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

ADAMU UMMULKHAYR



UUM
Universiti Utara Malaysia

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Awang Had Salleh
Graduate School
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Tandatangan
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(External Examiner)

Prof. Dr. Mohammad Mumtaz Ali

Tandatangan
(Signature)

Pemeriksa Dalam:
(Internal Examiner)

Dr. Syahrul Faizaz Abdullah

Tandatangan
(Signature)

Nama Penyelia/Penyelia-penyelia:
(Name of Supervisor/Supervisors)

Dr. Musa Yusuf Owoyemi

Tandatangan
(Signature)

Nama Penyelia/Penyelia-penyelia:
(Name of Supervisor/Supervisors)

Dr. Rafidah Mohamad Cusalri

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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

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

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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
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA



Tel: 604-928 6233/6296/6281
Faks/Telok: 604-928 6297/6298
Laman Web/Website: uam.uum.edu.my

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 NORHASHIMA 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 Bina Fikir - The University as a Great School



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. I am a doctoral student at the University of Lagos. The purpose of the 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 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

Ph.D. Candidate

University of Lagos, Lagos

Sports Co-ordinator
FEDERAL UNIVERSITY
CONCELA

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.

This 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.

This study does not pose any 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 used.

You are required to sign this form.

Thanks



Adrien Ogunlaja

PhD Scholar

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.

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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 kept strictly 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 study except where absolutely necessary. Consent of participants will be sought before each photo is taken.

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.

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The study shall pose no risk to your name or reputation. However, for student 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 comprising individuals will not be used in the body of the dissertation unless absolutely necessary. Confidential participants will be single before each photo are used.

You are required to sign this form.

Thanks


Adama Umarulhaye

PhD Student

Ummu Aishah Binti

 22/09/16
HEAD
DEPARTMENT OF HUMANITIES
PROGRAM: DEPARTMENT, UUM
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

