

## DISORGANISED ASSORTMENT AND DISBURSEMENT OF ZAKAT: A CONTRIBUTING FACTOR TO ENDEMIC POVERTY AND SECURITY LAPSES IN NIGERIA

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### ABSTRACT

*Nigeria faces a lot of challenges that hamper her growth. This paper focuses on poverty and insecurity as the fundamental problems responsible for the logjam in different parts of the country. As the Muslim community constitutes the bulk of the population, and the level of poverty and insecurity in Muslim populated areas are higher than other regions, the paper proffers organised method of assortment and disbursement of Zakat as effective antidote to curb the menace. The paper believes that if Zakat is properly managed, many destitute Nigerians will be bailed out of poverty and security situation will be enhanced.*

**Field of Research: Zakat,**

**Keywords: Zakat, Poverty Alleviation, Insecurity, Nigeria**

### Introduction

Islam as a complete way of life takes the well-being of every individual into consideration and proffers practical solutions to human problems. Since it has been destined by the Almighty that not every person on earth will possess enough material wealth to cater for his basic and necessity of life, the Almighty has equally put in place necessary mechanism to fill the inevitable vacuum such “law of nature” might create. Allah (s.w.t) says in the Glorious Qur’an:

Is it they who would portion out the mercy of your Lord? It is we who portion out between them their livelihood in this world, and we raised some of them above others in ranks... (Az-Zukhruf, 43:32)

Poverty is one of the vacuums the law of nature creates as a result of disparity in the destiny of mankind. While defining poverty, Levitan (1980) reiterates that poverty refers to lack of goods and services which are needed to reach the proper standard of living. In a related assertion, Schiller (1979) maintains that poverty is incapability to have proper goods and services to fulfil limited social needs. Robert Chambers (1987) approaches definition of poverty from broader perspective and declares that poverty is deprivation trap, which consists the following: physical weakness, exclusion or isolation level, susceptibility, and desperation. While trying to examine the level of poverty in the

country, Adebayo (2011) opines that the level of poverty in Nigeria generally manifests in lack of social amenities such as drinkable water, electricity, accessible roads and telecommunication. "One cannot exhaust the magnitude of poverty as it bits the citizens of Nigeria." According to Adebayo, the authorities have demonstrated their commitment to alleviating the plight of the citizens through numerous programmes. However, those interventions are yet to make significant impact on the level of poverty in the land. In order to address the needs of the less privileged in the society, Islam devices different means to cater for their basic necessities. Among such means are; *Sadaqah* (voluntary charity), *Wasiyyah* (bequest), *Waqf* (endowment), *Mirath* (inheritance) and *Zakat* (compulsory alms/charity). This paper focuses on the impact of Zakat as a means of reducing poverty and as a tool for curbing insecurity. Lackadaisical attitude of Muslims towards efficient Zakat institution also left many questions unanswered. Efforts were geared towards having Muslims Pilgrim Board at the national level and virtually in all the states in the country. But little or no efforts are being expended on having a robust Zakat institution that can withstand the test of time. Bugage brilliantly drives home the irony of this phenomenon in the following words:

We deemed it fit to have Pilgrim Welfare Boards, even if we cannot run them properly, but for some curious reasons, we never saw the need to have their equivalents in the case of Zakat, which is the third of the five pillars of Islam. (Bugage, 7)

Before Zakat can be properly collected and disbursed to the rightful individuals, there must be proper institution in place to carry out such task as stipulated by the Almighty. The abject poverty many Muslims are subjected to in Nigeria and the security challenges facing the country in general and the Northern parts of the country in particular could be linked to lack of efficient Zakat institution in the country. The paper thereby looks at the manners in which Zakat is collected and disbursed in most parts of the country and offers practical suggestions on how the exercise can be improved upon, thereby creating wealth and minimising the security challenges facing the country to the barest minimum.

### **Methodology**

This paper adopts descriptive method of data analysis from the secondary source of data collection by making use of relevant literature focusing on Yoruba cultural heritage and Islamic etiquettes on funeral rite.

### **Concept of Zakat**

Zakat is an infinitive of the verb "*Zakat*", which literally connotes to grow and to increase. When the word is used while referring to a person, it means to improve or to become a better human being. (Fiqh al-Zakat, 1/xxxix). As such, it could be inferred from the above that Zakat leads to blessing, growth, cleanliness, and betterment. Allah (s.w.t) says in the Glorious Qur'an:

Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily! Your invocations are a source of security for them, and Allah is All-Hearer, All-Knower. (At-Tawbah, 9:103)

While expatiating on the literary meaning of Zakat, al-Qaradawi (2009) maintains that with respect to plants it means to grow and with respect to other things, it means to increase. But since plants grow only if they are dirt-free, therefore, the word "*Zakat*" implies cleanliness and cleansing. If it is used with respect to persons, *Zakat* then means betterment and righteousness (Fiqh al-Zakat, 1/xxxix). Technically, the word *Zakat* refers to the determined share of wealth prescribed by Allah (s.w.t) to be distributed among deserving categories of people. It is also used to mean the action of disbursing this share to the deserving members of the public as stipulated to Allah (s.w.t). Similarly, Zakat connotes the annual compulsory amount giving out from the giver's wealth to the specified beneficiaries under specific conditions. (Islam in Focus, 95).

### Conditions for Zakat

Like any other religious activities, there are certain conditions to be fulfilled before Zakat becomes obligatory on an individual, among them are the following:

1. **Islam:** Being a believer in Islamic monotheism is a precondition for acceptance of any religious ritual. In other words, belief in Allah and His Messenger is a prerequisite for whoever wants to pay Zakat. Allah (s.w.t) says in the Glorious Qur'an:  
The Bedouins say: "We believe." say: "you believe not but you only say, 'we have surrendered, for faith has not yet entered your hearts. But if you obey Allah and His Messenger (s.a.w), He will not decrease anything in reward for your deeds. Verily, Allah is Oft-Forgiving, Most Merciful. (al-Hujuraat, 49:14).

Based on the understanding derived from the above verse, a mere proclamation of belief without submission to the will of the Almighty is a sheer wasting of time and energy. The same applies to religious duties.

2. **Adulthood:** Religious dues are mainly compulsory on a person described in religious term as *Mukallaf* (adult). Though the Prophet (s.a.w) directed parents and guardians to encourage their children and wards to observe religious duties at the age seven and punish them for negligence at the age ten, they would be held responsible for their actions only when they reach the age of puberty. Having said this there are divergent opinions on the payment of Zakat from a minor's wealth. Some are of the opinion that since Zakat is mainly an act of worship minors are not obliged to pay it. In a related development, Abu Hanifah and his disciples maintained that Zakat may be paid from agricultural produce of a minor. On the contrary, Imam al-Shafi' and other scholars who opposed the earlier opinion argued that Zakat is compulsory on minors. Among the evidences advanced by Al-Shafi' was the hadith in which the Prophet (s.a.w) was reported to have said: "Invest the fund of the orphans so they may not be used up by *Zakat*." In the same vein, majority of scholars favoured the second opinion, which maintains Zakat is compulsory on adults as well as children. (Fiqh al-Zakat, 1/42-47).
3. **Possession of *Nisab*:** Before Zakat can be paid from an individual's wealth, the wealth either money, livestock, agricultural produce or mineral resources must reach certain minimum amount or quantity before Zakat is due on it. Similarly, the person paying Zakat must be full owner of the commodity on which Zakat is due. In other words, he must have total control

on the wealth. In this case, if it is jointly owned with others, there must be mutual understanding before Zakat is paid, or each person's share should be given out before an individual can pay Zakat on his personal share. Similarly, an individual paying Zakat must be free from any financial obligation such as debts, wages of works, unsettled bills, etc.

- 4. Time Frame (*hawl*):** The wealth on which Zakat is due should be in possession of the owner for a whole year. *Hawl* means the completion period for a Zakat asset, which is one Islamic or *Hijri* year (1 *Hijri* year = 354.5 days, 1 Solar year = 365.25 days). Zakat is only payable on assets that have been held for at least this period. However, in case of agricultural produce, Zakat is paid on the day of harvest.

#### **Aims and Objectives of Zakat**

Like any other religious duties, Allah (s.w.t) made Zakat compulsory for those who have the means to pay it in order to achieve certain aims and objectives in human society. Zakat arouses fellow feeling, kindness and generosity. It also prevents individuals from the evils of envy, rancour and stinginess. Furthermore, the benefactor is purified from selfishness and greed, while the recipient is cleansed from resentment and envy. Zakat aims at protecting the former from stinginess which can stir up evil reaction from the less privileged in the society. Islam wants the believers to love their neighbours as they love themselves. The love would be incomplete if a neighbour has material wealth that is more than the basic needs of his family but refuses to share what he has with his neighbour. Prophet Muhammad was reported to have said: "None of you is a true believer until he loves for his brother what he loves for his own self." (Related by al-Bukhari and Muslim). That is why Islam mandated the rich to pay the annual dues as a way of parting with a portion of his wealth. Similarly, it is expected of the poor to reciprocate by loving and appreciating the rich who has given up part of his wealth for him. In such a situation, mutual love radiates between both parties and the society at large. The ultimate upshot of this will be security of lives and property. This is so due to the fact that the rich will feel safe and would be able to interact with other members of the public who are not in the same status with him. On the other hand, the less privileged who could have been frustrated as a result of lack and want would not think of attacking or disrupting the business of the rich due to love and affection the generosity of the rich has generated between the two parties. In the long run poverty is reduced while peace and security prevail in the society. Another major objective the Zakat seeks to achieve is prevention of over concentration of wealth in the hands of few while the larger population languish in abject poverty. If Zakat is properly institutionalised and the disbursement is objectively carried out, there is tendency that the gap between the rich and the poor will not continue to widen. On the spiritual aspect, by parting with a portion of his wealth, the rich is spiritually uplifted and accumulates more rewards. His sins are forgiven, calamities are averted and blessings of the Almighty are showered on him.

### Beneficiaries of Zakat

For the purpose of appropriate disbursement, Almighty Allah (s.w.t) categorically explains the recipients of Zakat in the Glorious Qur'an where He says:

As-Sadaqat (Zakat) are only for the Fuqara' (poor), and Al-Masakin (the needy) and those employed to collect (the funds); and for to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah's Cause (i.e. for *Mujahidun* - those fighting in *Jihad*), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allah. And Allah is All-Knower, All-Wise. (al-Tawbah, 9:60).

In the above Qur'anic verse, eight categories of people are mentioned as beneficiaries of Zakat. The breakdown of the beneficiaries is as follows:

1. The poor (*Fuqara'*): Those without any means of livelihood and material possessions. They include those in the state of destitution, which may be as a result of unemployment or disability.
2. The needy (*Masakin*): Those without sufficient means of livelihood to meet their basic necessities. For instance, those who, although may have a job, a house and a car, but whose income is not sufficient to meet their basic needs.
3. The administrators of Zakat (*Amilin 'alyha*): Those appointed to manage and administer Zakat. This category may be sub-divided into the following categories:
  - a. Group of people who go out to the society and determine those who may be categorised as *Fuqara* and *Masakin*.
  - b. Those who go out to collect the Zakat.
  - c. The accountants who calculate the amount due for Zakat.
  - d. The administrator, manager, clerical worker or secretary who puts the files in order.
  - e. Those who handle Zakat distributions.
  - f. The auditor who audits overall Zakat management and administration.
4. The sympathisers (*Muallafatu qulubuhum*): This refers to those who are inclined to become Muslims or have already converted to Islam. However, these people who as a result of their conversion to Islam may be prone to some forms of financial hardship, rejection from their family members and a section of their society. In order to alleviate their plight and make them comfortable in the new faith, Islam makes them bona fide recipients of Zakat.
5. To free slaves (*Riqab*): Zakat can also be used to free slaves or captives. Slaves here may be applied to two categories of people. The first are those under slavery, either as prisoners of war or due to any other circumstances. The second are the ones under contract or under financial obligation to pay their masters. Zakat fund can be used to help them regain their freedom.
6. Those who are in debt (*Gharimin*): Zakat can be used to foot the bills of a person who has borrowed to pay for basic necessities so that he/she can lead a normal life. Zakat can also be distributed to those in financial difficulties e.g. bankruptcy due to job loss and related issues such as medical bills, rent, etc.
7. For the cause of Allah (*Fisabilillah*): Zakat can be used to finance any form of struggle or work embarked upon to seek the pleasure of the Almighty. This includes but not limited to the

following: *Da'wah* work; building and developing society's infrastructure; defending Muslims who are being oppressed; and sponsoring needy students.

8. Stranded travellers (*Ibnu al-Sabil*): Zakat can also be used to help travellers facing difficulties in continuing their journey due to reasons such as loss of provision, breakdown of means of transportation, or as a result of armed robbers' attack.

### **Zakat and Poverty Alleviation**

Zakat is made compulsory by the Almighty as a measure for alleviating poverty and improving the living standard of the poor and the needy (Shariff, 2011). This objective could be realised if Zakat is efficiently managed and channelled towards productive and sustainable development of the society by those entrusted to manage it. In order to substantiate this claim, few examples are mentioned below:

**Circulation of Wealth:** Zakat is a means by which wealth is retained in circulation for the benefit of the entire society. Wealthy members of the society who possess more than their basic needs are obliged to give out a portion of their wealth to the poor and needy. This paves the way for those in need today to be self-reliant in the near future. In the same vein, this mechanism discourages a situation where the rich get richer and the poor get poorer.

**Minimisation of Begging:** If those whose wealth has reached the minimum *nisab* of Zakat duly pay their dues, begging would definitely be reduced to the barest minimum in Muslim societies. In Nigeria, major cities in the country are flooded with beggars and unfortunately majority of them are Muslims (Shittu, 2009). If Zakat is properly managed many destitute who resulted to begging to have basic necessities of life would be taken off the streets.

**Preventive Method against Hoard:** As the Zakat is not levied on the income but rather on the savings and hoarded items, the Zakat payer would rather prefer to invest his wealth and get it increased. As such, agricultural products and other related items could not be hoarded by selfish individuals to create artificial scarcity and thus rake in multiple profits at the expense of other members of society. In the same vein, Abdullah (2011) maintains that Zakat also increases production and stimulates supply due to the fact that it leads to redistribution of income that enhances the demand by putting more real purchasing power in the hands of the poor.

**Special Financial Intervention:** Zakat also serves as intervention and financial aid to those who may not be poor or in need but as a result of a prevailing situation at a particular time or location. They need special financial intervention to bail them out of unforeseen situation. This kind of intervention is applicable to wayfarers and debtors.

### **The Role of Zakat in Combating Insecurity**

According to a popular saying; "Idle hands are the devil's workshop", many analysts and public commentators have traced the insecurity of lives and property bedeviling Nigeria to unemployment and lack of even distribution of wealth. While speaking at the 18th Annual Awards of Thisday Newspaper, the 42nd American President, Bill Clinton observed that poverty fuels the religious violence and insecurity in Nigeria. He also noted that the region in which insecurity is prevalent remains one of the poorest of the whole country (Thisday, 27th Feb., 2013). In the same vein,

Adebayo (2011) also reiterates that Hooliganism, tribal strife and drug peddling are all resultant repercussion of unemployment among the teeming youth who constitute a greater percentage of the nation's population. As early explained above, if Zakat is institutionalised and proceeds collected are properly accounted for and disbursed to the needy, it is believed that many idle youth will be gainfully employed. They would also be saved from the cloak of unscrupulous politicians who recruit them as political thugs to unleash terror on innocent and law abiding members of the public. Similarly, the disadvantaged young people who dropped out of school due to lack of sponsorship could also have the opportunity of going back to school through a scholarship scheme tailored to suit such categories of people, and thus be rescued from being brainwashed and wrongly indoctrinated by half-baked scholars to achieve their own selfish goals. Furthermore, destitute, *yandaba* (area boys) and others in their ilk could also be rehabilitated and be taken off the streets to skill acquisition centres through efficient Zakat management.

### **Zakat Collection During and After the Colonial Periods**

After expatiating on the role Zakat plays in alleviating poverty and curbing insecurity, the rhetoric questions that beg for viable answers are; do wealthy Muslims in Nigeria pay Zakat, if they do, what happens to the proceeds of Zakat? These questions became necessary due to the fact that the impact of Zakat is not felt in our society, and that is why many Muslim youth remain vulnerable to abuse and manipulation by selfish politicians and egocentric scholars. This brings us to examine the manner by which Zakat is generally paid, collected and disbursed in the country during and after the Colonial periods.

Except for few organisations that are springing up in recent times to collect and disburse Zakat, the way and manner by which Zakat is paid, collected and disbursed need restructuring in order for its impact to be felt in our society. According to Usman Bugage, the general method by which Zakat is paid and the attitude of many Muslims to it today may not be unconnected with the way the Colonial Authorities dealt with Zakat and relegated it to the background such that it was made to bear a resemblance to illegal levy imposed by the Emirs and religious leaders. Although there was no precise law interdicting it, adequate measures were however taken to preclude it. Bugage maintains that following the increase in the general tax in 1907, and after several attempts to do away with Zakat, the Colonial Authorities finally announced that payment and collection of Zakat is illegal and some district heads in Sokoto who were accused of its collection were deposed. Though majority of Muslim faithful took it upon themselves that Zakat is a commandment from the Almighty which the British Authorities have no authority to stop, and they continued to pay it secretly. The position of the Colonial Authorities however dealt a severe blow to the payment, collection and popularity of Zakat among the Muslims, which is still felt till today. When the Colonial Authorities succeeded in doing so, Bugage aptly summarises the fate of Zakat in the following words:

The ordinary Muslims continue to take out Zakat from their wealth, amounts or quantities they think fit, when they think fit and distribute it as they think fit (Bugage, 7).

As such, no demand could be made for Zakat, individual or community not prepared to pay could easily report any person making such demand to the British and the person could then be tried for extortion. That was the destiny of Zakat during the Colonial era.

There was no significant improvement in the administration of Zakat in post-colonial era. Although the successive administrations in the country have not outlawed Zakat, and it can be paid publicly unlike the colonial days, the stigma however still remains and its popularity that was dealt with in those days through different measures perhaps contributes to the state of affairs nowadays. People cannot be compelled to pay Zakat and defaulters cannot be punished. Majority of those who deem it fit to pay do so at their own discretion without any recourse to experts' opinions. Some religious commentators are of the opinion that those individual may have been dissuaded from seeking scholars' expertise as a result of the way some scholars exhibit voracity in their interaction with wealthy members of the public. These and other factors have led administration of Zakat 'to whom it may concern' in different parts of the country. As such, those who care to pay Zakat do so at will and distribute it the way they deem fit. For example, a Zakat payer who removed five hundred thousand naira (N500,000.00) as Zakat due in most cases would prefer to distribute this amount to as many people as he could. In the process he may decide to give five hundred or one thousand naira to each recipient. In this case the impact of such Zakat is not felt in the society. On the contrary, the rationale behind Zakat is to empower people and bail them out of poverty such that after few years some of the recipients could be in position to pay Zakat. Had it been that there is a particular credible office where potential Zakat payers can seek practical advice and proper guidance on what to do, such amount of money could be given to few people to start petty trading. Such beneficiaries would be self-reliant and could possibly be employers of labour in the nearest future. As result of improper administration of Zakat the level of destitution and vulnerability are on the increase among the Muslims and the impact of Zakat is not felt the way it should be felt as Bugage rightly observed; "...the number of beggars keep rising and the quality of life keep deteriorating..." (Bugage, 8)

### **Restructuring Zakat Institution in Nigeria**

As a way of restructuring and strengthening Zakat institution in the country, many Muslim organisations have taken up the challenge and are trying their best to sensitise their members and their immediate community on the need to give Zakat the priority it deserves. However, in any human endeavour there is always room for improvement. In order to arrive at a meaningful destination on Zakat administration in the country, Bugage suggests that three main issues must be addressed, namely: First, competence and credibility of our scholars; Second, the courage of our leadership; and third, the enlightenment of the wider Muslim society. In addition to that, Muslim countries that have recorded remarkable feat on Zakat should be consulted for assistance. The above suggestions have been handed down by the Almighty in the Glorious Qur'an and the Prophet (s.a.w) in his traditions. As for seeking expertise from sister nation, Allah (s.w.t) says:

And we sent not before you [O Muhammad] but men to whom we inspired, so ask the people of the reminder [Scriptures] if you do not know. (al-Anbiya', 7).

With regard to competence and credibility of the scholars, as well as the courage on the parts of the leaders, Prophet Muhammad (SAW) was reported to have said in a hadith narrated by Ibn 'Abbas (RA):

If two categories of people are upright the entire mankind will be virtuous, and if they are corrupt, the entire humankind will be

corrupted; religious and political leaders. (Kanz al-'Amal fi Sunan al-Aqwal wa al-Af'al, vol. 10, 191).

Therefore, in order to resuscitate the Zakat institution in the country into what it ought to be, all hands must be on deck. According to religious analysts, if the same importance the country attaches to the Hajj (pilgrimage), the last pillar of Islam is also accorded the Zakat, the third pillar of Islam, the level of destitution could have been reduced to the barest minimum. Similarly, the insurgence that consumes innocent and law abiding lives on daily basis, destroys public and private properties and threatens our peaceful co-existence as a nation could have been aptly kept at bay.

It would be unfair to proclaim that nothing has been done to reposition Zakat institution in the country. Some efforts have been put in place to show the concern of various stakeholders. Among such efforts were; the National Conference on Zakat held in December 1981 in Kano; a special session of *Fatwa* Commission of the Centre of Islamic Legal Studies, Ahmadu Bello University, Zaria which was held in November 1990 in Kano (Bugage, 8). In the same vein, conferences and workshops have been organised to address the burning issue. Undergraduate and postgraduate students in our tertiary institutions have in one way or the other waded into the impasse to rescue the *Ummah* by contributing to the existing literature on the way forward. However, if recommendations and suggestions proffered so far and the ones to be added are not implemented and left to gather dust wherever they are kept without seeing the light of day, achieving a peaceful society where destitution is at lowest ebb, youth restiveness is properly checkmated and insurgence is kept at bay might be a mirage.

As we laboured to have pilgrim board/commission that oversees Hajj activities, the same efforts should be extended to Zakat institution. A well structured body should be established with competent personnel to manage Zakat institution at the national, state and local government levels. This body's terms of reference, inter alia, should be sensitisation of the public on the significance of Zakat, announcement of *Nisab* on zakatable items and above all, equitable disbursement of the proceeds to the deserving members of the public without prejudice. If this is done, it is envisaged that the nation's socio-economy will be strengthened. People will be empowered to meet their basic needs and wealth will be created in the process. In the long run, the impact of Zakat will be felt in the society.

### **Conclusion**

As poverty and insecurity ravage the nooks and crannies of our beloved country, especially the Muslim populated regions, this paper proposes a well managed Zakat institution as a solution to the perennial problems. Significance, conditions, objectives and the role Zakat plays in alleviating poverty and combating insecurity were thoroughly discussed. For the impact of Zakat to be felt in our society, the paper suggests change of attitude on the parts of Muslim leaders, scholars and the general public towards Zakat. Institutionalisation of Zakat in the replica of Hajj Commission was also advocated. For the realisation of a society where poverty is reduced to the barest minimum and insecurity is kept at bay, sincerity and accountability must be imbibed by those saddled with responsibility of overseeing Zakat proceeds.

## Recommendation

1. There is urgent need for the establishment of efficient Zakat institution at the national, state and local government levels.
2. The Nigeria Supreme Council for Islamic Affairs (NSCIA) should establish a Zakat committee that will handle training and retraining of Zakat personnel at all levels. This committee could be also empowered to regulate the activities of Zakat institutions/organisations in the country.
3. Localised Information on Zakat such as Nisab on Zakatable items should be posted and updated online for Nigerian Muslims to access.
4. Meticulous researches should be carried out from time by reputable scholars to unveil *Nisab* on Zakatable items and how Zakat can be paid in from modern financial transactions and instruments.

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