

upheaval caused by the shari'ah implementation in some of the Northern States, and the introduction of Islamic banking in the country are just few examples of how well or otherwise the non-Muslim community tolerates enacting Islamically oriented policies. The basis for the clamor of shari'ah implementation was the freedom of worship clause contained in the constitution (Ostien & Dekker, 2010). It allows for individuals to practice their religion freely, without any form of hindrance from anybody. The same way the Muslims were able to agitate for shari'ah implementation, they could also do so for the implementation of *zakah*.

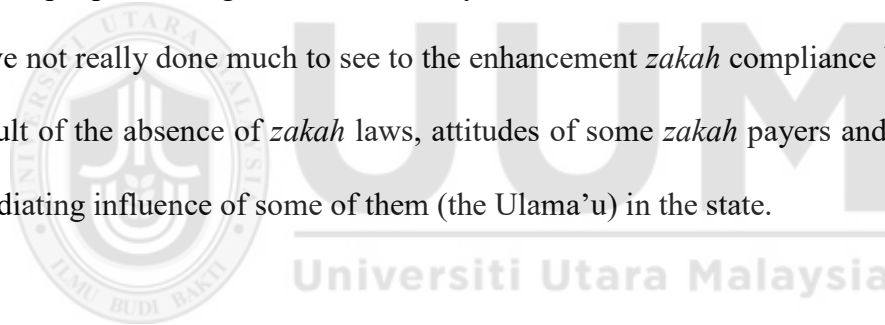
Another challenge faced in enhancing *zakah* compliance behavior is the *zakah* payers' attitude. This study has revealed that the negative attitudes of some *zakah* payers have caused Islamic scholars to stop giving admonition on *zakah*. It was discovered that some Muslims will stop going to a particular mosque if they perceive that the *Imam*'s preaching is centred on *zakah*. They see it as a kind of monitoring of their wealth and they no longer feel safe going to the mosque.

It also was revealed that when some of these scholars go to the wealthy, either to their homes or offices, these wealthy individuals take it that the scholars have come to beg. So in order to garner a large following, and to be in the good books of these wealthy men, the scholars on their part then decide to keep the sensitization on *zakah* in low key. This finding is in line with Raedah et al., (2011), Ram and Roszaini (2014), and Farah Mastura and Zainol (2015) who contended that attitude has significant influence on compliance with *zakah*. However, in contrast to these previous study that used the theory of planned behavior, this study arrived at its findings using the qualitative inquiry. This helped in knowing exactly how attitudes

influences *zakah* compliance behavior as against the previous studied that just stated that attitude has a significant influence on compliance behavior without investigating in what way it has influenced compliance behavior.

### **5.7 Chapter Summary**

This chapter has been able to give a thorough explanation of *zakah* compliance behavior as is obtainable in Kogi State, Nigeria. It has revealed that the *zakah* compliance behavior is below expectation and this is due to a number of factors that have been identified during the course of data collection. Due to this, it was understood that *zakah* has not been able to make any meaningful impact in the lives of the people of Kogi State. This study also revealed that the Ulama'u in the state have not really done much to see to the enhancement *zakah* compliance behavior as a result of the absence of *zakah* laws, attitudes of some *zakah* payers and the negative mediating influence of some of them (the Ulama'u) in the state.



## CHAPTER SIX

### CONCLUSION AND RECOMMENDATIONS

#### 6.1 Introduction

As the concluding chapter of this work, this chapter is an elaboration of the theoretical, practical and methodological contributions of the study. From the analysis of data, some recommendations have been made that would ensure that *zakah* compliance behavior is enhanced.

#### 6.2 Theoretical Contributions

There have been lots of studies in the area of *zakah*, especially *zakah* management (Lessy, 2013). This study has used some of these studies as the pillars upon which it was built. While not claiming that it has introduced an entirely new concept, this study seems to be the first to have done a classification of contributing factors to *zakah* compliance behavior in non-Islamic communities. Previous studies, with the exception of a few, have only focused on interpreting compliance behavior using theory of planned behavior and theory of reasoned action. To those studies, compliance behavior is only affected by intention, and intention is either influenced by subjective norms, attitude or perceived behavioral control. These studies did not look at the possibility of compliance behavior being controlled by other extraneous factors outside the theory of planned behavior or reasoned action. This work has shown that motivation theories can be used to explain *zakah* compliance behavior. The effort-performance expectancy was confirmed by this study as it was established

that one of the major factors that is militating against *zakah* in the state is the absence of *zakah* institution. To some extent, the opportunity to pay *zakah* is not present.

Furthermore, it was discovered that there is lack of awareness on *zakah*. Though the guidelines for *zakah* are contained in the Qur'an, people do not have concrete knowledge on its technicalities and the reward accruable from it. This is explained by instrumentality of performance, which implies that individual must have specific knowledge of the desired performance by their employers and also be made to know that the performance is rewardable (Johnson, 2009). Since the knowledge is not there, the action is not being carried out.

Performance-reward expectancy, could be used to explain the fact that some payers who are willing to pay have been left in the dark as to what the *zakah* funds are being used for. This has led to their concluding that the scholars are keeping the funds to themselves and have subsequently affected compliance behavior in the state.

Reward-cost balance explains the fact that the few people who pay *zakah* are aware of the reward and such a reward is valuable to them, as the aim of every Muslim is to make Jannah. Knowing that obeying the dictates of Allah takes one to Jannah, is enough motivation for some people to comply.

Additionally, as an addition to the body of knowledge, this research studied *zakah* compliance from a different angle. All the studies on *zakah* compliance in particular and *zakah* administration in general have all been conducted in places with functional *zakah* systems in place. In contrast to previous studies, this study was conducted in a place where there are no functional systems but there is a high

population of Muslims. Whether there are institutions or not, the obligation of *zakah* is not lifted from anyone once such a person becomes qualified. It was therefore pertinent to study the compliance behavior of people in areas where there are no institutions. To the best of the researcher's knowledge, this seems to be the first of such studies.

Documenting the challenges faced by Muslims in enhancing *zakah* compliance behavior was another feat achieved by the present study. Who would have thought that the *Ulama'u*, who are supposed to be touch bearers are actually part of the challenges in situations like this? This study has been able to bring out the negative mediating influence of the *Ulama'u*.

This study also seems to be the first to have involved all three stakeholders in the issue of *zakah* administration. The population consisted of the *zakah* payers, the *zakah* recipients and the Islamic religious scholars. This was done in order to get a holistic understanding of the phenomenon as it applies to Kogi State, Nigeria. Theoretically, this study has added to the body of existing literature from a new dimension.

### **6.3 Methodological Contribution**

This study has shown that qualitative methods can be used to explain *zakah* compliance behavior. This study employed qualitative method in investigating *zakah* compliance behavior as against most of the previous studies which used the quantitative paradigm. This made responses from participants not pre-empted but emergent. This has helped in providing an in-depth and comprehensive

understanding of the phenomenon. Additionally, this study seems to be the first in using the qualitative software analysis (Nvivo) package in analyzing data on *zakah* compliance behavior.

#### **6.4 Practical Contributions**

This study has brought a good number of issues to light. Opinions have been sought and analyzed, conclusions have been reached through empirical findings. The study has been able to create awareness, through its fieldwork as attested by the informants of both the interviews and the focus group discussions. Factors influencing *zakah* compliance behavior in the state have also been uncovered, while challenges facing its enhancement have also been revealed. These will be beneficial to policy makers and the society at large, on how to increase compliance behavior and effectively put in place structures for *zakah* administration in Kogi State as a whole.

It is in the light of the above contributions that this study recommends the following;

- i. There should be a general reorientation of *zakah* for the people. People should be made to understand that *zakah* is not just a pillar of Islam but is also compulsory on those who are qualified. They should be made to know that *zakah* is not *sadaqah* and that there is a different *zakah* aside *zakatul fitr*, which has a lot of benefit to the society. They should be taught the aims of *zakah*, its principles and technicalities. They should be made to know that even though they can escape the punishment here on earth, they may not be able to escape it in the hereafter.
- ii. *Zakah* administration in Kogi State should be institutionalized. While it may not be a short term goal of the government, it could be a long term goal. This is because, since Kogi State is not an Islamic state, it may take a long time for



the acceptance of anything that would seem to be in favor of one particular religion. The onus therefore lies on policy makers to find ways of making the general public accept the institutionalization of *zakah*, by creating awareness that such policies will affect only the Muslims and would not be a threat to other religions. It is the opinion of this study that institutionalizing *zakah* will help reduce the number of beggars lining up the society especially on Fridays during *Jumu'ah* service. When there is an avenue for these beggars to channel complains to, and get possible help, it will then be foolhardy for them to continue begging on the streets.

- iii. When this is done, the government can then impose a ban on begging and people can channel their *zakah* to the rightful beneficiaries. It is not a hidden fact that some of these beggars are living better than some less privileged people who are too shy to beg and choose to continue living in poverty. These shy ones are the ones that the hadith commands Muslims to give their charity to and not those who parade the streets, harassing passers-by. Additionally, institutionalizing *zakah* will eliminate individualistic *zakah* distribution on one hand and ensure the systematic distribution of *zakah* on the other hand. This will in turn lead to *zakah* achieving its aim of poverty reduction in the state.
- iv. In the absence of a state law institutionalizing *zakah*, there is the need for liberal NGOs, that will not be partisan, to take responsibility for *zakah* administration in the state. These NGOs should free themselves of any affiliation with any of the religious groups and sect and should be managed by individuals with credible character. This will help boost compliance behavior and effectiveness.

- v. When such an institution is established, it would be advisable that surplus *zakah* funds be used in various empowerment program. This will assist in creating jobs and reduce over dependence on *zakah* funds by beneficiaries. It will also help in transparency and people will have confidence in the institutions, thereby increasing compliance behavior.
- vi. There is also the need for the *Ulama'u* in Kogi State to wake up to their responsibilities. They have a big role to play but it seems they are not doing enough. The *Ulama'u* should first and foremost try to redeem their lost glory in the eyes of the people. When this is done, they should then put their differences aside and strive for the common good of man. They should engage in aggressive sensitization and enlightenment campaign on the benefits of *zakah* in the lives of the people. Just as they were able to achieve success in different parts of the world over different issues, and in Nigeria during the agitation for shari'ah implementation, they can also collectively achieve success in the implementation of *zakah* if they put their minds to it.
- vii. It is also the recommendation of this study that the *Ulama'u* should be made the *ameeleena alayhaa* (*zakah* collectors). When they are sure that they have a legitimate share in the *zakah* collected, the need to usurp the *zakah* fund will no longer be there. It is expected that after the institution gives them their rightful share, the rest will be adequately channelled to the rightful recipients as stated by the Qur'an.

### **6.5 Suggestions for Further Research**

There is always opportunity for further research either through building on issues thrown up by this study or expanding it. This study cannot claim that it has

extensively covered all issues concerning *zakah* in Kogi State. An example of possible area for future research is by employing a different methodology. This work has been able to bring out factors that influences *zakah* compliance behavior and challenges in its enhancement. Further studies can be done quantitatively to determine which factor influences the most and which have less influence on compliance behavior.

Additionally, this study was limited to Muslims in Kogi State. A study of this nature could be replicated in other states with high number of Muslims. The fact that the cultural settings vary from state to state may make findings from such a study differ slightly from this present study. The study could also be replicated in shari'ah compliant state, as a way of comparing and contrasting *zakah* compliance behavior in Islamic and non-Islamic states.

#### **6.6 Limitation of the Study**

It is not the case that findings from interpretivistic studies be generalized, because qualitative research are focused on the why's and how's of events, issues as they occur in particular places, situations or cultures. While this particular study does not seek to generalize its findings, it has nevertheless provided a proper understanding of *zakah* compliance behavior among Muslims living in Muslim majority, non-Islamic states. This understanding of *zakah* compliance behavior is needed in order to come up with better strategies that would lead to poverty elimination in the state. This methodological approach is one of the limitations of this study.

As is consistent with qualitative studies, this study has limitations in its population. Though the study aimed at understanding the concept of *zakah* compliance behavior in states under non Islamic government, this study was conducted in the Kogi State capital only. The findings of this study therefore should be taken as an explorative and not a conclusive one that should be applied to all other non-Islamic areas.

Additionally, despite the fact that the researcher took time to elicit responses from informants, there is the possibility that the informants did not reveal all the details of what they knew, either to protect their image or because of the mood or situation they were in at the time of the interview. Since there was no way to verify what a particular informant has said, whatever was said was taken at face value. However, it was because of issues like this that the researcher decided to conduct a focus group discussion to complement or check whatever was gathered from the interviews.

A fourth limitation of the study was that a good number of the *zakah* recipients interviewed were victims of natural disaster in the state, with a little drawn from other aspects of poverty. However, as can be seen from the demographics, the victims are also from different categories of recipients, ranging from the poor, the needy, debtors, those with low income and the likes. Future research could be carried out using other categories of *zakah* recipients.

## **6.7 Conclusion**

It is pertinent to recapitulate some of the issues raised by this study as a way of concluding. It has been established by this study that there is poor response to *zakah* compliance behavior in Kogi State and this is caused by a number of factors ranging

from ignorance, to *iman*, to individual and lastly institutional factors. To tackle the issue compliance behavior, adequate steps need to be taken to address these underlying causes.

*Zakah* when carried out in letter and spirit is capable of reducing poverty. It has been discovered that *zakah* has not been able to make any meaningful impact in the lives of the poor people of Kogi State simply because it is done in a fragmented and unsystematic manner. The religious leaders on their part are playing their role of sensitizing the general public although, not in a consistent and effective way. For the scholars to play their roles effectively and efficiently, there is need for aggressive sensitization at all levels, from the villages, to the urban centres. Similarly, there is the need for the scholars to turn a new leaf by focusing on their primary role in the society, without being too covetous. This will lead them to recovering their lost glory and will earn them the trust of the masses. When this is done, they will be able to garner a large following who will harken to their admonitions, thereby increasing the knowledge, *iman*, and subsequently compliance behavior of these people.

The government and policy makers also have roles to play in the administration of *zakah*. Since it has been argued extensively that for *zakah* to be effective, it has to be institutionalized, the onus therefore lies on policy makers to make the best use of their offices to enact laws that will lead to the common good of man. When *zakah* is institutionalized, it is hoped that it will be able to fulfil its role of poverty eradication in the near future.

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**UUM**  
Universiti Utara Malaysia

## APPENDIX 1

### INTRODUCTORY LETTER FROM UNIVERSITI UTARA MALAYSIA



AWANG HAD SALLEH  
GRADUATE SCHOOL OF ARTS AND SCIENCES  
UUM College of Arts and Sciences  
Universiti Utara Malaysia  
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KEDAH AMAN MAKMUR - BERSAMA MEMACU TRANSFORMASI

UUM/CAS/ AHSS/900831

18 August 2016

TO WHOM IT MAY CONCERN

Dear Sir/Madam

DATA COLLECTION FOR PROJECT PAPER/ THESIS

This is to certify that Madam Adamu Ummulkhayr (matric number: 900831) is a full time Postgraduate student in Doctor of Philosophy (Islamic Studies) at UUM College of Arts and Sciences.

She needs to do her field study and data collection for her project paper/thesis in order to fulfill the partial requirements of her graduate studies.

We sincerely hope that your organization will be able to assist her in the data collection and the distribution of the questionnaires for her research. All the information collected only for academic purposes and will be kept confidential.

Thank you.

"KNOWLEDGE, VIRTUE, SERVICE"

Yours faithfully

WAN NURHISHIMA RINTI WAN MIN

Senior Assistant Registrar

for Dean

Awang Had Salleh Graduate School of Arts and Sciences

UUM College of Arts and Sciences

Universiti di Himpun Hijau - The University as a Green Campus



## APPENDIX 2

### INFORMED CONSENTS FROM SOME PARTICIPANTS

#### ZAKAH COMPLIANCE BEHAVIOUR IN NIGERIA: A STUDY OF KOGI STATE

##### INFORMED CONSENT

Dear Sir/Madam

I am writing you to participate in my study on zakah compliance. I am a doctoral student at the University of Lagos, Nigeria. The purpose of my study is to investigate zakah compliance behaviour in societies where there are neither government-established nor vibrant non-governmental institutions responsible for zakah administration. It is a case study research with Kogi state as the focus. The study hopes to contribute to a better zakah administration system in Kogi state with the possibility of replicating it to other states.

The interview will be a face-to-face interview and will last for about 30 minutes. The information you shall provide will be useful in understanding the zakah process in Kogi state, Nigeria. Feel free to ask about any aspect of the study, before or during your participation. Should you become uncomfortable with the process, you are free to decide whether to continue or not, without having any feeling of guilt whatsoever.

The study shall pose no risk to your name or reputation. However, for ethical reasons, the study will not identify you by your name or position and you may be required to choose a pseudonym for yourself for the purpose of the interview. All information provided will be used strictly for academic purposes. Interviews will be audio-taped and photos may be also be taken. However, photos containing individuals will not be used in the body of the thesis except where absolutely necessary. Consent of participants will be sought before such photos are taken.

You are required to sign this form.

Thanks



Adimu Umarulhaye

Participant

Participant

Sports Co-ordinator  
FEDERAL UNIVERSITY  
CONCELA



Participant

20/01

APPENDIX 2 Continued....

ZAKAH COMPLIANCE BEHAVIOUR IN NIGERIA: A STUDY OF  
KOGI STATE

INFORMED CONSENT

Dear Sir/Madam

I am inviting you to participate in my study as an interviewee. I am a doctoral student at the Universiti Utara Malaysia. The purpose of my study is to investigate zakah compliance behaviour in societies where there are neither government-established nor vibrant non-governmental institutions responsible for zakah administration. It is a case study research with Kogi state as the focus. The study hopes to contribute to a better zakah administration system in Kogi state with the possibility of alleviating poverty.

The interview will be a face-to-face interview and will last for about 60-90mins. The information you shall provide will be useful in understanding the zakah process in Kogi state, Nigeria. Feel free to ask about any aspect of the study, before or during your participation. Should you become uncomfortable with the process, you are free to decide whether to continue or not, without having any feeling of guilt whatsoever.

The study does not pose any risk to your health or reputation. However, for ethical reasons, the study will not identify you by your name or position and you may be required to choose a pseudonym for yourself for the purpose of the interview. All information provided will be used strictly for academic purposes. Interviews will be audio-taped and photos may be also be taken. However, photos concerning individuals will not be used in the body of the thesis except where absolutely necessary. Consent of participants will be sought before such photos are used.

You are required to sign this form.

Thanks



Adrina Osman Sahaja

PhD Student

Universiti Utara Malaysia



Participant

APPENDIX 2 Continued...

ZAKAH COMPLIANCE BEHAVIOUR IN NIGERIA: A STUDY OF  
KOGI STATE  
INFORMED CONSENT

Dear Sir/Madam

I am inviting you to participate in my study as an interviewee. I am a doctoral student at the Universiti Utara Malaysia. The purpose of my study is to investigate zakah compliance behaviour in societies where there are neither government-established nor vibrant non-governmental institutions responsible for zakah administration. It is a case study research with Kogi state as the focus. The study hopes to contribute to a better zakah administration system in Kogi state with the possibility of alleviating poverty.

The interview will be a face-to-face interview and will last for about 60-90mins. The information you shall provide will be useful in understanding the zakah process in Kogi state, Nigeria. Feel free to ask about any aspect of the study, before or during your participation. Should you become uncomfortable with the process, you are free to decide whether to continue or not, without having any feeling of guilt whatsoever.

The study shall pose no risk to your name or reputation. However, for ethical reasons, the study will not identify you by your name or position and you may be required to choose a pseudonym for yourself for the purpose of the interview. All information provided will be used solely for academic purposes. Interviews will be audio-taped and photos may be taken for identification purposes. Quotes containing individuals will not be used in the body of the thesis except where absolutely necessary. Consent of all participants will be sought before such photos are used.

You are required to sign this form.

Thanks



Adamu Ummulkhayr

PhD Scholar

Universiti Utara Malaysia



APPENDIX 2 Continued....

ZAKAH COMPLIANCE BEHAVIOUR IN NIGERIA: A STUDY OF  
KOGI STATE  
INFORMED CONSENT

Dear Sir/Madam

I am inviting you to participate in my study as an interviewee. I am a doctoral student at the Universiti Utara Malaysia. The purpose of my study is to investigate zakah compliance behaviour in societies where there are neither government-established nor vibrant non-governmental institutions responsible for zakah administration. It is a case study research with Kogi state as the focus. The study hopes to contribute to a better zakah administration system in Kogi state with the possibility of alleviating poverty.

The interview will be a face-to-face interview and will last for about 60-90mins. The information you shall provide will be useful in understanding the zakah process in Kogi state, Nigeria. Feel free to ask about any aspect of the study, before or during your participation. Should you become uncomfortable with the process, you are free to decide whether to continue or not, without having any feeling of guilt whatsoever.

The study shall pass no risk to your name or reputation. However, for student residents, the study will not identify you by your name or position and you may be required to choose a pseudonym for yourself for the purpose of the interview. All information provided will be used strictly for academic purposes. Interviews will be audio-taped and photos may be also be taken. However, photos involving individuals will not be used in the body of the thesis except where absolutely necessary. Confidentiality of participants will be strictly maintained.

You are required to sign this form.

Thanks

  
Adama Umulkhayr

PhD Student

UUM

  
22/09/16  
HEAD  
DEPARTMENT OF HUMANITIES  
KOGI STATE UNIVERSITY, LAKE DIKE

Participant

### APPENDIX 3

#### INTERVIEW PROTOCOLS

#### INTERVIEW PROTOCOL FOR ZAKAH PAYERS

Title: Zakah Compliance Behavior in Nigeria: A Study of Kogi State.

Name or pseudonym:

Time of interview:

Date:

Place:

Sex:

Age: (25-30, 31-40, 41-50, 51-60, 61 and above).

Questions.

1. Can you explain the meaning of zakah, its condition and prospects?
2. Do you pay zakah? When do you pay it? How do you pay it? To whom do you pay it?
3. If yes, why do you pay and if no, why do you not pay?
4. Do the Islamic Scholars remind you to pay zakah? When and how?
5. Does the reminder of the Islamic scholars have an effect on your zakah compliance behavior?
6. What are the challenges that you face in paying zakah?

Do you want to add any more information about zakah in Kogi state?

Thank you for your time and be rest assured that all information provided will be kept confidential.

## INTERVIEW PROTOCOL FOR ZAKAH RECIPIENTS

Title: Zakah Compliance Behavior in Nigeria: A Study of Kogi State.

Name or pseudonym:

Time of interview:

Date:

Place:

Sex:

Age: (25-30, 31-40, 41-50, 51-60, 61 and above).

Questions.

1. Can you explain the meaning of zakah, its condition and prospects?
2. Have you ever received zakah? When did you receive it? In what form? Who gave it to you?
3. If yes, what was given to you, was it enough to make an impact in your life?
4. Do the Islamic Scholars remind their followers to pay zakah? When and how often?
5. If they do, does the reminder have an effect on zakah compliance behavior?  
Do the wealthy ones bring zakah to you after the reminder of the scholars?

Do you want to add any more information about zakah in Kogi state?

Thank you for your time and be rest assured that all information provided will be kept confidential.



## INTERVIEW PROTOCOL FOR ISLAMIC SCHOLARS

Title: Zakah Compliance Behavior in Nigeria: A Study of Kogi State.

Name or pseudonym:

Time of interview:

Date:

Place:

Sex:

Age: (25-30, 31-40, 41-50, 51-60, 61 and above).

Questions.

1. As an Islamic scholar, has anyone brought zakah to you to distribute to the people?
2. If yes, when and in what form?
3. The zakah they bring, is it enough to make impact in the lives of those you give it to?
4. Do you remind people to pay zakah? When and how often?
5. Does this reminder of yours have an effect on their zakah compliance behavior?
6. What are the challenges that you face in trying to enhance zakah compliance behavior?

Do you want to add any more information about zakah in Kogi state?

Thank you for your time and be rest assured that all information provided will be kept confidential.

## APPENDIX 4

### POVERTY IN PICTURES: SCENES FROM FIELDWORK



Universiti Utara Malaysia

Living area of the poor muslims

APPENDIX 4 *Continued....*



Community Foot path



Kitchen of Poor Muslim



FENCING

## APPENDIX 5

MAP OF NIGERIA SHOWING KOGI STATE, THE STUDY AREA

