

Assessing The Role of Zakat in Poverty Alleviation in Abuja, Nigeria's Federal Capital

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ABSTRACT

Over the years, there has been great concern over the deplorable rate of poverty in the Muslim countries, with around 40 per cent of their population languishing in abject poverty, and nearly 350 million living on less than US\$1.25 a day. Since concern for the poor and the destitute is the characteristics of Islam, charity particularly Zakat was made obligatory and binding upon all the followers of Islamic religion. Zakat is the third pillar of Islam, aimed at solving the problem of the distribution of wealth among the Muslims as well as a divine injunction, which commands the wealthy among Muslims to annually give out part of their wealth to the poor Muslims. The main objective of this research is therefore, to explore the role of Zakat in alleviating poverty in Abuja, Nigeria's Federal Capital. To achieve this objective, qualitative data was collected through semi-structured interviews and focus group discussions with Zakat payers, Zakat administrators, Islamic religious scholars as well as Zakat recipients. Data was then analyzed using the thematic method of qualitative analysis. The outcome of the fieldwork from the research revealed that the practice of Zakat in Abuja has not contributed to the success in poverty alleviation in Abuja. The research further identified the lack of significant linkage between Zakat payer, Zakat collection and distribution system, Zakat institutions and Islamic religious commitment with the success in poverty alleviation in Abuja, Nigeria. This has been attributed to the absence of government support to the existing voluntary Zakat institutions and legal and regulatory issues, which has led to the noncompliance behavior of the Zakat payer, individualistic payment of Zakat, absence of trust and awareness on the part of Zakat payer, and unsystematic Zakat collection and distribution. The study therefore, recommended the institutionalization of Zakat or providing an enabling environment through appropriate support and legislation of the voluntary Zakat agencies to enable them build trust and confidence of the public, creation of awareness among Zakat payers, Zakat beneficiaries and Zakat administrators. Finally, the study recommended that the Supreme Council for Islamic Affairs (NSCIA) should set up Zakat committee for the training and retraining of Zakat personnel as well as updating the public on Zakat issues. The study has further highlighted a few areas that requires more in-depth research in order to grasp the prospects and challenges of Zakat as a poverty alleviation strategy in Abuja, Nigeria. Future studies should focus on empirically investigating the phenomenon to discover more alternatives for better Zakat management in both Abuja and other parts of Nigeria at large, particularly by experts in Islamic religion/economics, and those who are directly linked to the collection and distribution of Zakat in Abuja and other parts of Nigeria.

Keywords: Poverty, Zakat, Alleviating Poverty, Islamic Affairs, Zakat Institution, Zakat Collection, Zakat Distribution, Zakat Payer.

INTRODUCTION

The rising profile of poverty in Nigeria has over the years assumed a worrisome dimension as empirical studies suggests. According to the World Bank (April 2026) report "Nigeria's Tomorrow Must Start Today: The Case for Early Childhood Development", In 2025, **63% of** Nigerians were living below the poverty line, marking a steady increase from 56% in 2023 and 61% in 2024. This translates to roughly **140 million people** experiencing poverty, highlighting the persistent challenge of low household incomes despite macroeconomic improvements. The issue of poverty has been a problem afflicting human beings right from

time immemorial. Nigeria, for instance, despite its vast oil reserves and abundant human and material resources, poverty among the people is widely spread. Government had over the years employed various poverty alleviation policies and strategies with a view to address this problem of poverty, unemployment and income inequality. However, despite all these efforts, the problem of poverty seems to have persisted.

The World Bank further noted that global shocks, especially the Middle East conflict, contributed to rising living costs through higher energy, food, and transport prices. It said these developments are “adding pressure to inflation and poverty, including via food prices,” worsening the situation for low-income households that spend a large share of their income on basic needs.

Poverty has increased in Nigeria over the years, as is the global trend, and this has contributed greatly to Nigeria’s current security issues. Any society that has most of the population living in deprived conditions is found to have a high rate of all types of social vices. It has been noted that the Boko haram, banditry and militancy issue in Nigeria is all therefore attributable to the poverty and job losses that are currently affecting the nation. With more than 200 million people in Nigeria, which is the most populous country in Africa, over 100 million people are living at an extreme poverty rate of less than \$1 US a day (50 percent). Considering the definition of poverty, based on income calculated at less than USD 1 / day (Oni 2014) as the baseline for poverty, we can state that both the quantitative and qualitative indicators are confirming the increasing incidence and depth of poverty in the country. The World Bank also finds poverty calculation as the basis for poverty.

In the northern part of Nigeria, where there are many farmers who are mainly Muslims (Ahmad and Iqbal, 2005; Watts, 2013), the development challenges, such as extreme poverty, is more pathetic. Abuja, the study area for this research, is in the northern part of Nigeria. The population of Abuja, our study area, in the year 2025 has been estimated at 4,120,000, (Four Million, One Hundred and Twenty Thousand) a 4.76% increase from 2024 and with over 50% Muslims. There is high rate of inequality in Abuja, this inequality hampers poverty reduction and lowers growth, nurtures corruption, increases violence and crime, destroys the feelings of goodwill, and undermines social stability (Ayub, 2013; Chapra, 1979). In Abuja, women, children, elderly people, and disabled people are by far the poorest groups, because the lack of adequate social services makes them vulnerable. Although several rich Nigerians are living in Abuja, being the seat of power of the Nigeria’ Government, the issue of poverty and deprivation remains monumental. Top executive of government such as Ministers’ Legislators, Permanent Secretaries, Chief Executive of agencies of government, in addition to other high-ranking citizens both in the private and public sectors, all reside in Abuja. It is thus pertinent to note that if Zakat has been practiced in its true spirit within the study area, the issue of poverty could have been a thing of the past in Abuja. However, the absence of a proper mechanism to support and institutionalize Zakat collection and distribution in the study area, with no state power to enforce the obligation of Zakat, resulting in poor collection, as only small amount of Zakat due are paid by Muslims through the personal and informal channels. This has resulted in both poor database on Zakat collection and distribution and the inability of the little amount collected to impact positively on poverty alleviation.

All efforts by successive Nigerian governments over the years to address these problems through setting up of various programs and policies on poverty alleviation proved abortive. However, despite all these problems, it is my firm conviction that the institution of Zakat, if practiced and fully implemented in its true spirit, within the study area, then, absolute poverty would be eliminated from the study area. The institution of Zakat has the potential to effectively and efficiently alleviate poverty issues bedeviling majority of Nigerian populace, particularly our study area, Abuja. This is because in the past Zakat has effectively alleviate poverty, as was observed during the reign of righteous Caliphs, and especially of Omar Al Khattab and Omar Bin Abdul Aziz, (Nazri, Abdul Rahman & Umar, 2012).

Zakat is one of the five pillars of Islam as well as compulsory alms giving, which is to be taken from every adult Muslim who hold more than a minimum threshold of assets over a year to be given to the poor and needy. Zakat has been mentioned in the Holy Qur’an, in the following verses revealed in Mecca.

“Successful indeed are the believers who are humble in their prayers, and who shun vain conversation, and who are payers of Zakat”. (23:1-4)

“And woe unto the idolators who give not the Zakat, and who are disbelievers in the Hereafter.” (41:6-7).

Zakat is the prime source of income for the poor and one of the five basic principles of the religious duties enjoined on the Muslims. The Holy Qur'an spoke of Zakat along with daily prayers in 82 verses which rank uppermost among the obligatory duties in Islam. The obligation of Zakat is clearly stressed by Abu Bakar, the first caliph, who intended fighting against those who developed the habit of separating prayer from Zakat immediately after the death of the Prophet. The first caliph thus states:

"By God, I will fight against those who discriminated between prayer and Zakat". (Hadith 1399; Sahih Al-Bukhari).

Zakat is one of the instruments as well as an obligation through which an Islamic economy maintains the desired balance of growth and social injustice. It is mentioned in the Qur'anic verse revealed in Mecca denoting pure charity and alms giving. The Qur'an, also states:

“Those who do not give Zakah, and in the Hereafter they are disbelievers”. (Quran 41:7).

The above verse affirmed to us that pity befalls those who reject truth, that is those who deny their fellow beings the poor dues and or Zakat, they are the people who even deny the existence of the hereafter.

Zakat performs two important functions, purifying the soul of the contributor from the evil of niggardliness and paving the way for healthy growth of the community, the following verse of the Qur'an justifies the above fact.

“The faithful pay Zakat very horribly and whatever they pay with their hearts full of fear (of God)”. (23:4)

Zakat is the right of the poor on the wealth of the rich, the following verse of the Holy Quran confirms this statement:

“And in whose wealth, there is a right acknowledged for the beggar and destitute”. (70:24-25)

Another Qur'anic verse also states:

“And give them out of the wealth which Allah has given you”. (24:33)

This verse informs Mankind to give out the wealth which Allah has given them for the benefit of others, such as the needy and destitute.

Research Objectives

The main objective of this study is to explore the roles of Zakat in alleviating poverty in Abuja, Nigeria. However, the detail objectives are:

1. To identify the role of Zakat payer on the effectiveness of Zakat Institutions and the success in poverty alleviation in Abuja.
2. To investigate the influence of Zakat collection and distribution system on the existence of Zakat Institutions and success in poverty alleviation in Abuja.
3. To examine the significance of the Islamic religious commitment on Zakat compliance and efficient management of Zakat institutions as well as success in poverty alleviation in Abuja.
4. To determine the impact of Zakat institutions on the success in poverty alleviation in Abuja.
5. To identify the challenges in eradicating poverty by Zakat in Abuja.

6. To propose an organizational framework of Zakat implementation which will enhance the role of Zakat institutions in reducing poverty within Abuja, Nigeria.

Research Questions

This research attempts to answer the following research questions:

1. What is the impact of Zakat payer on the existence of Zakat institution in Abuja, Nigeria?
2. What is the impact of Zakat collection on the existence of Zakat institution in Abuja?
3. What is the impact of Zakat distribution on the existence of Zakat institution in Abuja?
4. What is the impact of Islamic religious commitment on the existence of Zakat institution in Abuja?
5. What is the impact of Zakat institution on the success in poverty alleviation in Abuja?
6. What is the impact of Zakat payer on the success in poverty alleviation in Abuja?
7. What is the impact of Zakat collection on the success in poverty alleviation in Abuja?
8. What is the impact of Zakat distribution on the success in poverty alleviation in Abuja?
9. What is the impact of Islamic religious commitment on the success in poverty alleviation in Abuja?
10. What are the challenges in eradicating poverty by Zakat in Abuja?
11. Finally, what form of organizational framework of Zakat implementation will enhance the role of Zakat institutions in reducing poverty within Abuja, Nigeria?

Significance of the Study

Islam specifies different forms of charity that can be used to solve the problem of poverty. These are obligatory and voluntary charity, which are further sub divided into Zakat and Sadaqah. Islam obligated Muslims to pay Zakat, one of the five “pillars” of Islam. It is expected that the money collected can help the poor in their quest for necessities of life .

Consequently, Zakat's potential role in poverty alleviation is highly significant and varied in this investigation. Firstly, one of Zakat's most important objectives is to minimize economic inequality in the community. Any study that explores this should be welcome.

Secondly, Zakat promotes love and understanding between the rich and poor, therefore a study that intends to explore this field capable of promoting love, understanding and cooperation is justified.

Thirdly, since Zakat is so important in Islam and its promotion leads to reward in paradise while its discouragement leads to hell fire, it is very useful and bound duty for Muslim to give a serious study of this activity which can be rewarding and the neglect of which could lead to doom.

Fourthly, Zakat is the best tool to circulate money in an economy, thus a study of this nature is most welcome.

Fifthly, this research will help to highlight all the measures that will lead towards alleviation of poverty within the study area Abuja and other places in Nigeria.

Sixthly, this study will be helping the policy makers to efficiently run the Zakat system which is a safety net for alleviation of poverty in Abuja and other places around the World.

Seventhly, Zakat being an important instrument of fiscal policy; its study will be highly beneficial to a country's economic development, and finally, it is important to identify the recipient of Zakat to avoid misplacement of alms.

Study Gaps

The literatures used in this study are mostly adapted from previous studies. This was used to develop our own model. However, this study observed a gap in the literature using Nigeria as a case study. Nigeria as a country is not operating Islamic law at the federal level; rather, it operates a secular constitution (Olarenwaju, 2014). This is because the country's population is a mixture of both Muslims and Christians and therefore, attempts to use the machinery of government to promote any religious doctrine usually generate controversy (Ostien & Dekker, 2010). Nigeria is currently made up of 36 states. Some of the States in northern part of the country such as Kano, Bauchi, Sokoto, Kebbi, and Zamfara are predominantly Muslims, hence they have set up local state laws to manage the affairs of their Zakat. On the other hand, the south-western part of the country has a mixture of Muslims and Christians, with a large population of educated Islamic elites and scholars; hence, NGOs are present in such areas, and they assist in managing Zakat affairs.

The north central part of Nigeria where Abuja, our study area belongs to, presents a unique case, which constitutes the gap in this study. This part of the country has states that are populated by almost equal proportion of Muslims and Christians. The governments of such states follow the federal law; in other words, they are neither Islamic nor Christian laws. In fact, the laws are secular (Ostien & Dekker, 2010), leaving matters of religion to private discretion. Arising from the above, Abuja our study area hasn't any governmental support for Zakat administration in the area, thus leaving it entirely to the discretion of individuals and the Muslim community and of course some few NGO's that are currently springing up and participating voluntarily in Zakat management. This as we observed, is a unique case that is yet to receive adequate attention in the literature. Filling this gap is important because, many of the researchers does not even attempt to write on Zakat situation in Abuja, probably due to dearth of data and literatures on Zakat practice in Abuja. Hence the inability to carry out research on the potential role which Zakat could play in alleviating poverty situation in Abuja, Nigeria. These are the gaps we intend to address in this research.

Furthermore, most of Zakat literature focuses on Zakat collection and Zakat distribution aspects. In this study, we have however, included more variables apart from the Zakat collection and distribution, such as Zakat payer, Islamic religious commitment and Zakat institutions. This is with a view to examining and exploring all the factors that influence poverty alleviation through Zakat. Finally, most research in Zakat has, to the best of our knowledge, employed a quantitative approach, with little attempt to deepen some of the problems. Our study aims to limit these gaps by examining the issue at stake, which is Zakat's role in reducing poverty in Abuja, Nigeria, in-depth.

LITERATURE REVIEW

Concept of Poverty

Ragner Nurske (1953) in his vicious circle of poverty describes how poverty traps nations and individuals, acting as a circular trap, where countries are poor because they are poor. Poverty itself creates the exact conditions that prevent wealth from growing. The Malthusian theory of population published in 1798 however, postulated that poverty aroused owing to the rapid increase in population and limited resources (both human and natural) to cater for them. The Malthusian theory was however attacked by the club of Rome, who observed that poverty is the result of maldistribution between Developing Countries (DCs) and the Less Developed Countries (LDCs).

The socialist on the other hand, blamed the capitalist as the conscious creators of the social evil of poverty. This is because the capitalist being the owners of the factors of production employed the laborer to man their industries and thereafter rewarded with labour wage which is by far below the value of the products produced. This wage hardly meets the basic requirement of labour, making them to leave hand to mouth and, hence

pauperizing them. Max Weber (cited in Adams & Sydie 2001) observed that an individual's class situation depends on his market situation, on the amount of power he has to influence.

In the Islamic perspective, Al-Gazaali in his book *Kitab al Faqr wa'l-zuhd* XXXIV, argues that not to possess what is necessary to remove want is poverty. More explicitly, poverty means such pressing want that make satisfaction of want impossible. Al-Gazzali therefore divided poverty into two, real poverty, which is not having what is necessary and poverty due to greed and lack of contentment, which is not poverty of wealth but that of the mind. Implicit in the foregoing analysis, is that material poverty per se should not be the only focus, but also that of piety of the mind. To Al-Ghazali, 'the greatest danger is that of wealth', what is even more dangerous is not wealth itself but the love of it. The love of wealth seems dangerous due to the fact that wealth cannot satisfy anybody, and nobody is safe even after possessing a lot of wealth and or riches.

Concept of Zakat

Several studies have been conducted on Zakat, both theoretically and empirically, many of these studies harped on the importance of efficient collection and distribution of Zakat to ensure a fair and sustainable redistribution of wealth. Some experts have highlighted the potential of Zakat to alleviate poverty in the society and established a positive effect and significant link between both Zakat institution and poverty alleviation in Muslim societies. They also observed that Zakat potentials are yet to be fully tapped in Muslim countries, especially in Nigeria with Muslim population of over 90 million. Some of the analysis provided evidence that Zakat has contributed positively to reducing the incidence, depth and severity of poverty as well as the average time taken to escape poverty. Other findings still indicates that in comparison to the model of other programs, the program for poverty alleviation based on Zakat is more successful in all its characteristics. Some of the findings, however, show that Zakat and her institution are not substantially linked to effective poverty alleviation among poor Muslims, particularly in some states of Nigeria. However, recommendations are made for the establishment in the States of the Zakat's standard institution to help the poor Muslims reduce poverty. Several other studies have still argued on the viability of using Zakat as a poverty eradication tool. Hoque et al., (2015) reported that Zakat has been successful in removing people from poverty in Chittagong, Bangladesh. While some of the studies support this out rightly, citing examples from history and contemporary times (Ahmed, 2004; AlTayib, 2003; Farooq, 2008; Muhammad, 1988), others are of the view that for Zakat to achieve that aim, certain conditions must be met (Ahmed, 2008; Faridi, 1983; Shirazi, 2014).

Perhaps the greatest challenge facing Zakat institutions as highlighted in many of this research, is to modernize and institutionalize the traditional Zakat system. The vast majority of literature comments on the inefficiencies of Zakat administration in various countries, including inefficient collection and distribution (Basir et al., 2017; Bilo and Machado, 2020; Kjellgren et al., 2014), lack of transparency (Ali and Hatta, 2014; Bilo and Machado, 2020; Kjellgren et al., 2014), absence of sophisticated IT infrastructure (Kjellgren et al., 2014; Muneeza, 2017), mismanagement (Ali and Hatta, 2014), lack of adequate managerial and administrative knowledge (Ahmad, 2019; Muneeza, 2017) and poor documentation (Abdel Mohsin, 2020), among other issues.

Gaps Capitalized in the Study

- a. Firstly, the researcher capitalized on the fact that most studies in Zakat discourse are conducted in a functional Zakat setting, however, in the north central part of Nigeria where Abuja, our study area belongs to, there is not functional Zakat setting, hence, absence of data in Zakat. The researcher, therefore, has to conduct a lot of investigations in order to obtain necessary information to conclude the study, this presents a unique case, which constitutes the gap in this study.
- b. Secondly, most of the Zakat literatures focuses on Zakat collection and Zakat distribution aspects. In this study, the researcher, included more variables apart from the Zakat collection and distribution, such as Zakat payer, Islamic religious commitment and Zakat institutions. Thus, this is one of the gaps capitalized in this study, which is a new contribution to the body of knowledge, which future studies can adopt in better understanding the phenomena of Zakat role in poverty. Moreover, it is believed that fundamental change in individual's attitude is basically related to the level of religiosity. There is also

an assumption saying that the poor are not only poor in terms of income but also poor of mind and in the religious aspect. Do these poor people have low level of religiosity, faith to Allah (SWT) or morals? Have the zakat institutions educated the poor and the needy in terms of giving religious or any educational programmes to overcome the problems of poverty? This study will examine this issue of religiosity of Zakat recipients as the basic factor of policy achievement, including policy to eradicate poverty and it should be given serious consideration by policy makers, especially the Zakat institution.

- c. Furthermore, this study has also contributed to the literature on Zakat institution, particularly as it relates to the Nigerian society and economy, with reference to Abuja, Nigeria's Federal Capital. Most of the studies on Zakat institutions in Nigeria are mostly quantitative and historical. Therefore, this study has enriched the literature on Zakat and poverty discourse in Muslim academic by bringing in the Nigerian peculiarity and dimension of the subject matter in-depth, and further examining the issue at stake, which is Zakat's role in reducing poverty in Abuja, Nigeria.

Theoretical Framework

According to Eisenhart (1991), a theoretical framework is "a structure that guides research by relying on a formal theory constructed by using an established, coherent explanation of certain phenomena and relationships". Friedman M. (1971) also states, "Every empirical study rests on a theoretical Framework, on a set of tentative hypotheses that the evidence is designed to test or to adumbrate." The theoretical framework therefore includes the selected theories that bind your thinking to how you understand and plan to investigate your subject, as well as those concepts and definitions that are relevant to your subject. This research's theoretical framework is therefore built on a synthesis of the theories of Obligation and Solidarity by Qardawi (2000), Vicegerency (See Q57:7), Unity, Brotherhood (See Q21:92 & 49:10), Adala (Justice), Islamic historic approach and Structural functionalism theory, which are used as underpinning theories of the current study. These are explained further below.

a) Qardawi's Theory of Obligation

This theory is based on the fundamental principle that God makes Zakat mandatory in the same way that He obligates Muslims to perform the five daily prayers of Hajj in Ramadan and fasting in the Holy Month. God, our creator is the ultimate owner of all wealth, i.e., everything in Heaven, everything on earth, everything in the midst of each other, and everything under the earth (Qur'an 20:6). Islam forces the rich to care for the poor in every community. In a Hadeeth Qudsi, Allah says, I did not deny the poor because My treasure was not able to afford it. But I've made what could be enough for them on the possessions of the rich. I chose to examine the wealthy and how they comply with what I have levied on the wealth of the poor. (Ali Al-Muttaq, cited in Siddiqi, 1988). As such, Allah (SWT) who is the Sole Creator of man has the right to instruct His servants to perform any obligation in thankfulness to Him (Q2:43). Thus, those who are rich have been commanded to give Zakat as a way of appreciating the bounty of richness, which is not their making (See Q23:115, 51:56 & 75:36). Therefore, when the rich transfer a prescribed portion of their wealth to the poor, they are simply showing gratitude for this bounty and on the other hand, it is a form of compensation to the poor to assist them to live a reasonable life. Also, it is meant to enhance their socio-economic and religious welfare, which are germane to a meaningful and prosperous life. It is evident from both the Qur'an, Hadith of the Prophet (PBUH) and the writing of Islamic scholars that Islam obligates the feeding, clothing and general maintenance of the poor on the rich, this is to relieve the poor from abject poverty.

b) Theory of Vicegerency (Khalifah)

In Islam, true or absolute possession of all is Allah's, and man is only given such possessions as a trustee. In other words, all that is meant to be the property of the human person and to whom he truly belongs should be attributed to God, considered to be His own, who is the true creator, who for a limited period has given man control over them in a limited fashion. In Chapter 20, verse 6, the Holy Quran states that all things in and between Heaven and Earth and all things under the earth belong to the Almighty God.

The Quran also states:

"It is He who has appointed you vicegerent on the earth and exalted some of you in rank above others, so that He may test you by means of what he has given you." (Surah al-An' am, 6:165)

Another verse of the Qur'an states:

"To Him belongs the dominion of the heavens and the earth and all affairs are referred back to God" (57:5)

This verse also refers to God's complete authority over the whole of the universe. Similarly, every affair, whether it comes out from darkness into light and or hides itself from light into darkness must all and finally go back to God (The Almighty). There are many other verses in the Quran specifying this principle.

The Quran also sees humankind as vicegerent on earth carrying out God's will and pleasure. The Quran thus states:

"Behold, thy Lord said to the angels: "I will create A vicegerent on Earth. They said: "wilt Thou place therein one who will make Mischief therein and shed blood? Whilst we do celebrate Thy praises and glorify Thy Holy (name): He said: I know what ye know not" (2:30)

God hath entrusted many things to humankind, while some people have been entrusted with property and goods, others with plans, confidence, secrets and still others have been entrusted with knowledge, talents and opportunities, and all are expected to be used by the beneficiaries for their fellow beings. Man may, however, decide to betray this trust reposed on him by the Almighty Allah because of the free will granted to all mankind. This betrayal of trust may be through misusing property or abusing the confidence, knowledge or talents reposed on man by God, occasions for unscrupulously respecting the trust and confidence of our fellow men occur every day in our life, and few of us can claim perfection in this respect.

The following verse of the Holy Quran justifies the above fact.

"O ye that believe! Betray not the trust of God and thy apostle, nor misappropriate knowingly things entrusted to you" (8:27)

This verse of the Holy Quran shows that Man exercises control over his wealth merely as representative or trustee of Allah. He exercises control over his wealth merely in his capacity as a trustee and not by his absolute right or ownership. He uses it and gives it to others not out of his, but Allah's wealth, as a trustee and not as an owner. In short, Islam regards mankind as a mere trustee of Allah and only charged with these resources for expending in the way Allah.

From the foregoing, it has been made clear that Man is an agent of God on earth and is expected to act as such with respect to the property entrusted to him by God. As a trustee, man must spend what he has been graciously given by God for purposes such as Zakat. Giving out of Zakat should not be difficult because one is returning part of the property to its owner in the form of Zakat. Therefore, Allah has commanded for charity, Zakat, etc, and Man is expected to act accordingly. If mankind has acted in line with Allah's injunctions regarding Zakat and other charities, the issue of poverty could have been a thing of the past in all societies. The concept of vicegerency sets the ground for the obligations of Zakat to be discussed later.

C) Qardawi's Theory of Solidarity

Al-Qardawi (2000) in his celebrated work on Fiqh Az-Zakah espoused this theory. The theory described human beings as social creatures (i.e. homo sociologicus) and that in the process of becoming an important personality in life or acquiring ones' wealth, society and environment play a crucial role. In this respect, the people living together should benefit from the wealth acquired by their colleagues. Similarly, Ibn Khaldun cited in Dasuki (2011) states that the principle of solidarity suggests a Group-Based Model (GBM), which makes individuals responsible for collective interests and makes them subservient to the general will and interest of the people.

Furthermore, this principle is in harmony with Islamic brotherhood (Al-Ukhwah– 49:10) as well as the principle of cooperation (Ta'awun – Q5:2). It is important to note that the above theory establishes that society contributes to the wealth of the rich and thus, by way of appreciation, the society should be compensated through transfer of certain portions of the wealth for the benefit of the society and by extension the less endowed. This position is consistent with the principle of compensation in welfare economics. Essentially, this is what Zakat system does in society with the prescribed 2.5% of the zakat able cash of the endowed ones in Muslim societies. Hence, the rich and the poor shall become mutual gainers of the institution of Zakat, in terms of welfare improvement and economic prosperity. Through this circular flow of wealth therefore, the society is saved from socio-economic and political crises like hatred, begging, prostitution, poverty, and unemployment, among others.

d) The Tawhidic (Unity) Paradigm Theory

In the tawhidic paradigm framework or what is referred to as the Islamic monotheism, the thinking has to do with linking the two dimensions of life, i.e. the worldly (al Dunya) and the Hereafter (al Akhirah) in the context of organizational policy making, activating business processes, deciding actions, and creating decisions (Rahman, 1995; Hamid, 1999). Islam encourages man to ensure that all his activities revolve around the belief in Allah. Tawhid (Unity) is the foundation of the Islamic faith. It means to maintain the unity of Allah (SWT) in all actions of individuals. Everything in this World was God's creation for a purpose. The concept of unity among Muslims is very significant. It is the duty of all Muslim to completely submerge themselves against the commandment of the Almighty Allah. The Holy Qur'an mentioned:

“ And hold fast, all of you together, to the Rope of Allah (i.e. Qur'an), and be not divided against yourselves” (3:103).

The idea of Tawhid is for a Muslim to totally submit himself to Allah's pleasures while living on earth as Allah's vicegerent (khalifah). According to Ismail and Sarif (2011) who wrote on the role of Tawhidic Paradigm in the transformation of management system. He identified three general main components; firstly, believing in Almighty Allah (Tawhidic); secondly, recognizing the roles of man as servant of Allah; and thirdly, analyzing core values of a man as Muslim and vicegerent of Allah. The institution of Tawhid is demonstrated in "Kalimat Al shahadah" referring to the requirement for total submission to Almighty Allah, who is the Creator and Sustainer. By believing in the Almighty Allah, man assumes the role of being a vicegerent on earth. Allah (SWT) has provided mankind with physical and spiritual resources to control; this control is limited as he is guided by a set of principles set by Allah the Almighty through sharia. He is charged to obey these principles and is subject to God's wrath and punishment for transgressing any of the said principles. Thus, man's power is not absolute. Furthermore, Man in Islam is created to be beneficial to self and others to reinforce peace and mutual help to each other, to avoid the problem of abject poverty. The Prophet (PBUH) said, “ Most liked by Allah is the one who is most beneficial to the people generally”. Figure 2 below illustrates the integrative role of Tawhid in performing worship and human life.

e) Theory of Brotherhood

The Zakat theory of brotherhood points to the shared origin of human beings (Quran 4:1). Therefore, one extends the hand of hospitality to his brother by giving out Zakat. They are all Adam's children, as the Qur'an says (36:60). As parents, they should support themselves. There must therefore be a hand of fellowship among them.

The theory of solidarity is based on mutual support in the form of people and resources (Zakat). In one way or the other, society helps to make every individual wealth and earn revenue (Quran 4:5, 29, 5:35). The society is therefore entitled to a portion of the wealth generated by people in society in order to help the vulnerable and provide public services. Islam thus helps people to contribute positively to the well-being of fellow Muslims and the Zakat community.

Apart from the Five Articles of Faith, there is hardly any concept which the Prophet Muhammad (PBUH) emphasized more than the concept of Brotherhood and Solidarity. Prophet Muhammad (PBUH) elaborated the

principles lay down in the Qur'an by highlighting exactly what this concept means. By emphasizing this principle and laying down the requirements of this brotherhood, such as, mutual support, co-operation and help, the Prophet explicitly highlighted that this brotherhood entails helping others if they are in need. This mutual help or brotherhood is made a condition of faith.

Theoretical Model

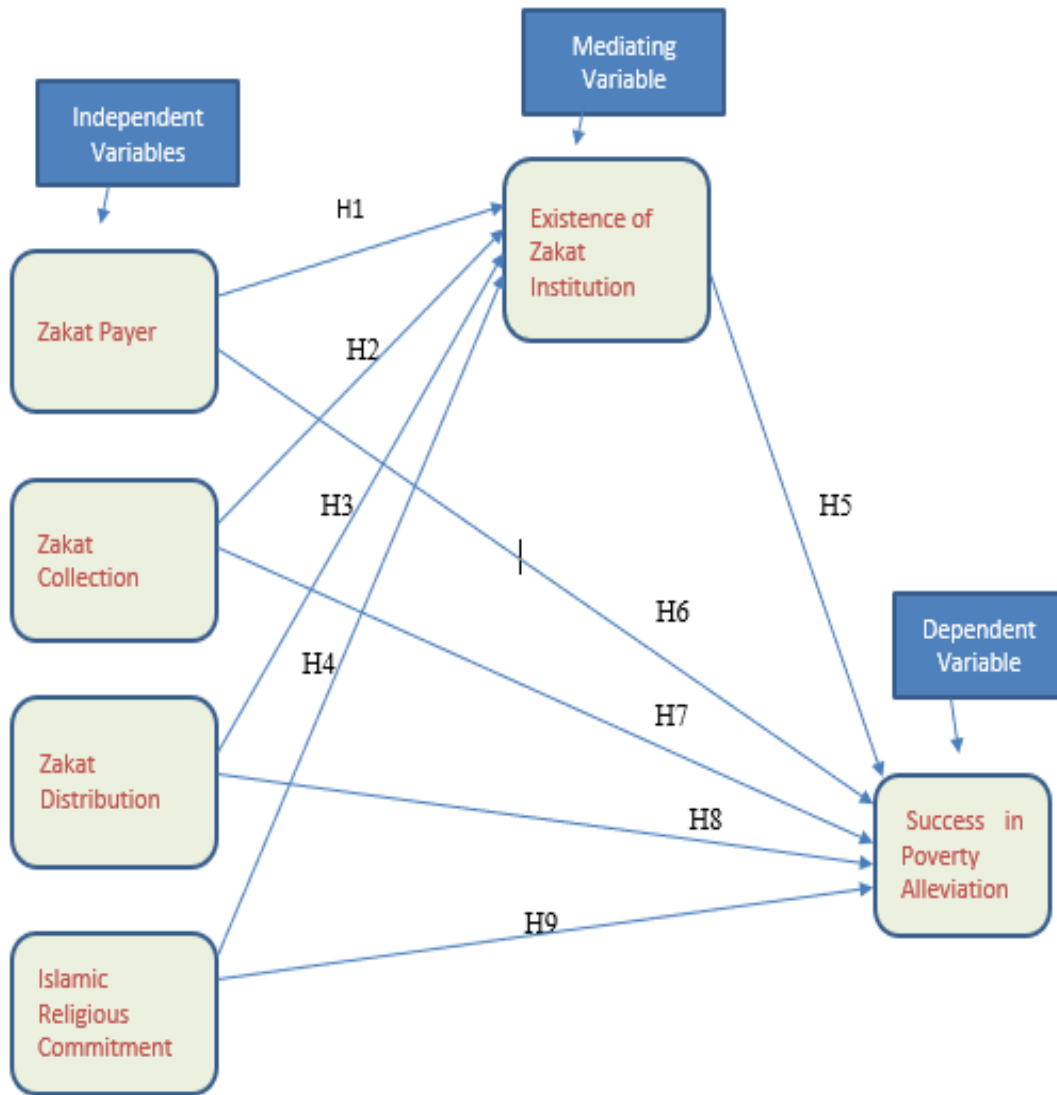


Figure 2.1 Theoretical Model

All the theories presented earlier, are summarized in a schema in figure 2.1 above, showing the linkages between Zakat payer, represented as a vicegerent of God on earth and who has been bestowed with properties merely as a trustee. As a trustee, man must spend what he has been graciously given by God for purposes such as Zakat. Giving out of Zakat should not be difficult because one is returning part of the property to its owner in the form of Zakat. The Qur'an states, **"It is He who has appointed you vicegerent on the earth and exalted some of you in rank above others, so that He may test you by means of what he has given you."** (Surah al-An'am, 6:165). Furthermore, the theory of obligation represented in the model by Zakat collection, underscores the fact that Zakat is an obligatory act of worship like Salat, Sawm, and Hajj, among others. As such, Allah (SWT) who is the Sole Creator of man has instructed His servants to perform certain obligations in thankfulness to Him (See Q2:43, 23:115, 51:56 & 75:36). Thus, the rich among us have been commanded to offer Zakat as a way of appreciating the bounty of their richness, which is not their making.

On the other hand, the theory of brotherhood and solidarity are represented in the framework by Zakat distribution, affirming the strict compliance to the disbursement of Zakat to 8 asnafs. The theory of solidarity is in harmony with the principle of brotherhood, which makes individuals responsible for collective interests and makes them subservient to the general will and interest of the people. A simple example of the importance of social responsibility in Islam is the word brotherhood (ukhuwwah) in Islamic societies. The Prophet Mohammad (PBUH) said that Muslims must take care of others in society. "the Muslims in their mercy towards each other are like a body, if single part of it complains the other parts would be affected" (Al-Bukhari & Muslim). Therefore, by giving out Zakat to the 8 asnafs, Zakat payer is only extending the hand of generosity to his brothers. They are all children of Adam as stated in the Qur'an (36:60). As brothers, you should help yourself. The philosophy of Solidarity depends on prosperity and people's mutual support. Similarly, the theory of the Tawhidic paradigm is based in the model of Islamic religious commitment; tawhid is a person's total submission to the pleasures of Allah while living as the vicegerent of Allah on earth. It should be observed that in Islam, individuals' and organizations' rights and obligations towards others are defined clearly by religion and are neither subject to change nor to personal opinions by secular law). Muslims cannot (in good faith) divide up their conduct into religious and lay aspects and the Shariah, based on the Qur'an and the Sunna, always bind their practice. Therefore, to submit to Allah includes fairly recognizing other people's rights and their participation in society (Maali, Casson & Napier, 2006).

Therefore, the structural model has been analyzed above to test the impact or effect of the exogenous variables on the endogenous variable (Hair et al., 2017). In this respect, the conceptual model was developed to show the relationship between the variables used in this research, which postulates that Success in Poverty Alleviation is influenced by Zakat payer, Zakat collection, Zakat distribution and Islamic religious commitment with the existence Zakat institution standing at the center to mediate between the dependent and independent variables. Generally, according to Baron & Kenny, moderating variable give impact to the direction or strength of the relationship between a predictor or an independent variable and a dependent variable. This means, a moderating variable can either deter or strengthen the relationship between the independent and dependent variable. In the conceptual model presented below, all the independent variables are standing on the left, the mediating variable, Zakat collection and distribution mechanism is on the middle, and this modifies the relationship between dependent and independent variables, while the dependent variable, success in poverty alleviation is on the right.

Review of Historical Development of Studies in Zakat and Poverty Alleviation

Ibrahim, Moses, Jesus, and other prophets, the virtue of the obligatory contribution of wealth was proclaimed and instructed Zakat is a follow - up to the celestial instructions that are followed since time immemorial according to numerous writers. Thousands of years before the birth of Islam through His Messengers by God. This assertion is full of evidence in the Qur'an. Qur'an 2:73, 2:83, 19:31, etc, testifies clearly that earlier prophets had been instructed to pray and pay Zakat, long before the birth Prophet Muhammad (PBUH). It was reported that during the era of Homeric age (700 BC), the Greece culture recognizes the important place of charity as an important element in the society. Israelites in Exodus, Leviticus and Deuteronomy (Old Testament), the religious book for the Jesus, are required to contribute at least one tenth of the crops of land and herds of cattle to charity (Leviticus: 30-32). Additionally, those who are 20 years old are required to pay an offering of a half-a-shekal (i.e. mitqal) to the lord (Exodus). On the other hand, Jesus in his sermon and teachings tried to enforce the act of charity giving, though this was limited to moral instruction and advice.

The historical development of Zakat in the Islamic classical period may be classified into the following phases: Zakat system during the Prophet's life, Zakat system during the (four Khalifa's), Zakat system after the four khalifahs, i.e. in the Ummiyad and Abbaside dynasty, and Zakat system in the present world.

We therefore present below a review of historical development of Zakat System during the Prophet's time, during the four rightly guided Khalifa's and after the Khalifa's time. This is with a view to examining the various changes and developments which the management of Zakat undergo during the Islamic Classical period.

A. Zakat System during the Prophet's time

Prophet Muhammad (PBUH) during his time, encouraged his fellow Muslim brothers to pay Zakat and charity as much as they could to the needy Muslims. The Prophet at the early time of Islam, set the example by exhausting the vast wealth inherited from his late wife Khadija. This he did by giving all the wealth to charity. Inspired by the spirit of the Religion of Islam and the good example of the Prophet (PBUH), other Muslims like Abubakar Sidq and Uthman Bin Affan followed suit.

The prophet Muhammad (PBUH) appointed Zakat amils who were assigned the responsibility of assessing the Zakat, collecting it, as well as identifying beneficiaries and their needs, the physical disbursement of proceeds of Zakat and reporting back all their activities to the Prophet. The Prophet directed Zakat officials to collect and distribute all Zakat and report back to him with only that not disburse. In Al-Tirmidhi (Vol.1), it is reported that the Prophet assigned workers for keeping and grazing livestock received as Zakat. Therefore, during Prophet Muhammad's time, Zakat fund was distributed directly both in cash and in kind to its beneficiaries. A separate account was thus kept from Zakat.

Furthermore, the Prophet spent a major proportion of Zakat revenue on Jihad and defense and the propagation and strengthening of the religion of Islam. Substantial amount was also spent on the poor and needy, destitute and orphan, while some amount was spent on the non-Muslims with a view to winning their hearts to Islam. It must therefore, be noted that, during Prophet Muhammad's (PBUH) age, the whole Zakat Management System was very easy in terms of organization, management, and modern principles focused on transforming Mustahik into Muzaki. (Fadni, 2008; Hudyati and Tohirin, 2010). During Prophet Mohammed (PBUH) period, an efficient Zakat administration system has been successfully enforced.

There is no evidence as to the amount of Zakat collected by the Prophet (PBUH) during his ten years in Medina. However, considering the extent of poverty in the period and the smallness of the rates of Zakat, it was presumed to be small, as it was collected annually. All the same, it must have contributed in some way in minimizing the problems under review. As for the enthusiasm of the Zakat payers to pay, there is ample evidence to support that on several occasions, payers of Zakat willingly gave better animals as Zakat while the collectors rejected them. It was reported that in a particular instance, the matter had to be referred to the Prophet (PBUH) when the payer insisted.

It should also be noted that during the Prophet's time Zakat was strictly (except under compelling circumstances) distributed in the locality where it was collected. This enables Zakat to concentrate in a locality for its poor population, avoiding a situation where funds are collected from the rural areas and develop those in the urban areas. The Prophet (PBUH) strictly refused to offer Zakat share to those who did not deserve it, and these includes his close relatives. An instance, is where the Prophet's grandson (either Hassan or Hussain) according to a narrator, took a date of Zakat. The Prophet held and asked him to pour it out as the family of Prophet Muhammad are not entitle to a share in the Zakat proceeds.

B Zakat System during the Four Khalifa's

i. Era of Abubakar Sidq

Abu Bakr Siddiq's first speech after he was selected caliph following the death of the Holy Prophet (PBUH), perhaps summarizes his views on social security. The speech indicated his dogged insistence to stand for the right of the poor against the rich.

The speech reads, as follows: "The weak among you shall be strong in my eyes until, if Allah will, I have redressed injustice against him. The strong among you will be weak in my eyes until, Allah willing, I enforce justice upon him (Ibn Hashim, Sirah, Vol.3). In line with his words, one of the first assignment which Abu Bakr set for himself was to reassert the right of the poor by resolving to fight those who abstain from the payment of Zakat and those who refused to pay Zakat to the state, even though they had collected and distributed it within their tribe (Sahih Bukhari, Vol.2).

Prophet Muhammad (PBUH) has designed the rules & management system for Zakat. The first Caliph Abu Bakar As-Siddiq held most of these rules and management systems designed by the Prophet (PBUH). Abu Bakar spent part of the Zakat proceeds on defense and jihad. The surplus is also allocated to the Medina tenants.

During this time, though, Zakat management faced several challenges, for example some people refused to pay Zakat. The Arab Badawi tribe assumed that Zakat was no longer compulsory after Mohammed (PBUH) had died since it considered paying the Zakat to be burdensome (Faisal, 2011). The significance of Zakat payment was clearly highlighted by Abu Bakar, in Volume 2, Book 24, No. 483: Narrated Abu Huraira: Abu Bakr, the second Caliph was reported to have said, "If they withhold giving Zakat even a little rein of a camel or a small baby sheep (that is due on them), I will fight them for it. Zakat is the obligation on properties. By God, I will fight whoever discriminates between prayers and Zakat". (Hadith – Sahih Bukhari).

ii. Era of Umar al-Khattab

Umar's first declaration after his nomination to succeed Caliph Abu Bakr goes thus: "In my view there are three things to be done with respect to the public money. It should be collected with due right, it should be given to whom it is due, and it should be denied improper use. (Sahih Bukhari, Vol. 4)

Following the growing conquests, which included Syria, Palestine, Egypt, Iraq, Persia and part of the Byzantine Empire, there was rapid influx of funds into the central administration's purse, and it was becoming increasingly unadvisable to continue disbursing money as they come. Consequently, when Abu Hurairah brought him 500,000 dirhams in the year 16 A. H. from Bahrain or according to another version, from Iraq, Umar consulted the Shurah about whether the money should be distributed immediately or to be kept as regular income for the society. Some of the companions such as Ali were in favor of immediate distribution but, ultimately, the advice of Walid B. Hisham bn Mungirah that Umar should adopt the practice of the king of Syria who entered people's names in a register for the purpose of pensions, was adopted. Thus, began the first regular Baitul Mal. The idea of Baitul Mal and Diwan grew together. The latter being the register of pensioners and the former the treasury house.

Thus Umar-Khattab, the second caliph introduced a comprehensive system of record keeping. He introduced two measures in the management of Zakat proceeds. These are, maintaining a record of recipients with yearly allowances determined and distributed on regular basis. Similarly, with the substantial increment of state revenue during this period, department of subsidies was created to organize the distribution of subsidies and transfers out of the budgetary surplus on a regular basis.

Furthermore, Umar was credited to the introduction of the concept of distributing Zakat to its recipients until they become rich. This is to transform the lives of the poor people who received Zakat into somebody who could afford Zakat (Qaradawi, 2010).

Following all his efforts as highlighted above, the problem of poverty was well addressed to the extent that it was difficult to find eligible Zakat recipients during this period (Farooq, 2008; Atai and Ahmad, 2010).

iii. Era of Uthman bn Affan

During the period of Uthman Ibn Affan, Management of the Zakat funds was said to be like what obtain in the previous periods, of course with some few exceptions. Wealth abundance become more visible in the hands of the people and in the treasury of the government. Caliph Usman was both pious, virtuous, devoted and spent liberally in the service of Islam.

A major policy which Uthman instituted which has far reaching implications is that of allowing people to pay the state only Zakat from their apparent properties i.e. animals, agricultural produce, and trade items, while they were allowed to distribute the Zakat for their non-apparent properties, namely gold and silver. Whatever prompted Uthman to do that is not specifically mentioned by him. But it was argued that it was because the job of collecting from non-apparent property was becoming more cumbersome and unpracticable. Some others

however argued that the tax collectors were becoming more oppressive. Anyway, this policy seems to be useful in situations where identification of non-apparent wealth is difficult and that may be why it is still used in many countries including those countries where the government is involved in Zakat collection. There is, however, a strong feeling that leaving such Zakat to the sweet will of the payers may constitute problems in some contemporary societies.

Likewise, during that period, Zakat payers were entitled to administer immaterial Zakat funds directly to beneficiaries, while tangible Zakat must be paid to Amil as a government appointee.

Furthermore, Uthman introduced the distribution of foods in the mosque for the poor and needy, used the Zakat funds to buy prisoners for the digging of the graves (Ahmad 1988) and raised the pension of the people.

iv. Era of Ali bn. Abu Talib

Caliph Ali Bin Abi Talib followed the idea of both Prophet Muhammad (PBUH) and Abu Bakar. Caliph Ali's focus was to monitor the activities of the amils who were given the task of collecting Zakat. This was to ensure that there was no coercion to the property owners and to guarantee their welfare (Wahairi, 1991). According to Al Qardawi (1973), during the period of Ali Ibn Abi Talib, Zakat was used mainly for the welfare of the deserving recipients.

Overall, five things seem to have guided Caliph Ali in his rule. First, meticulous use of Baitul Mal funds, second, immediate disbursement of funds, third, disbursement at source, fourth, equality in disbursement and fifth, dynamism in tax policy.

As mentioned earlier, Caliph Ali did not favor the idea of Baitul Mal, therefore he adopted the policy of immediate disbursement of Zakat funds as soon as they are collected. Caliph Ali ensured that all the Zakat funds in the Baitul Mal in Madinah, Basra and Kufa were distributed immediately he assumed office. He was even reported to have wished to distribute the lands of sawad but refrained because of fear of legal dispute. On equal disbursement, Ali also differed with Umar and Uthman. His opinion was for equal distribution as was done by the Prophet Muhammad (PBUH) and Caliph Abu Bakr.

Whatever may have been the results of Ali's twin policies of immediate distribution and equal distribution is not clear in the literature. One can only hazard the guesses that pumping too much money in the economy may have caused some inflationary problems even though this may have been camouflaged by the war situation.

C Zakat System after the Four Khalifa's

i. Era of Umar bn Abdul Aziz

Khalif Umar Abdul Aziz was reported to be a pious and just Khalifa. He followed the practices of Umar Ibn Al Khattab (the second Khalifa of Islam). The property of Umar Ibn Abdul-Azeez was transferred to the public treasury for distribution to the poor and needy. During the period of Caliph Umar ibn Abdul-Azeez, Zakat proceed was effectively distributed to the extent that there was difficulty in finding people to give Zakat proceeds to.

To achieve the objective of establishing the kind of society, where the right of the poor is protected, Umar was said to have set up series of benefits, for the poor and needy. He also appointed and paid salaries to instructors who teaches people in the villages. He further provides salary and allowances to all categories of people who provide one form of service or another to the public. He even distributed bread and curry to prisoners. He gave allowances for pilgrimage to Makkah, advance pensions for decrepit and weak people and fixed pensions for new converts. He enlarged the existing lists of recipients and placed new names on the list of 40-dirham allowance.

He was also reported to have exempted the local population from the obligation of entertaining Muslim guests by providing government guest houses to take care of that. Indeed, he was said to have appointed a man to

declare every day in public places. “Is there any poor? Is there any debtor? Is there anyone who want to be married? Is there any orphan? I shall make rich every one of them who seek. He did not leave this policy only in the center. He extended it through the breadth and width of his caliphate. He wrote to his Governors “. And whoever you deem too old or too frail to make a living, or whoever for any reason is poor, allocate the money to each of them to relieve their financial distress.

ii. After the Era of Khalif Umar Abdul Aziz

After the period of Khalif Umar Abdul-Azeez, there was rise of the four schools of jurisprudence, that is, Maliki, Shafi’i, Hanbali and Hanafi schools of thought. During this period, Islamic government was responsible for the management of Zakat with a separate account called Baitul Mal. Similarly, there was no voluntary Zakat organizations to collect Zakat during this period.

D Current Zakat System in the Muslim Societies

Within the present Muslim societies, Zakat practice and structure are regulated by the four main think tanks, each with its own viewpoint on Zakat practice and policy. The Hanbalite School argued, for example, that all Zakat delivery and assessment processes should be left to individual decision - making. In addition, the Hanafi and Shafi Schools assumed that those with invisible objects are the only Zakat to be decided at the individual level. Moreover, it is also the responsibility of the government to ensure that the individual pays the Zakat (Kahf, 1993, p. 21). The Muslim governments have several different approaches to Zakat strategy, partly based on the advocacy of the diverse thought-schools outlined above. For example, in Pakistan, the majority of Muslims are Hanafi. The government uses the principles of Hanafi regarding the policy of Zakat in Pakistan. Similarly, because the Muslim majorities in Malaysia are Shafi, in the implementation of their Zakat, the government uses Shafii principles, etc.

E Zakat Management System within the Study Area, Abuja, Nigeria

The management of Zakat within the study area, Abuja is usually carried out through non formal and non-governmental organizations. A number of these institutions participates in collecting and distributing Zakat within the city of Abuja. Some of these institutions are, Jaiz Charity and Development Foundation with Jaif Zakat and Waqf Trust fund, Al Habibiyyah Society through its Zakat Foundation, Zakat and Sadaqat Foundation and NASFAT Zakat foundation, etc.

The mode of operations of these institutions is mainly the same with little or no difference at all. Zakat is usually collected from those eligible to pay and disburse to beneficiaries through various methods. These includes humanitarian intervention, educational intervention, health, water and sanitation, agricultural intervention, entrepreneurial intervention and waqf activities. The implications of all these interventions are to contribute towards the wellbeing of the Muslims community, in line with the teachings of the Holy Qur’an and Sunna of the Prophet Muhammad (PBUH).

Historical Development of Research in Zakat Role in Alleviating Poverty Worldwide.

Research on the implementation of Zakat worldwide suggests that Zakat has experienced many ups and downs. There was a period when the institution suffered a serious setback due to colonization and internal problems such as corruption and unjust government within the Muslim world. After the end of colonization era, many efforts have been made to revive the Zakat system across Muslim world. One of the major reasons for unsuccessful attempts by Governments and researchers is non-uniformity and lack of collaboration on state levels in a country and among countries. It is possible to devise a uniform Zakat management model with the help of successful systems from early Islamic times, partially successful systems of current era and proposed systems by researchers. More recently, however, there have been some improvements in the worldwide implementation of Zakat. This is evident from, among others, the introduction of Zakat regulations in many Muslim countries and the emergence of various Zakat organizations practicing professional Zakat management.

Generally, the administration of Zakat in recent times could be classified under the compulsory and voluntary Zakat systems (Kahf, 2000). Another perspective suggests that the models of Zakat management could be derived from the organizational/operational structure. From this perspective, the collection and distribution of Zakat could be performed not only by government but also through cooperation between government and non-government institutions, for example a cooperation in which the former specialized in the distribution side while the latter focused on the collection side (Ahmed, 2004:122).

Nigeria as a country does not make provision for Zakat 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). Zakat administration in Nigeria can therefore be grouped into places where there are government-established Zakat institutions as is evident in the Core-North, places where there are vibrant Non-Governmental Organizations (NGOs) like the Southwest, and places where there is neither any of the two, as is obtainable in some of the North-Central states where this study was carried out.

Overall, contemporary practices suggest that Zakat organizations have attempted to implement proper and professional management practices that are generally in line with the existing law and the current conditions of society. The implementation of Zakat in some countries has been relatively successful. Some have even managed to transform poor people into those who are independent and no longer require assistance from the organizations. Despite the high amount of Zakat proceeds managed, some others have been less successful in improving the recipients' welfare. Improvement in management practices, therefore, is necessary to ensure the long-term sustainability of the organization and the highest impacts on society.

Research Hypotheses

Following the literatures reviewed earlier, this study has drawn the following hypothesis:

- **H1:** Zakat Payer has significant impact on the existence of Zakat institutions in Abuja.
- **H2:** Zakat collection has significant impact on the existence of Zakat institutions in Abuja.
- **H3:** Zakat distribution has significant impact on the existence of Zakat institutions in Abuja.
- **H4:** Islamic religious commitment has significant impact on the existence of Zakat institution in Abuja.
- **H5:** Zakat institution has significant impact on the success in poverty alleviation in Abuja.
- **H6:** Zakat payer has significant impact on the success in poverty alleviation.
- **H7:** Zakat collection has significant impact on the success in Poverty alleviation in Abuja.
- **H8:** Zakat distribution has significant impact on the success in poverty alleviation.
- **H9:** Islamic religious commitment has significant impact on the success in poverty alleviation in Abuja.

METHODOLOGY

Research Method

The researcher adopted qualitative research method which consisted of information collected from secondary and primary data. Secondary data was collected from published materials/reports (including news releases) and unpublished reports of different agencies involved in the collection and disbursement of Zakat funds in Abuja and some other part of Nigeria, conference proceedings, both national and international, in addition to various publications on Zakat management. Primary information was collected through informal interviews with respondents. The interviews were performed using semi-structured questionnaires, both closed and open, focus group discussions as well as document content analysis. Qualitative analysis, according to Neuman (1997), is to systematically analyze socially important behavior by direct and thorough observation of people in natural

settings, to understand how people create and maintain their social worlds. The researcher also conducted semi-structured interviews. The reason that semi-structured interviews are used is because the researcher can obtain more information than is possible through other methods of data collection. It also allows the researcher to ask some random questions, which encouraged the participants or interviewees to talk more openly. It took 60 minutes to conduct the interviews. We mixed person - to - person telephone interviews with personal interviews (Creswell 2006; Raymond 2006; European Food Safety Authority 2009).

Qualitative Research is primarily exploratory research. Shank (2002) defines qualitative research as “a form of systematic empirical inquiry into meaning”. It is used for the purpose of understanding the underlying reasons, opinions, and motivations. The Qualitative research method employed in this research involves as mentioned above semi structured interview technique, which includes interview of about ten (10) experts and prominent scholars, Zakat payers and Zakat beneficiaries, in order to get in-depth information on the topic of our study, the Holy Quran and Sunnah of the Holy Prophet (P.B.U.H), and the Islamic literature written by the eminent scholars. The reason for employing the interview methods is to enable the researcher to find out what is on the mind of the respondents, what they think about the subject matter and how they feel about it. We also needed to get all the information from the experience and life stories of our respondents. The interviewees were free to respond to each question asked and were encouraged to give as many answers as possible. The researcher then followed up their answers with spontaneous questions. The interviewees were free to express themselves. The conversations were allowed to flow more freely which enabled this study to obtain as much information as possible. However, in order to understand the organization of the different forms of charity in the city, a wide variety of observations and informal discussions was held prior to starting the Interview. Informal discussions began from our residential area, asking people we knew and mostly nearby mosques for information. In Abuja, interviews were conducted with Islamic Ulama, experts, academics, managers of Zakat, payers of Zakat, and the beneficiaries of Zakat who met the criteria for participation. The telephone interviews were conducted successfully via an android recording system, on the other hand. The software, which automatically records all our interactions, was available on Techno Phantom smartphone. A successful manual transcript occurred. By using pseudonyms in place of their names, all participants were assured of confidentiality.

We then extend our investigation to a focus group discussion with a few Zakat beneficiaries and other poor households who have profound knowledge on the practice of charity and those who happen to be participants at different levels. The questions in a focus group discussion are carefully predetermined, logically phrased and sequence in such a way that they could be easily understood by the participants. Our list of discussants thus comprises actors in the chain of Zakat, which includes key informants, poor households, Zakat administrators, volunteer group, contributors of Zakat and its beneficiaries. Other sources of data include literature from Quran and Sunna, textbooks, journal articles, internet websites, etc.

Furthermore, the main sources of our study comprise of the Qur'an, Hadith, the body of jurisprudence established on the consensus of Ulama, judicial reasoning, derivation, public interest, custom and usage as well as experiences of some Islamic nations who developed Zakat institution and show its efficiency and effectiveness. The research further reviewed related literature and studies regarding Zakat and Poverty alleviation.

Rationalizing the Qualitative Method chosen for this Research

As stated earlier, qualitative method is adopted in this research. This is because of the limited number of research about Zakat and its practices in Abuja. This shows that the research problem has not been discussed much and conversed in the earlier research. In support of choosing qualitative research approach in this kind of study, where the problem is not yet addressed by much other research, Creswell (1994) agrees that this kind of research is appropriate when problems of the study is immature, and when there is a lack of theories or previous study on the related topic. Although a few works have been done by students and via some findings, the researcher was only able to find a very limited number of studies focused on checking the systematic Zakat management in the study area. Qualitative method is useful when there is little knowledge about a phenomenon (Bricki & Green, 2007; Richards & Morse, 2013), and of course, where a deep understanding of such a phenomenon is required (Merriam, 1988; Richards & Morse, 2013). It is instructive to note here that little is known about the role of Zakat in alleviating poverty, particularly in Abuja, Nigeria, as Zakat collection

and distribution by some institutions and agencies is a new phenomenon, with little or scattered data of Zakat collection and distribution in Abuja metropolis overtime. Hence, this research conducted an in-depth exploration, in order to get a good understanding of the role which Zakat can play in alleviating poverty in Abuja, Nigeria's Federal Capital. Therefore, the use of qualitative method is justified.

Similarly, qualitative research method generates data through understanding the problem from the perception of the population involved and not that of the researcher (Creswell, 2009, 2013; Hansen, 2006; Merriam, 1988). In line with this statement, Richards and Morse (2013) asserts that qualitative approach is suitable where the objective is that of learning from the perception of the participants, by realizing a phenomenon from the meaning given to its experiences and judge from the way such experiences are interpreted. The present study thus, focused on learning about a phenomenon, from the point of view of the participants, through the provision of participant observation in qualitative research which gives the researcher the benefits of learning things which ordinarily will not be accessible from the participants (Faber, 2006).

This research had employed a case study approach, and this was 'a single instrumental case study' (Gerring, 2007; Richards & Morse, 2013) which has to do with the study of a bounded case to illustrate a particular issue (Creswell, 2013). Consequently, Gerring (2007) affirmed that a single case study refers to the study of a single case with the objective of shedding light on a population. On the other hand, Richards and Morse (2013) interpreted instrumental cases as those undertaken in order to provide answers to a wider focus through studying a particular case. The researchers' choice of his case study was to enable him to come up with detailed understanding of the role of Zakat in poverty alleviation, in Abuja, Nigeria, by exploring the potential role of Zakat in alleviating poverty in Abuja. Creswell (2013) thus contended that case studies, while adding to the existing literature also allows for "in-depth analysis of a case" (Creswell, 2013 p.131). He went ahead to defined case study as, a qualitative approach where 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). Following the definition given by 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).

In line with the above analysis, it should be noted that our present research fits into the definition by Creswell. This is because, the study was an exploration of Zakat role in poverty alleviation, (a contemporary real-life situation), in Abuja, Nigeria (boundary), through the adoption of in-depth data from observation, interviews, focus group discussions, document analysis, reports, related literature (multiple sources of information) and our findings from this research have been presented in themes and sub-themes. Finally, an in-depth understanding of the role of Zakat in alleviating poverty in Abuja, has been achieved by this study.

Population

In line with the observations of Creswell (2013), this research follows a case study approach. Creswell defined a case study as the one having a clear and distinct boundary. This study is restricted to Abuja, the Federal Capital of Nigeria. Even though, there is no official record of the number of Muslims in Abuja, however evidence shows that there is a large population of Muslims living together with Christians in the area. As mentioned earlier, since government is not involved in religious affairs, the issue of Zakat in this population is left to the initiative of the Muslim population. The Muslim population, as determined by this study, consists of the followings:

- i. Zakat Payers in Abuja, Nigeria.
- ii. Zakat Recipients in Abuja, Nigeria.
- iii. Experts, academics and prominent scholars on Zakat in Abuja, Nigeria.

iv. Zakat Institutions and its Administrators within Abuja.

With respect to a research, population may be described as the large collection of people or objects that forms the focus of the study. Due to the issue of cost and time, it may be practically not possible to obtain data from all population members. Therefore, a common approach is to select certain measures which reflect the population into a more realistic sampling frame (Bryman, 2008). According to Reid “population in a study refers to units possessing certain characteristics, which are of the interest of researchers study”. From this definition, population can be understood as the targeted community or group of people involved or selected by the researcher for his study.

The selection of the population in this research is therefore based on the relevance of each group in the study, which included experts in Zakat and prominent Islamic scholars, some staff and management of Zakat institutions, the potential Zakat payers and beneficiaries. The researcher had initially participated fully in the activities of some Zakat institutions and witnessed some aspects of Zakat collection, management, and distribution for certain period. This enabled the researcher to have acquaint himself with some policies and practices of some of these Zakat institutions, while also experiencing the attitudes of Zakat givers, collectors, and administrators. With the limited number of people been interviewed, personally observed and the conduct of focus group discussions, the findings from the research could be accordingly enriched.

On the choice of Abuja as the study area, this could also be justified going by Marshall and Rossman (1989) who stated that an ideal area of study should be one that has a high chance of having all the category of people needed for the study. The area of study should also be where the researcher will continue to be present for as long as it is necessary. Abuja, the study area, is the Nigeria’s Federal Capital, housing all categories of people, from all the ethnic groupings in Nigeria. It is the administrative capital of Nigeria, with all the major businesses, top politicians, and all manner of wealthy people. There are also the working class of people and other poor households staying in Abuja city as well. Similarly, in line with the definition and observations of Creswell (2013), who observed that case studies should have clear and distinct boundaries, this case was bounded by geographical location. It was carried out in Abuja, the capital city of Nigeria.

Sampling Method

Since this study is qualitative, it therefore adopts subjective sampling method. Subjective sampling, which is also referred to as purposive, is a method in which units are deliberately outlined as well as aimed to reflect specific features or groups within the sampled population, in which case, the samples are not geared towards equal or statistical representations; but only requires fitting in the study. Subjective sampling may be described as the most common approach to non-probability sampling, suggesting the selection of research samples based on a purpose (Patton, 1990). By employing this method of sampling, a researcher tends to choose his samples based on their relationships with the phenomena under review, this enables them to explore and provide understanding of the central issue which the study sets to investigate. The relationship may be explained in the sociodemographic relationships, experiences, behaviors roles and others. Bryman and Burgess (1994) maintain that all sampling is purposive, as the term purposive is commonly used in the literature that focuses on the use of criterion sampling. Therefore, in conducting this research, the study pays little attention to the amount of data to be collected; instead, the study considers the richness as well as quality of the data to reflect on the details of descriptions (Carrey, 1995). Consequently, it is important to state here that while designing the sample of our study, the researcher was driven by the desire to have accurate information about the phenomena under review.

The first step in the sampling procedure is to classify the population, i.e. the sector or element that is under investigation, the sampling unit, the area or extent of investigation, and the duration of investigation, Kinnear and Taylor, (1987). In this study our major classifications are:

- i. Area/Region under investigation – Abuja metropolis, Nigeria
- ii. Sampling Unit – Muslims Population in Abuja, Nigeria

iii. Period/Duration of investigation - 24 Months

With regards to the sample size, a popular view that suggests a sample of a couple of individuals or sites for quality research could be considered (Creswell, 2012). In addition, as has been clearly pointed out previously, it is important to have a way of obtaining participants with information, because a thorough understanding of a phenomenon is the key idea of qualitative research. As in quantitative research, it is not meant to generalize. A sample of only one or two or even 30 to 40 can be obtained, provided that a saturation point is reached (Creswell, 2012). This study therefore adopts the use of ten respondents for semi structured interview and another ten for focus group discussions, all of whose views are considered to be valid in helping the researcher to develop some useful and critical research suggestions. Similarly, since the study focused on the semi-structured interview, the number of respondents could also be justified as the minimum sample size for the respondents can be 10-20 (Creswell, 2002).

Unit of Analysis

Unit of Analysis in research may be defined as the major entity that you are analyzing in your study (Hussey & Hussey, 1997; Sekaran, 2003). For this study, Individual Zakat Beneficiary's in Abuja were chosen as the unit of analysis, because the main aim of this research is to determine the impact of Zakat in alleviating the poverty of its beneficiaries in Abuja, Nigeria.

Method of Selecting Respondents

In selecting our respondents, the researcher makes the use of Snowball Sampling method – this is a method of selecting and identifying respondents through interlocking social networks. Selecting your respondents without employing this method of social networks may likely encounter some difficulties, particularly in distinguishing between respondents who have agreed to be interviewed from those who refuse to be interviewed. Furthermore, if respondents are chosen without the use of social networks, the data received may be partly incorrect (Mathew and David, 2004). The researcher also received help from some officers of the Zakat and Sadaqat foundation and Jaiz Zakat Foundation who helped to identify respondents that fulfil the required criterion.

Research Instruments

Research instruments refer to the measurement tools used in data collection. This research employed data collection methods with techniques/methods of observations, interviews, and documentation (Sutikno, 2008). The researcher generated his data which are reflected through in-depth interview and group discussions. In addition, data collection on naturally accruing phenomena requires observation, documentary analysis and conversation. As such, choosing between the types of data collection methods depends on the type of data required by the study (Marshall and Rossman, 1999). This research employed both primary and secondary data in its analysis. The primary data comprises interview, and document analysis. The interview is recorded for easy referencing and accurate analysis. The following is a summary of the data collection process.

Observation:

In the first place, observation is meant to conduct direct observation and recording systematically towards the focus of the problems studied.

Semi Structured Interview

Data gathering methods through in-depth conversation or two-party interviews are discussed in depth: interviewers who apply for and are interviewed, who respond to the question (Subadi 2011). As mentioned earlier, this research utilized personal interviews, involving semi structured interview of ten (10) experts and prominent scholars as well as other strategic stakeholders of Zakat in Abuja, most especially from the academia, Zakat administrators and business class in order to gauge their opinions about Zakat collection and distribution and its impact on poverty in Abuja. This method allows the interviewer to change the order of the

questions if the need arises and probe far beyond the responses offered to the prepared questions (Puvenesvary et al., 2008). An interview is the best tool for data collection and as one of the instruments of collecting data is highly effective in identifying individual's perceptions, including his thinking, attitude as well as values and opinions. In an interview, the interviewees are expected to give their opinion on the subject under discussion, which possibly may not have been exposed in the written questionnaire format. According to Saunders, Lewis & Thornhill (2009), interview method could be generally divided into both standardized and non-standardized interview techniques. Standardized interviews refer to the administration of an interview schedule by an interviewer (Bryman, 2008). In a standardized interview format, the interviewer will read out prepared questions to the respondents and thereafter record responses in a structured format. This format also allows all respondents to get the same context of questioning and hence produces more reliable answer to the research questions (Saunders, et al., 2009). Similarly, standardized interview may be conducted through face-to-face, telephone and electronic interviews. Therefore, due to its nature, they are mostly used in descriptive and explanatory studies to explore general patterns of a subject matter and collect relevant quantifiable data (Robson, 2002).

Non-standardized interviews on the other hand, do not require any specific format. A number of unstandardized interviews are known in literature, including semi-structured interview, unstructured (in-depth) interview and group interview (Saunders, et al., 2009). Under this format, there is sort of flexibility for the researcher to ask relevant questions and/or explore relevant issues which are not included in the originally prepared guideline. Furthermore, interviewees could also enjoy greater flexibility in answering the questions and express their perception using languages natural to them (Bryman, 2008). Accordingly, this method is suitable for exploring and explaining phenomenon and/or relationships between variables (Robson, 2002). Interviews undertaken under social science research are of two types: Face to face interview and telephone interviews (Denscombe, 2003).

This study utilized both the face-to-face and telephone interview approach, data from the interviews were transcribed and subsequently categorized to obtain the frequencies of answers for each question. The researcher conducted the interview with 10 experts and prominent scholars in Zakat and Islamic Religion. This group of experts and scholars are selected carefully to represent the key aspect of the study that forms the basis of the research. The respondents to the interview are as follows:

1. Zakat Administrators	-	2
2. Zakat Payers	-	2
3. Islamic Ulama (Scholars)	-	2
4. Zakat Beneficiaries	-	2
5. Experts/Academia	-	2
6. Total	-	10

All the respondents listed above have direct involvement in the study. The purpose of the interview was to attain in-depth understanding on the issues related to Zakat and poverty alleviation in Abuja. This was achieved by researcher's active participation in the collection and distribution of Zakat in Abuja at the initial stage. The interview also intends to investigate the actual processes of Zakat collection, Zakat distribution, Zakat potentials, Islamic commitment, Zakat appreciation, Zakat collection and distribution mechanism and the impact on poverty alleviation in Abuja, Nigeria.

Documentations

Documentation, also known as documentation research, collects data related to the focus of research originating from its main source (research object) such as relevant documents or archives (Arikunto, 1998). In giving credence to a selected document evidence, one of the key criteria is the ability to establish documents'

credibility. In this regard, documents emanating from official reports, minutes of the meetings are usually credible in nature. However, the criterion used for data collection expands as researcher's understanding expands. This gives him ability to scrutinize the most relevant documents based on the knowledge and practical experience gathered during the data collection processes. Documented materials are used as important data in obtaining information. This research recognizes the limitation of recorded and documented data that will cover the areas of this work. The documents emanating from Nigerian government are rarely critical of its policies and programs. Yet, there are limitations for the researchers to examine and criticize such policies, and many times, government organizations do not release the required documents for effective usage in research (Akindola, 2006). This study also applies document analysis and considers the idea of Atkinson and Coffey (1997) who maintained that the best way to approach a document is not through critical examination, but from an interpretative engagement.

Focus Group Discussions

Focus group discussions with some poor households and Zakat administrators was also conducted in Abuja where questions are asked about their perception of the Zakat collection and distribution and how it impacted on poverty alleviation within the study area, Abuja.

Measurement Of Each Variable

In order to measure the variables of this study, the result from the formal questions outline for the qualitative research will be use. The following are the formal questions outline for Interview to experts, prominent scholars, academia, managers of Zakat organizations, Zakat payers and its beneficiaries.

Interview Protocol for Zakat payers, Zakat recipients, Experts/Academia and Zakat Administrators

The following is the interview protocol for Zakat payers, Zakat recipients, Experts/Academia and Zakat Administrators.

1. Introduction by the interviewer and objectives of his study.

- Interviewer makes confidentiality statement
- Interviewer enquire about the profile of respondent.

2. Interview questions

- Do you pay or collect Zakat, to/from who, when and how?
- Are you aware of any Zakat institution in Abuja?
- Is there proper Zakat collection center in your resident area?
- How are Zakat proceeds collected in your area?
- Is there social awareness in the community on Zakat collection?
- What percentage of Zakat collection is achieved in Abuja compared to the total potential Zakat collection?
- How are Zakat beneficiaries selected?
- What is the pattern of Zakat distribution in Abuja?
- How effective is the method of Zakat distribution to the 8 Asnafs groups?
- What do you know about the level of transparency of Zakat institutions in Abuja?

- Is information to the public concerning Zakat collection and distribution consistent?
- Effectiveness of Zakat collection and distribution by the Zakat institutions in Abuja?
- Pattern and adequacy of Zakat distribution by Zakat payer in Abuja.
- To what extent has Zakat collection and its distribution contributed to the success in poverty alleviation?
- What is the method of media communication?
- To what extent has Zakat institutions played an important role in reducing poverty in Abuja both in terms of macro and micro perspective?
- Mosques and Islamic religious commitment are key role players for proper distribution of Zakat.
- How the Islamic religious commitment influences the existence of Zakat institutions and success in poverty alleviation in Abuja.
- What do you think are the challenges in eradication poverty through Zakat?
- What do you think should be done for an effective Zakat management system in Abuja?

Data Analysis Process

Data analysis is a very important aspect of research, it directly provides answer to the research questions as well as helps in achieving the research objectives. This research therefore adopts the use of NVivo 10 software to manage its data. This is a computer program which provided the researcher with organized file system that enabled the storage as well as location of materials, sorting, managing and presentation of data (Glesne, 2011). This technique assisted the researcher in the easy storing and accessing of the generated codes and themes (Creswell, 2013). Furthermore, it aided in the process of 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.

As highlighted earlier, this research employed primary data consisting of reports from some Zakat agencies in Abuja, Nigeria, while for the interview, the researcher conducts a direct recording of the comments made by the interviewees and transcribed the recorded tapes. Same applies to the focus group discussions and Delphi method of analysis. The researcher employed the research methods as suggested by Lofland (1995), "it is generally not necessary for you to transcribe every word, exclamation, or pause that occurs in an interview. You do not need a verbatim transcription of everything the interviewee said...." This makes the primary reference of transcription and summarizing portions of the interview relevant to the study and further gives opportunity to make flexible transcribing of the interview. However, verbatim transcription is very important aspects of the transcription which allows the researcher to get acquainted with exact words used by the interviewees in explaining the aspects of Zakat role in poverty alleviation. This researcher, therefore, analyzed and categorized his collected data according to themes and synthesized data through his descriptions, interpretations, and conclusions. The following data analysis approaches, incorporating the phenomenological approach, was composed of three levels, namely reflexive, literal, and snapshot. Reflexive analysis, the first level, was a continuing process of reflecting the researcher's own perspective and value position (Mason, 1996). These techniques are further explained below:

Developing Themes from Interview

As noted earlier, the researcher conducted unstructured interviews and recorded same with the aid of recorder, this was then transforming into the themes for qualitative analysis with the use of the following listed steps:

i. First step is Coding the material

The goal is to reduce the data to a certain manageable degree. It's generally done using a coding framework through the separation of the text into a certain meaningful text segment (Attride-Stirling, 2001). This stage defines a codification of the text framework to dissimulate the text into meaningful segments based on the research aim.

ii. Identifying the themes

This stage is meant to identify several basic themes. The study focuses on the themes that were common in both focus groups; therefore, the themes that were more common were given precedence. The second stage therefore, aimed at developing and organizing theme related to the concepts described by each basic concept.

iii. Interpreting the themes

As mentioned earlier interview data will be disseminated into the themes. Subsequently, each of the theme will need to be interpreted separately. The theme may be formed with the rigorous process of segmentation of the information provided by the respondents during interviews. Once the themes have been finalized the next step is to interpret the information available.

Pilot Test - Validity and Reliability:

The term pilot study is often called pre-testing of a specific research instrument in social science research (Baker 1994:182). The pilot test is intended to ensure the clearness (i.e. the questionnaire instructions are clear, and respondents can correctly follow them), the comfort of (i.e. the answering questions can be comfortable for respondents, and the researcher is confident about interviewing respondents). It is also proposed that the validity and reliability of the research instrument be assessed early (Van Teijlingen & Hundley, 2002) by experts and actual / potentials respondents. The method also helps to improve the sample through the identification and elimination of potential problems (Zikmund, 2000). Two respondents have been chosen for the Pilot Test in this study, and they are a specialist in Zakat. All interviewees were selected because they varied in view and viewpoint on the questions.

The first interview was conducted with the 1st respondent and the second interview conducted with the 2nd respondent two weeks thereafter. The second interview conducted with the 2nd respondent was after 14 days from the interview with the 1st respondent to enable me to transcribe, code and theme building from the data gathered. Before the interview took place, the respondents were given a brief introduction on why the interview was to be conducted as it is a preparation to brush up the skills on the field work study. I had sought for their permission to use an audio tape to record the interview and have also informed them that all information is confidential, and their identity will be kept secret. All information and data gathered are for academic purposes only. Both respondents had now given their approval to me to use the audio tape. During the interview, the researcher jotted down notes in order to highlight important information. Once the interview session was over and the audio tape were turned off, I then carried out debriefing or time for leave-taking rituals. During this time, I took the opportunity to clarify back all the information that had been collected before during the interview. The responses given by the respondents should now be consistent with the interview session conducted before.

The analysis on the data should now create themes that would answer all questions posed in this study. Therefore, the data collected here is also used for the real research. No corrections/amendments are needed to be done on the interview guide. Generally, the result from the Pilot Study identifies several shortages of the researcher in formulating the subsequent questions and investigating questions during the first interview. These

shortages happen not because of the questions available in the interview protocols, but instead it is caused by the way in which the facilitators asked the questions. However, this problem can be solved by carrying out an interview with the 2nd respondent. The researcher has taken serious attention and has applied better approaches in handling out discussions with different groups in the future.

Presentation Of Findings

This section presents the results of the data which was collected during the fieldwork of the study. The actual wordings of the respondents were presented to ensure reliability of the data gathered. These wordings were then grouped thematically under various categories as they answered issues raised in the study. The wordings were grouped under themes that appropriately suites their meanings.

Respondents' Background

As highlighted earlier, twenty-two respondents were interviewed for this research. While the researcher conducts in depth face to face interview with seven respondents, the telephone interview was held with the three other respondents. On the other hand, two stages of focus group discussions were held, the first one in the mosque with six male respondents, while the second focus group discussion was held with the remaining 4 female respondents in a house at Gwarinpa, Abuja. The objective of the focus group discussion was to complement the findings from the in-depth interviews. The two other respondents were for the pilot test, which was done to enable early assessments of the validity and reliability of the research instrument. Similarly, the population for the in-depth interview and focus group discussions were the Islamic scholars, those paying Zakat, Zakat beneficiaries, Experts and academia in the field of Zakat as well as Zakat managers and administrators.

Furthermore, from the demographic data of the 22 respondents displayed in Table 4.1 below, 18 of the respondents are male, while the remaining four are female. Information on the demographic data of respondents shows the age pattern of the respondents which reveals that majority of the respondents are between 45 – 55 years category, precisely 16 in number or (72.72%) and 31-40 years category are 2 in number or (9.09%) and lastly 4 belonged to the 56-65 years category or (18.18%). This shows that majority of the respondents fell under 45-55 years category. The data also reveals that 82% (18) of the respondents are men, 18.18% (4) of them are women. This indicates that majority of the respondents are matured men. Similarly, the information further reveals that 9.1%, 22.7%, 4.6%, 36.4%, 18.2% and 9.1% have Qur'anic School, SSCE, NCE, BSC, MSC, and PHD respectively. 1 of the respondents is a Professor in a University in Nigeria, while still another 1 is a Senior lecturer in another University. We also have 1 respondent who is a Director and Islamic scholar, 2 Deputy Directors who are civil servant along with the Director. There is also an Imam and assistant Imam. Some of the other respondents who formed part of the Focus group discussion are poor household and housewives who received Zakat. The respondents also include about three Businessmen who are Zakat payers? There are also number of household members among the respondents having a household of 1-5members and 6-10 members respectively. Among the respondents also are unemployed people and those with petty businesses.

Consequently, the results of the survey indicate that the respondents have the versatile requisite knowledge to provide the required answers to the in-depth interviews and focus group discussions.

Table 4.1 Respondents' Background

S/n	Position	Occupation	Education	Age	Sex	Religion
1.	Islamic Scholar	Deputy Director	B.Sc.	57	Male	Islam
2.	Islamic Scholar	Assistant Imam	NCE	37	Male	Islam
3.	Academia	Senior Lecturer	PhD	52	Male	Islam

4.	Academia	Professor	PhD	54	Male	Islam
5.	Manager of Zakat Agency	Zakat Administrator	M.Sc.	56	Male	Islam
6.	Assistant Manager, Zakat Agency	Zakat Administrator	B.Sc.	45	Male	Islam
7.	Zakat Payer	Businessmen	M.Sc.	54	Male	Islam
8.	Zakat Payer	Public Servant	B.Sc.	52	Male	Islam
9.	Zakat Receiver	Housewife	SSCE	45	Female	Islam
10.	Zakat Receiver	Petty Trader	SSCE	48	Male	Islam
11.	Islamic Scholar	Imam	B.Sc.	45	Male	Islam
12.	Islamic Scholar	Deputy Director	B.Sc.	53	Male	Islam
13.	Zakat Payer	Housewife	SSCE	51	Female	Islam
14.	Zakat Receiver	Trader	SSCE	49	Male	Islam
15.	Islamic Scholar	Director	M.Sc.	58	Male	Islam
16.	Zakat Receiver	Housewife	Quranic School	53	Female	Islam
17.	Zakat Payer	Businessman	M.Sc.	62	Male	Islam
18.	Zakat Receiver	Petty Trader	Qur'anic School	45	Male	Islam
19.	Zakat Receiver	Job Seeker	SSCE	31	Female	Islam
20.	Zakat Administrator	Manager	B.Sc.	54	Male	Islam
21.	Expert in Zakat	Civil Servant	B.Sc.	48	Male	Islam
22.	Zakat Payer	Businessman	B.Sc.	52	Male	Islam

General Overview of The Findings

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

- A. To examine the impact of Zakat payer on Zakat institution in Abuja, Nigeria?
- B. To determine the impact of Zakat collection on Zakat institution in Abuja?
- C. To determine the impact of Zakat distribution on Zakat institution in Abuja?
- D. To assess the impact of Islamic religious commitment on Zakat institution in Abuja?
- E. To examine the impact of Zakat institution on the success in poverty alleviation in Abuja?
- F. To examine the impact of Zakat payer on the success in poverty alleviation in Abuja?

- G.** To determine the impact of Zakat collection on the success in poverty alleviation in Abuja?
- H.** To determine the impact of Zakat distribution on the success in poverty alleviation in Abuja?
- I.** To examine the impact of Islamic religious commitment on the success in poverty alleviation in Abuja?
- J.** To identify the challenges in eradicating poverty by Zakat in Abuja?
- K.** To propose an organizational framework of Zakat implementation which will enhance the role of Zakat institutions in reducing poverty within Abuja, Nigeria?

The following themes were therefore generated from the data:

1. Impact of Zakat payer on the existence of Zakat institution in Abuja, Nigeria?
2. Impact of Zakat collection on the existence of Zakat institution in Abuja?
3. Impact of Zakat distribution on the existence of Zakat institution in Abuja?
4. Impact of Islamic religious commitment on the existence of Zakat institution in Abuja?
5. Impact of Zakat institution on the success in poverty alleviation in Abuja?
6. Impact of Zakat payer on the success in poverty alleviation in Abuja?
7. Impact of Zakat collection on the success in poverty alleviation in Abuja?
8. Impact of Zakat distribution on the success in poverty alleviation in Abuja?
9. Impact of Islamic religious commitment on the success in poverty alleviation in Abuja?
10. Challenges in eradicating poverty by Zakat in Abuja?
11. An organizational framework of Zakat implementation which will enhance the role of Zakat institutions in reducing poverty within Abuja, Nigeria?

Consequently, we present below the empirical evidence which emanated from the interview with the respondents. During our in-depth interviews with the respondents, the interviewees described their perceptions, processes and experiences regarding the role of Zakat in alleviating poverty within the study area. Therefore, responses of the interviewees enabled the emergence of our findings from the research which in essence influence the recommendations of our research.

In order to analyze the data obtained from the interviews and focus group discussions, the researcher firstly typed all the interviewees' responses in a word document. Thereafter, the researcher read through the responses to find out common themes among the data. From the researcher's analysis of the data, he was able to find out the variety of themes. With the use of NVIVO, the researcher then coded the unstructured response in tree nodes. From the interviews conducted, the researcher observed some common themes among the answers given by the interviewees. Following the researcher's coding of the themes with the application of tree node in NVIVO, the researcher then came up with the following findings, with the major categories or themes developed in line with the research objectives.

In line with the objectives of the research listed above and research questions and hypotheses highlighted in the subsequent chapters, we were able to generate 11 themes from the data, with each of the theme representing a research objective and supporting a research hypothesis as well as answering a research question. The generated themes are as follows:

Theme 1 - Impact of Zakat payer on the existence of Zakat institution in Abuja, Nigeria.

Under this section, we attempt to answer the objectives of the study which aims to assess the impact of Zakat payer on the existence of Zakat institutions in Abuja. We, therefore, examine the attitude of Zakat payer towards the existence of Zakat institutions, Zakat payers' compliant behavior through the Zakat institutions, etc. In this respect, some categories of respondents were interviewed; these are, Zakat payers, Zakat managers and Islamic ulamas. Table 4.2.1 presents' respondent's quotes on theme 1, while figure 4.2.1 below depicts the sub themes and sub themes that emerged thereafter.

Table 4.2.1 Respondents Quotes on the impact of Zakat payer on the existence of Zakat institution in Abuja, Nigeria.

No. of the respondents	Group of the respondents	Respondents Quotes	Description
R1	Islamic Scholar	"I used to collect Zakat from some Zakat payers for disbursement to recipients. The collection was mostly during the month of Ramadan. I normally disbursed the Zakat to some poor and needy. I believed that the purpose of paying Zakat is to satisfy the Islamic religious obligation. I am aware of some Zakat institution in Abuja but learnt that they are not efficient in Zakat collection and distribution".	Some Zakat payers are compliant on Zakat payment as a religious obligation. However, their payment of Zakat is done directly to beneficiaries, such as neighbors, relatives and workers. There is religious belief on the part of some Zakat payers that Zakat is an individual duty and not a collective responsibility. Similarly, there is limited awareness on Zakat and the existence of Zakat institutions and their management practices in Abuja, Nigeria.
R2	Islamic Scholar	"Some people use to come to me in order to enlighten them on the way to disburse their Zakat in line with the Islamic tradition. Most of them come during the month of Ramadan. I usually taught them on the method of disbursement, and they used to disburse their Zakat proceeds by themselves. I believed their motive is to satisfy the obligation of Islam with regards to fulfilling Zakat payment. I am not aware of Zakat institutions in Abuja, even though I know about them in other parts of the country, like Sokoto and Kano".	
R5	Zakat manager	"We used to collect Zakat from some Zakat payers for onward disbursement to the beneficiaries. We have not been collecting much in Abuja due to probably lack of awareness on the part of Zakat payers about the need to disburse their Zakat through the Zakat institutions and the existence of the Zakat institutions. I believed that most of the payers do so in other to fulfil their religious obligations".	
R7	Zakat payer	"I pay out Zakat direct to the poor and needy within my area. The payment usually takes place in Ramadan period. I usually do the payment in other to satisfy the obligation of Islam. I used to hear about Zakat Institutions in Abuja, but I do not know how they operate and thus doesn't trust to just hand over my Zakat proceeds to them for disbursement. I prefer to disburse my money directly to the	

		beneficiaries. I also have this notion from my understanding of Zakat, it is an individual responsibility to pay Zakat and not a collective one, therefore how can I give out my Zakat to institutions that will collectively disburse it”.	
R8	Zakat payer	“I paid Zakat to the poor and needy every year in the month of Ramadan. I have my workers, who works for me and who I believed are in the category of poor and needy, so I give them part of the Zakat. I also disbursed part of the proceeds to my neighbors, who are poor and needy and to some of my relations who are not under my care. I am not aware of Zakat institution in Abuja, however, in Sokoto where I originally came from, I know government has established a body responsible for Zakat collection and disbursement. I am aware of my religious obligations, therefore at all times I tried to fulfill such obligations”.	
R13	Zakat payer	“I used to send my Zakat through a Zakat body in Abuja. Though, the agency is of voluntary nature, but because I had somebody who is part of the agency and who always encouraged me to channel my Zakat to them. However, before now, I used to pay directly to the Zakat payers. I came to be aware of the existence of the Zakat institution in Abuja, because of that friend. Initially, I used to exercise some doubt about the transparent nature of these institutions, but that friend convinced me of their effectiveness”.	
R17	Zakat payer	“I always pay Zakat directly to some poor and needy who I believed are in need. I actually do the payment in order to satisfy the requirement of my religion of Islam. Knowing fully that Zakat is my individual obligation, I doesn’t see why I should contribute it for collective disbursement. Of course, I use to hear about few Zakat agencies in Abuja but I am not very much aware of their mode of operation and in fact I don’t want to put my trust on someone I doesn’t know much about, when I can do so myself”.	
R20	Zakat Administrator	“We collect Zakat from some Zakat payer’s particularly corporate organizations and accordingly disburse to the poor in line with what was stipulated in Islam. In most cases we conduct economic empowerment, educational support, medical support, resettlement and dawah with the funds collected”.	

Islam has established that Moslems have an obligation to pay their wealth to the poor and vulnerable with a set minimum percentage. The effort of Zakat to alleviate poverty and to increase people's welfare (ummah) was

made. Therefore Allah (SWT) stresses the importance of Zakah as a critical component and as an instrument for creating order and equality in society's social economic life. This is done by redistributing wealth from the rich to the poor in the Asnaf. Most of the respondents as indicated above, are compliant with regards to Zakat payment in an effort to observe their religious obligations. However, there is limited awareness about issue of Zakat and existence of Zakat institutions. R1, who is an Islamic scholar revealed that he usually collects Zakat from payers for its eventual disbursement to beneficiaries. He confirmed his knowledge of the existence of Zakat institutions in Abuja but learnt that they are ineffective in Zakat collection and distribution. R5, who is a Zakat payer stated that, he used to hear about Zakat Institutions in Abuja, but do not know how they operate, do not trust to handover his Zakat proceeds to people he doesn't know, particularly having the religious notion that Zakat is an individual responsibility and not collective one, he thus prefers to disburse his money directly to the beneficiaries. R8, another Zakat payer further affirmed that he is not aware of the existence of Zakat institution in Abuja, however, in Sokoto where he originally came from, he knew that government had established a body responsible for Zakat collection and disbursement. He further revealed that he usually disburses his proceeds of Zakat to his neighbors, relatives and workers, all of whom are adjudged poor and needy. Similarly, R13, another Zakat payer, claimed that he used to pay Zakat through a Zakat agency, having come across a friend who work with the Zakat agency and accordingly advised him to be channeling his Zakat proceeds through the agency. However, initially he was having some doubts about the transparent nature of Zakat institutions in Abuja. R7 and R17 went further to states that they do not trust the Zakat agencies and hence will prefer doing their payment individually, R7 also states that Zakat is an individual responsibility.

From respondent's information above, it is clear that the absence of government support to Zakat institutions in Abuja and the lack of knowledge and awareness on the part of some Zakat payers with regards to practices and operations of these agencies contributed to some of the challenges bedeviling the effective Zakat administration in Abuja. Over the years, researchers have shown a lot of concern on how key stakeholders-built trust in organizations. According to Dwyer, Shurr and Oh (1987), "trust is a crucial factor in moving from discrete market transactions to continuous exchange relationships". Therefore, since Zakat institutions rely primarily on what Zakat payers give as their contributions and Zakat payers have the option to pay either directly to the asnafs or through Zakat institutions. The latter leads to doubts as the appropriateness of Zakat implementation intensifies when it is done through a third party. Zakat payers often require signals to mitigate this information asymmetry. When organizations face legitimacy problems, disclosure is one of the solutions (Suchman, 1995), which is consistent with legitimacy theory indicating that legitimacy is achieved through "internal and external audiences who observe the organization and make legitimacy assessments" (Ruef & Scott, 1998, p. 880). Some previous research findings also showed some individual Zakat payers refusing to pay their Zakat through institutions. Rather, they prefer to pay their Zakat directly to the asnafs. According to Mohammad et al. (2016), "when Zakat payers perceived that the institution is not doing enough in helping the poor, they will cease to pay Zakat through the formal channel and distribute them directly to the eligible recipients. However, it is an undisputed fact that in the early periods of Islam, Zakat was both collected and distributed through the Islamic state. This could be deduced from the famous statement credited to AbuBakar, the second Caliph who justified waging a war against those who refused to pay Zakat to the state.

Following from the above analysis, most of the respondents are inclined to the fact that Zakat payers in Abuja, had little or no significant impact on the existence of Zakat institutions. In other words, from theme 1, two sub themes emerged, which are Zakat payer's perception of Zakat institutions and Zakat payer's compliant behavior. This has further resulted in four sub themes as follows: lack of trust on the existing Zakat institutions, lack of awareness, individualistic payment and payment through ulamas. Therefore, Zakat institutions in Abuja have not been utilized by the Zakat payers, as very few of the respondents has the knowledge and awareness of the existence of these institutions. Consequently, one of the main survival strategies for these Zakat institutions in Abuja, Nigeria, is to gain the trust of the Zakat payers. For this reason, understanding the dimension of trust will help Zakat institutions to achieve its objective.

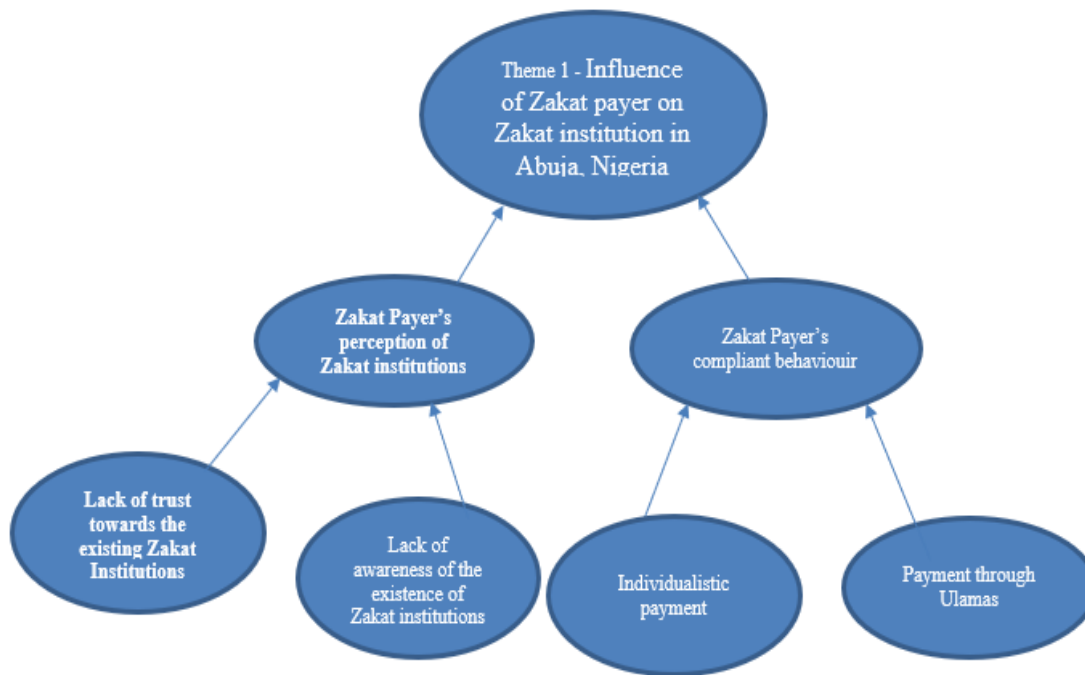


Figure 4.2.1 Impact of Zakat payer on Zakat institutions in Abuja.

Theme 2 - Impact of Zakat collection on the existence of Zakat institution in Abuja.

Under this section, we intend to answer the objectives of the study which aims to assess the impact of Zakat collection on the existence of Zakat institutions. Respondents' perceptions were sought with regards to proper Zakat collection centers in their areas and its effectiveness, when Zakat proceeds are usually collected, the percentage of those who paid Zakat through Zakat institutions among the total number of Zakat payers in Abuja and whether there is any social awareness within the community on Zakat collection. In order to obtain answers to the above, some categories of respondents were interviewed; these are, Zakat managers, Islamic ulamas, Experts on Zakat and Zakat payers. Table 4.2.2 below, presents respondents quotes on theme 2, while figure 4.2.2 below depicts the sub themes and sub themes that emerged.

Table 4.2.2 Respondents Quotes on the impact of Zakat collection on Zakat institution in Abuja, Nigeria.

No. of the respondents	Group of the Respondents	Respondents Quotes	Description
R5	Manager of Zakat agency	“Given the secular orientation of Abuja and Nigeria at large, Zakat collection is usually through some of the voluntary Zakat institutions. We always tried to get in touch with some of the Zakat payers in Abuja who are very much familiar with our mission and objectives. We have no Zakat collection centers spread in Abuja, as the issue of Zakat collection through this institution is a recent initiative. Similarly, the issue of community awareness has not gone any far, but I believed with proper enlightenment through educating Zakat payers and even Zakat collectors on Islamic principles and requirements on Zakat collection and disbursement, a lot will be achieved. On the issue of percentage of Muslims who pays Zakat through Zakat institutions against total eligible Zakat payers, I can say, very few pay through	Poor response from majority of Zakat payers to the Zakat institutional collectors due to the unorganized system of collection, lack of government support as a result of non-existing legal instrument and boosting confidence of Zakat payers as

		Zakat institutions”.	well as ignorance and awareness on the part of public, both the Zakat payers and officials. This has undermined any impact which the collection may have on the existence of Zakat institutions.
R6	Assistant Manager of Zakat agency	“We collect Zakat proceeds from some privilege few in Nigeria. The percentage of Muslims who pay Zakat in Abuja today are small compared to the numbers of rich Muslims. Unfortunately, these few do not understand the rules guiding the institution of Zakat. Many of them knowingly or unknowingly paid Sadaqah (charity) thinking that they have paid Zakat. Sadly, the scholars who are supposed to educate and guide them haven’t been up to the task in this regard.	
R11	Islamic scholar	“I have never collected Zakat from any Zakat payer for onward distribution to the Zakat recipients, but I know there are many people who pays Zakat directly to the beneficiaries and because of the absence of government involvement in the institutionalization of Zakat collection, people are afraid to give out their Zakat to these voluntary Zakat institutions. However, I believe with government support through legislation and boosting the moral of payers, a lot will be achieved. Furthermore, many Muslims both Zakat payers and collectors do not understand the principles and technicalities involved in Zakat and therefore with the large number of potential Zakat payers in Abuja, little Zakat is realized which is not sufficiently enough to impact on these institutions and poverty alleviation”.	
R12	Islamic scholar	“We collect Zakat from some few Zakat payers in our mosque which we disbursed to the poor and needy in our area. The percentage of those who brought the Zakat are few. Compared to the total number of eligible players in the area. Some people don’t want to pay Zakat due to issue of ignorance and lack of necessary awareness. There is also the issue of knowledge of the Zakat officials. We have been trying to inform people through our usual preaching, but because of the noninvolvement of government through necessary enforcement in the process, some people seem difficult to be convinced”.	
R21	Expert on Zakat	“Zakat collection in Abuja is not well organize for its impact to be felt properly. There are people who are religiously inclined to practice Zakat, but due to the issue of ignorance, they may not be practicing it in line with the dictate of the religion. I believed there are high percentage of Zakat payers in Abuja whose practice of Zakat is not adequately in tune with its requirements. Therefore, with continuous engagement and awareness, they may come to terms with the reality. There is need also to offer adequate training to the Zakat officials. At present, Zakat collection through the Zakat institutions has been very low and its impact not felt by these institutions in Abuja. Probably with more education and government support thorough appropriate legislation and	

		strengthening of confidence of Zakat payers, the desired objective will be achieved”.	
R22	Zakat payer	“I have a foundation and always channel my Zakat proceeds through that foundation for disbursement in the form of health care treatment for those in dire need, empowerment program such as giving grinding machines, tricycles, motorcycles, photocopying machines, laptops for education support, deep freezer, industrial sewing machines, and cash to the recipients. We need an organized system of Zakat collection through proper support from government in the form improving confidence of payers and a legal instrument to guide the operation of any institution in place.”	

Respondents revealed that Zakat collection system in Abuja is not well organized, and that people are not well informed. This is in addition to the issue of ignorance and trust on the part of Zakat payers. Those administering the Zakat do not even understand the principle and administration of Zakat, while at the same time, those giving do not understand too that if you give less than the Nisab, what you have done is charity. Wahab, Noralizna and Abdulrahman (2011), argued that Zakat collection is affected by poor management due to lack of effective distribution of Zakat fund to Asnaf. Respondent R5 who is a manager of Zakat agency, stated that the issue of community awareness has not gone any far, but believed that with proper enlightenment through educating Zakat payers and even Zakat collectors on Islamic principles and requirements on Zakat collection and disbursement, a lot will be achieved. R6 revealed that the percentage of Muslims who pay Zakat in Abuja today are small compared to the numbers of rich Muslims. Unfortunately, these few do not understand the rules guiding the institution of Zakat. Many of them knowingly or unknowingly paid Sadaqah (charity) thinking that they have paid Zakat. While R12 argued that compared to the total number of eligible payers, some people don't want to pay due to issue of ignorance and lack of necessary awareness. There is also the issue of good knowledge of the Zakat officials. On the other hand, a Zakat expert, R21 affirmed that Zakat collection in Abuja is not well organize for its impact to be felt properly, there are people who are religiously inclined to practice Zakat, but due to the issue of ignorance, they are not practicing it in line with the dictate of the religion. He added that there are high percentage of Zakat payers in Abuja whose practice of Zakat is not adequately in tune with its requirement, therefore with continuous engagement and awareness, they may come to face the reality. He further suggested the need to offer adequate training to the Zakat officials, which according to him is another challenge of effective Zakat collection. Other respondents such as R22, who is a Zakat payer, believed that the absence of government support through legal and regulatory environment to guide the conduct of Zakat practices is always making potential contributors to doubt the efficiency of the system. This is in consonance with findings of some research, for instance, research conducted by Abdullatif, L. (2012) about Zakat collection issues in Middle East countries of Kuwait, Sudan, and Pakistan. It was revealed that the circumstance which is causing problems about Zakat in those countries has to do with an ineffective and inefficient administrative law of Zakat collection by state and lack of coherence in a state's legal philosophy on Zakat.

From the respondents' analysis of theme 2, it is clear that Zakat collection has no significant impact on the existence of Zakat institutions in Abuja, owing to the issues highlighted above and depicted in figure 4.2 below, with two sub themes and four sub themes emerging. The sub themes are unorganized system of Zakat collection and lack of government support, with the following sub themes; ignorance and trust of the Zakat payers, poor knowledge of Zakat administrators, appropriate legal framework and strengthening Zakat payers' confidence.

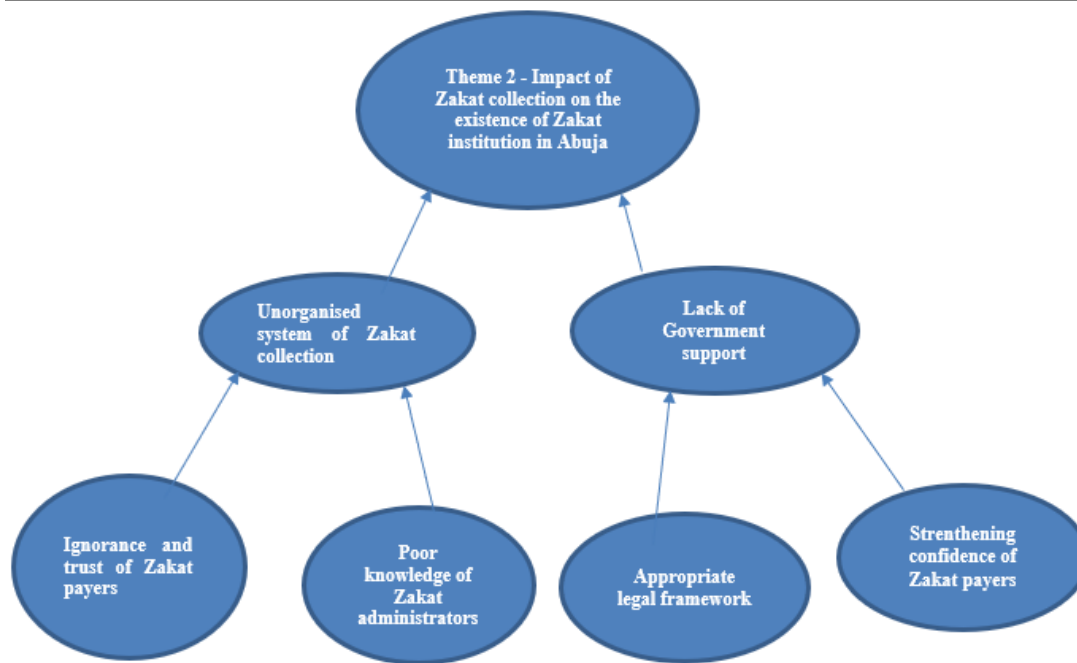


Figure 4.2.2 Impact of Zakat collection on the existence of Zakat institution in Abuja.

Theme 3 – Impact of Zakat Distribution on the existence of Zakat institution in Abuja.

In some Muslim societies, the existence of Zakah institutions has contributed significantly towards improving the poverty well-being of the Muslims as well as ensuring equitable distribution of wealth, in addition to creating a safety net for the overall need of the society. Therefore, the main objective of Zakat is distribution of wealth from the haves to the have-nots in order to achieve socio-economic justice and improve the well-being of the populace. This section attempts to answer the objectives of the study which aims to assess the impact of Zakat distribution on the existence of Zakat institutions. Respondents' perceptions were sought with regards to method of selecting beneficiaries, pattern of Zakat distribution in Abuja, whether Zakat payers and recipients are satisfied with the distribution process by Zakat institutions. In order to obtain answers to these issues, some categories of respondents were interviewed; these are, Zakat managers, Islamic ulamas, experts on Zakat and Zakat payers and recipients. Table 4.2.3 below, present respondents quote on theme 3, while figure 4.2.3 depicts the sub themes and sub sub themes that emerged.

Table 4.2.3 Respondents Quotes on the impact of Zakat distribution on the existence of Zakat institution in Abuja, Nigeria.

No. of the Respondents	Group of the Respondents	Respondents Quotes	Description
R13	Zakat payer	"I usually approached our mosque to determine those who are part of the asnafts in line with Islamic requirement. The amount available are then distributed sometimes equally to the asnafts. I may not fully satisfy the requirement of asnafts because of the issue of identifying real beneficiary's year in year out."	Low collection hindering the effectiveness of Zakat distribution, unsystematic distribution due to differences in opinion of the four school of thought, inefficiency in distribution which do not reach the targeted group and issue of central database on the activities
R14	Zakat receiver	"We normally filled forms and forward to the existing Zakat institutions through our local imams, this will be followed by screening for qualified beneficiaries and subsequent payment."	

		The pattern of the distribution is that Zakat institution would want to screen a qualified needy. For me, I am satisfied with the method of distribution even though the amount is not adequate to alleviate my poverty”.	of Zakat institutions to ensure transparency and effectiveness.
R15	Islamic scholar	“The method of selection of the beneficiaries used to be cumbersome particularly since the amount collected is not much, and issue of bureaucracy of these institutions. In most cases payment is to the poor and needy without emphasizing on all the 8 asnafs as provided in Islam. Additionally, many people give out Zakat on their own, without any concrete formular. The amount so disbursed is always same without looking at the poverty requirement of each of the beneficiary. Another issue is that of the unsystematic distribution due to the difference in opinion of the four Islamic school of thought. The distribution by these Zakat institutions is also not well structured and well managed as there is no comprehensive statistics on annual collection and distribution”.	
R20	Zakat manager	“We go through renowned Islamic organizations and ulamas in order to identify potential beneficiaries, while in other areas, we go through the ward heads. We also undertake some sort of screening and personal visits to further evaluate the beneficiaries. We distribute cheque, cash, pay for hospital bills, and through empowerment initiatives. Due to the limited collection, in most cases we are not able to cover so many of the eligible beneficiaries. There is also challenge of tracing those entitle to Zakat but doesn’t want to present themselves for Zakat. This is in addition to the problem of recognizing eligible beneficiaries every year in order to differentiate them from preceding year”.	
R5	Zakat manager	“We usually approached mosques and other Islamic bodies to identify eligible recipients, who will have to go through some screening. Being a new initiative in Abuja without support from government and with low collection from people, we are facing so many challenges. The distribution may not necessarily be systematic for all the institutions, considering the differences in Fiqh followership of the four school of thought. Identifying eligible asnafs is not that easy. Some Zakat payers distribute directly without recourse to the required formular.”	
R21	Zakat expert	“Zakat distribution is not done evenly by these Zakat institutions and there are issues in	

		identifying the qualified asnafs as it become very difficult for the Zakat institutions to differentiate between the poor and needy who benefitted the previous year and whether they are still in the category of poor and needy. There is also the issue of bureaucracy, poor record keeping, lack of accountability of the Zakat institutions, the issue of credibility of some Zakat officials in managing the process of Zakat distribution which hinder the effectiveness of Zakat management. Similarly, there is lack of orderliness and unsystematic approach to Zakat distribution and negligence by the officials to follow the prescribed rules.”	
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Respondents above highlights some of the challenges hindering the effectiveness of Zakat distribution by the Zakat institutions, for instance, R13, a Zakat payer, who observed the challenges of pattern of distribution to the asnafs group as well as the issue of identifying real beneficiary's year in year out. Similarly, R15, an Islamic scholar, stated that the disbursement of Zakat by the Zakat institutions is usually channeled to the poor and needy without emphasizing on all the 8 asnafs as provided in Islam. The amount so disbursed is always same without looking at the poverty requirement of each of the beneficiary. Another issue identified is that of the unsystematic distribution due to the difference in opinion of the four Islamic schools of thought. He further affirmed that the distribution by these Zakat institutions is not well structured and well managed as there is no comprehensive statistics on annual collection and distribution. R20, a Zakat manager also stated that due to the limited collection, they are not able to cover so many of the eligible beneficiaries, in addition to the difficulty in tracing those entitle to Zakat but doesn't want to present themselves for Zakat and recognizing eligible beneficiaries every year in order to differentiate them from preceding year. Similarly, R21, who is a Zakat expert, revealed that Zakat distribution is not done evenly by Zakat institutions and there are issues in identifying the qualified asnafs as it become very difficult for the Zakat institutions to differentiate between the poor and needy who benefitted the previous year and whether they are still in the category of poor and needy. He also identified the issue of poor record keeping, lack of accountability of the Zakat institutions, credibility of some Zakat officials in managing the process of Zakat distribution as issues hindering the effectiveness of Zakat management. Additionally, there is lack of orderliness and unsystematic approach to Zakat distribution and negligence by the officials to follow the prescribed rules. Numerous other researchers have raised similar issues in the areas of effective distribution, from the point of intention such as Abioye et al., (2013) and Ahmad et al., (2014), who identified the issue of reaching out, Mahamod, (2011), observed the issue of competency, Abioye et al., (2011) and Ismail & Zain, (2015), identified efficiency, Wahab and Rahman, (2011), highlighted the issue relating to capacity building while Ab Rahman et al., (2012) and Sarif, (2016), considers training as the major hindrance. These researchers have argued that in order to have an effective distributive mechanism, it is necessary to address few key factors that may impact the process of effective distribution, these are, whether the Zakat institutions have effective guidelines or policies as highlighted by Ab Rahman et al., (2012). On the other hand, Ahmed, (2004) and Bakar et al., (2011), observed the lack of in-depth knowledge. There are also questions relating to whether there is any lack of proper capacity building and training in terms of fulfilling these huge tasks, and furthermore, whether there is any lack of effective monitoring as highlighted by Ab Rahman et al., (2012), Ahmed, (2004), Bakar et al., (2011), Hassan et al., (2012) and Sarif, (2016).

Qur'an, (9:58-60), supported the assertion for a group of Zakat administrators, responsible for disbursing collections from Zakat, this function should be delivered by the state, this was also supported by the actual practice of the Prophet (PBUH) and the wise Successors after him. However, in view of the different regulatory framework and governance structure, the administration of Zakat may vary among Muslim countries. For instance, Monzer Kahf (2000) illustrates three types of Zakat management institutions in Muslim countries as follows:

- A. The private sector, which voluntarily performs Zakat collection and distribution function without government interference.

- B.** A special department assigned and supervised by government; however, the collection is not compulsory by the law (voluntary payment from zakat payers).
- C.** Where Government on mandatory basis enforced by the set of regulation.

Following the revelation by the respondents in table 6.2.3 above and further analysis in theme 3, the following sub themes and sub sub themes emerged. Two sub themes, poor collection and inefficiency in distribution. There are also four sub sub themes, ignorance of the Zakat payers, poor knowledge and staffing of Zakat institutions, bureaucracy and unstructured distribution of Zakat institutions and connection gap (Zakat institutions and recipients). Therefore, result emerging from the interview with the respondents indicates that Zakat distribution has no significant influence on the existence of Zakat institutions in Abuja.

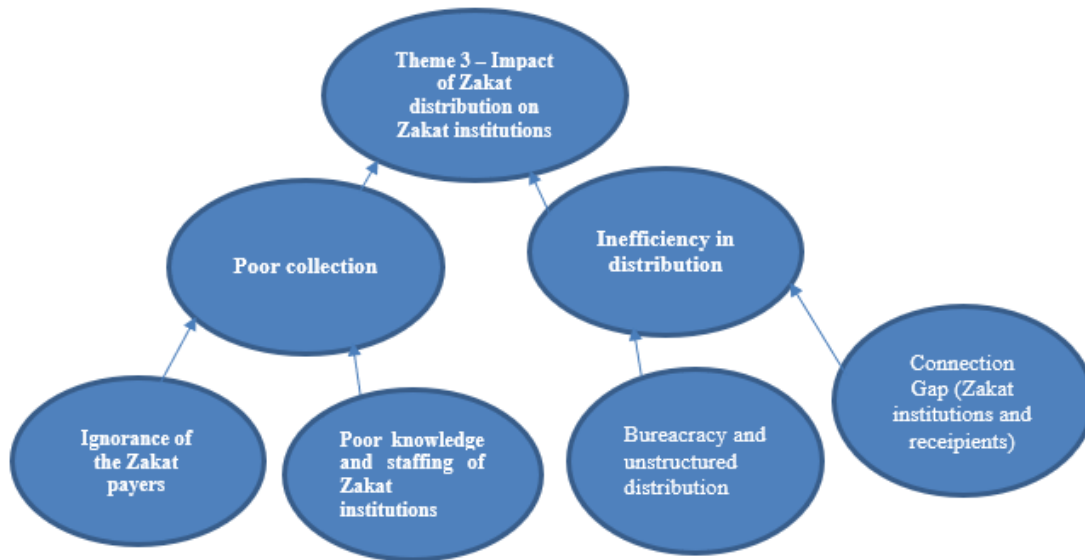


Figure 4.2.3 Impact of Zakat distribution on the existence of Zakat institutions in Abuja.

Theme 4 – Impact of Islamic religious commitment on the existence of Zakat institutions in Abuja.

This theme measures the impact of Islamic religious commitment on the existence of Zakat institutions in Abuja. We shall, therefore, provide answer to objective of the study pertaining to the impact of Islamic religious commitment on the existence of Zakat institutions in Abuja. The perception of the respondents was quoted below, this is with regards to the level of transparency of Zakat administrators, whether information on Zakat collection and distribution by the Zakat institutions in Abuja are publicly made available and the consistency of such information. In order to obtain answers to these questions, categories of respondents interviewed are, Academia, Zakat managers, Islamic ulamas, experts on Zakat and Zakat recipients. Table 4.2.4 below, present respondent's quotes on theme 4, while figure 4.2.4 presents the sub themes and sub sub themes that emerged.

Table 4.2.4 Respondents Quotes on the impact of Islamic religious commitment on existence of Zakat institutions in Abuja, Nigeria

No. of the Respondents	Group of the Respondents	Respondents Quotes	Description
R3	Academia	“Well, I may not easily describe the level of transparency of Zakat managers in Abuja, however, with the little information on Zakat collection and distribution by these agencies, one may doubt their sincerity. Similarly, the issue of consistency too	Limited information to the public on the activities of Zakat institutions in Abuja. With this, it was

		may not easily be measured since there are limited information about the activities of Zakat institutions at the disposal of the public. This may be connected to lack of proper monitoring of their activities”.	difficult to access their level of transparency. However, Zakat officials’ commitment to the value of Islam is not in doubt, and this may affect their level of transparency and accountability in the performance of their duties.
R4	Academia	“The failure of government and Supreme council for Islamic affairs to establish a body that will monitor the activities of these agencies is part of the problem. I cannot be able to mention the level of transparency of the Zakat agencies operating in Abuja. However, there are paucity of information at the disposal of the public pertaining to the activities of the Zakat agencies”.	
R5	Manager of Zakat agency	“We tried to operate within a system that is both transparent and accountable. We distribute our Zakat proceeds publicly. I may not be able to mention the issue of consistency of Zakat collection and distribution with other Zakat agencies, but on our own we tried to be consistent as much as possible. of course, there may be some little hitches here and there, but overall, I can say as religiously committed individuals, we always tried to follow the teachings of our religion”.	
R12	Islamic scholar	“Though, there are limited information at the disposal of the public regarding the operations of these agencies, but one cannot just say they are not operating transparently. The public may have to first request from them information concerning their operation, it is only after that, conclusion could be reached. So, information is not adequately available because we don’t even care to ask for such”.	
R19	Zakat receiver	“I cannot with all sincerity claimed that the Zakat agencies in Abuja are not transparent, the officers I met severally are those with high degree of responsibility and high religious understanding. We may begin to scrutinize their activities now that this has come to fore. I have the conviction that as men of God, they operate with the highest degree of transparency and accountability in the performance of their duties. At least they know they are accountable to Allah (SWT) in the hereafter”.	
R20	Zakat administrator	“Though a recent initiative, our agency had always tried to publicize its few Zakat distribution programme for people to witness. It all depends on the public to scrutinize our activities with those of the other agencies in order to examine our consistency in reporting in relation to these other Zakat institutions. We are Islamically inclined individuals, and our doors are open for scrutiny	

		from all stakeholders. In the area of aggressive information dissemination, I agree that we are far behind, but efforts will be intensified in order to address such challenge”.	
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According to Al-Goaib (2003), religiosity in Islam is the commitment to Islam through the fulfillment of Allah’s rights, the protection of the rights of others, following Allah’s instructions, avoiding bad actions, and carrying out worship. Similarly, Morgan and Lawton, (1996) states that, individuals who are considered as religious are not only those who hold particular religious beliefs but those who practice them in their daily life. On this account most of the respondents above reported absence of information or where it even existed, the information was limited with regards to the operation of the Zakat institutions in Abuja and hence very difficult to measure their level of transparency and accountability. R3, an academia, revealed that with the little information on Zakat collection and distribution by these agencies, one may doubt their sincerity. He added that the issue of consistency too may not easily be measured since there are limited information about their activities at the disposal of the public. He further observed the lack of monitoring of the Zakat institutions. Similarly, R4, also an academia complained on the failure of government and Supreme council for Islamic affairs to establish a body that will monitor the activities of these agencies. He disclosed that there is paucity of information at the disposal of the public pertaining to the activities of the Zakat agencies in Abuja. On the other hand, R5, who is a manager of Zakat agency maintained that they always tried to operate within a system that is both transparent and accountable through distributing Zakat proceeds publicly. Claiming that he may not argue on the issue of consistency of Zakat collection and distribution with other Zakat agencies. He however agreed that there are some little hitches here and there, but that overall, as religiously committed individuals, they always tried to follow the teachings of the religion. R12 and R19 shared similar views, arguing that, though there are limited information at the disposal of the public regarding the operations of these agencies, but one cannot just say they are not operating transparently. The public may have to first request from them information concerning their operation, it is only after that, conclusion could be reached. R20, a Zakat administrator, challenged the public to scrutinize their activities and those of the other Zakat agencies in order to examine their consistency in reporting and in relation to these other Zakat institutions. He maintained that as Islamically inclined individuals their doors are open to public for scrutiny. He however agreed that in the area of aggressive information dissemination, they have not done enough.

Therefore, from the respondent’s information above, we have not been able to perceive any evidence that religious commitment has significant influence on the performance of Zakat institutions in Abuja. Previous research have highlighted the role of Islamic religious commitment in the development of Zakat institutions to improve the welfare of Muslims. According to Berggren and Bjornskob (2009), “the main reason to expect a positive effect of religiosity is that religions often teach honesty and generosity toward others and that they provide social arenas that foster cooperation”. Osman, Hashim and Ismail (2010), also states, “People who hold and follow religious beliefs will show particular behaviors that are reflected in their personal and social lives”. Therefore, the development of Zakat institution is one form of the Islamic religious commitment showed by Muslim Ummah. Similarly, in focusing on the transparency concept, it is crucial for Zakat institutions in Abuja to always produce clear reporting for public viewing, as quality reporting is very important for Zakat institutions. In line with this, Naz’aina (2015) studies the effect of the internal control system and the competence of the amil (the person in charge of collection and distribution of Zakat) in the financial reporting quality. It is also essential for Zakat institutions to demonstrate their accountability in fulfilling their tasks to both the public, Zakat payers, other stakeholders and ultimately to Allah. Hence, according to Haniffa (2002) and Lewis (2006), “Zakat institutions accountability system and practice is vital as it partially determine, to a great extent, who, what, and how they are going to account to in distributing Zakat, which include for example, the “Asnaf” and the Zakat payers”. Results from this study revealed the importance of both the internal control system and the competence of the amil in producing good quality financial reporting.

Respondents revealed the absence of first-hand information to the public from Zakat institutions in Abuja, which is vital in determining the level of the Zakat institutions religious commitment. Thus, even though Islamic religious commitment has been reported by some previous research to have a greater impact on level

of transparency of Zakat institutions, such could not be said for Zakat institutions in Abuja, Nigeria. Two sub themes and two sub sub themes emerged from theme 4, as depicted in theme 4, below. These are limited information and Islamic belief and practices as well as difficulty in assessing the level of transparency and reflection in the Behaviors. Findings from theme 4, has therefore answered our research question and research objective but could not support supported. Hence, Islamic religious commitment has no significant influence on the existence of Zakat institutions in Abuja, Nigeria.

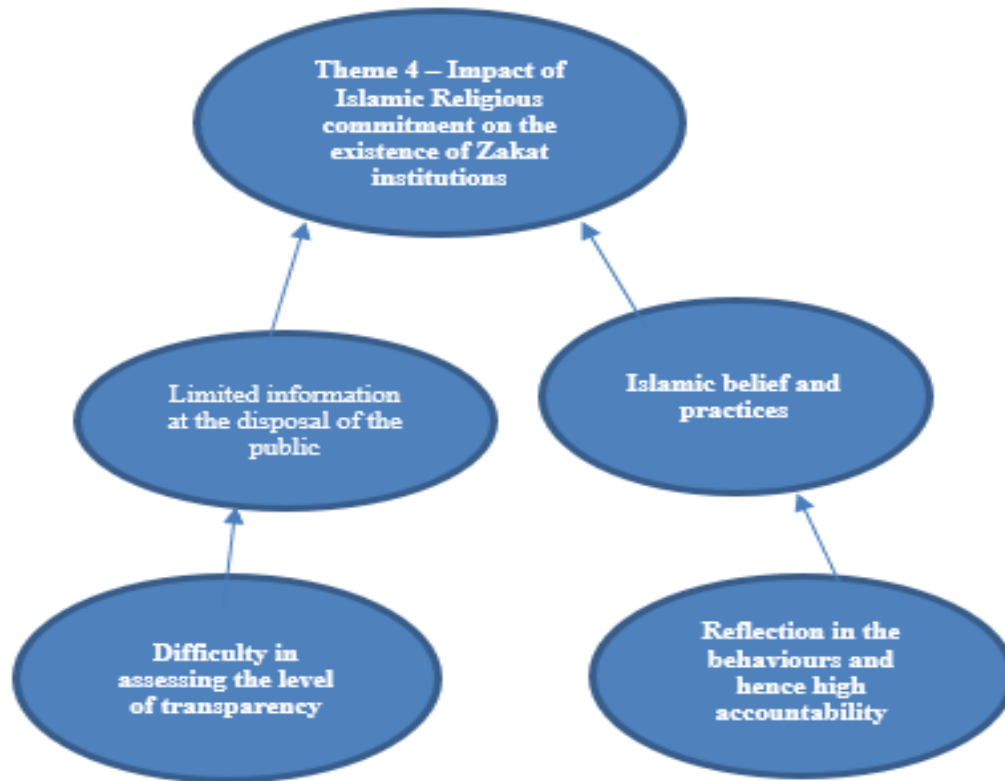


Figure 4.2.4 Impact of Islamic Religious Commitment on the existence of Zakat institutions.

Theme 5 – Impact of the existence of Zakat institutions on the success in poverty alleviation.

In this section, we shall answer the objectives of the study which aims to assess the impact of Zakat institutions on the success in poverty alleviation in Abuja. Respondents were asked about the effectiveness of Zakat collection and distribution by the Zakat institutions. In order to obtain answers to the above, some categories of respondents were interviewed; these are, Zakat managers, Islamic ulamas, Experts on Zakat and Zakat payers and receivers. Table 4.2.5 below, present’s respondent’s quotes on theme 5, while figure 4.2.5 depicts the sub themes and sub themes that emerge.

Table 4.2.5 Respondents Quotes on the impact of the existence of Zakat institutions on the success in poverty alleviation.

No. of the Respondents	Group of the Respondents	Respondents Quotes	Description
R5	Zakat Manager	“We collect Zakat from some eligible Zakat payers in Abuja, though the initiative of Zakat collection and distribution through Zakat institutions is a recent initiative in Abuja with low collection	Ineffectiveness in Zakat collection and distribution, limited resources arising from low collection,

		presently. We however, disbursed whatever is collected to beneficiaries with emphasis on the poor and those in need. The disbursement is usually affected with a view to improve the well-being of the recipients”.	unorganized and unskilled manpower.
R7	Zakat payer	Personally, I prefer disbursing Zakat to my aids in the market that can utilize it and make their own business. I expect that in this way it can impact more on their poverty. The method of distribution by some institutions is not systematically done to eradicate poverty of the recipients”.	
R8	Zakat payer	“The operations of Zakat institutions in Abuja is not well coordinated and effective, hence, many of us are not even aware of their existence. I personally will be ready to cooperate with these institutions when am convinced that all mechanisms for transparent and equitable distribution are provided”.	
R11	Islamic scholar	“Zakat institutions in Abuja are not operating optimally, particularly in their method of collection and distribution and hence not able to alleviate any poverty. The collection is very low, and distribution not well coordinated. There is need for a sound management system of Zakat collection which will help improve the collection and distribution and further alleviate the poverty of recipients. In order to achieve this, there is need to strengthen the public awareness mechanism. Government should be involved along with local community leaders, organization, unions, mosques and Islamic centers as well as any other voluntary organizations willing to assist in Zakat payments”.	
R12	Islamic scholar	“Zakat institutions in Abuja have not been able to achieve its objectives due to some challenges in its collection and distribution system. In view of this, I wish to suggest the need for aggressive public awareness about what Zakat is, how it is given out, who deserves it and who is in the capacity to give it out. Enlightening and educating the public about Zakat is the major key to success of the collection process. Similarly boosting their awareness will also facilitate Zakat collection from the rich people. This awareness must include what Zakat is all about and carefully explaining its importance in the religion. Involvement of the government and further appointing someone like ward head to collect Zakat, which will also make the payers have more confidence on the system and eventually enhance the poverty alleviation	

		objective”.	
R14	Zakat receiver	“Some of the few Zakat institutions I am familiar with in Abuja are well organized and effective. The amount collected and distributed may be relatively low, but I think, this is due to the nature of the exercise that is devoid of any form of government involvement and support”.	
R18	Zakat receiver	“With the persistence of poverty in Abuja, particularly by the Muslims population, I can say that the institution has not been effective in all areas. The amount of Zakat given is small, the method of collection and distribution are all not effective, hence the need for realignment.	
R20	Zakat administrator	“The record of our institution speaks volume about our services to all and without any bias or prejudice. We have done a lot and succeeded in wiping away the tears of many Zakat recipients, by putting food on the tables of thousands of families that were hitherto hungry, assisted others in breaking the circle of poverty, saved many lives as well as supported the educational needs of many indigent students. We have also employed a monitoring mechanism of our activities, one of which is the annual audit which ensures probity in our operation. We also have a board of trustees that consists of experts and experienced individuals who are people of proven characters. These people are the advisory team that guide the organization’s activities. One of our major challenges however is the inadequate manpower to reach many of the Zakat payers”.	
R21	Zakat expert	“It is a well-known fact that the system of Zakat administration in Abuja by Zakat institutions have not been effective both in collection and distribution. Unlike the early days of Islam, Zakat administration is focused and restricted to collection of cash at the expense of other items that are Zakatable in line with the provision. of Islamic principles. While it may not be deliberate, there is need to put more effort towards collection of Zakat due from farmers who have agricultural produce, and livestock mostly in the areas of the study. This type of items could greatly benefit the poor who lack basic means of sustenance. There is need therefore, to intensify sensitization programmes through various platforms of enlightening the community pertaining to the institution of Zakat”.	

Most of the respondents interviewed expressed their reservations on the effectiveness of Zakat institutions in Abuja towards the improvement of the well-being of the Zakat recipients. As highlighted above, though, R5 and R20, who are both Zakat officials claimed to have done a lot in the area of improving the well-being of their Zakat recipients, yet most of the other respondents interviewed such as R8, R12, R14, R18, and R21, who are Zakat payer, Islamic scholar, Zakat receivers and Zakat expert respectively, all revealed the ineffectiveness of the existing Zakat institutions in Abuja, in the area of improving the well-being of Zakat recipients. Consequently, R11, who is an Islamic scholar suggested the need for a sound management system of Zakat collection which will help improve the collection and distribution and further alleviate the poverty of recipients. He further observed the need to strengthen the public awareness mechanism, and that government should be involved along with local community leaders, organization, unions, mosques and Islamic centers as well as any other voluntary organizations willing to assist in Zakat payments.

Bugaje (2010), for instance suggests three main issues for the purpose of addressing some of the observed challenges in Zakat management, these are competence and credibility of our scholars; Second, the courage of our leadership; and third, the enlightenment of the wider Muslims. It is important to understand that for Zakat to be properly collected and disbursed to the rightful beneficiaries, there must be proper institution in place to carry out such task as stipulated by the Allah (SWT). The abject poverty many Muslims are subjected to in Nigeria and study area could be attributed to the lack of efficient Zakat institution in Nigeria. The important role which the existence of Zakat institutions play in alleviating poverty could not be over emphasized, particularly judging from the successes recorded by Zakat institutions during the Prophet Muhammad (PBUH) as well as the four rightly guided Caliphs.

Consequently, two sub themes and two sub sub themes emerged from theme 7, as depicted in figure 4.2.5 below. These are ineffectiveness in Zakat collection and distribution and limited resources as sub themes. While the sub sub themes are unorganized and unskilled manpower and low collection of Zakat. Following from the respondents' revelations above, findings emerging highlighted that the existence of Zakat institutions in Abuja have not significantly impacted on the success in poverty alleviation. This has thus answered the research objective and research question, but could not support the research hypotheses.

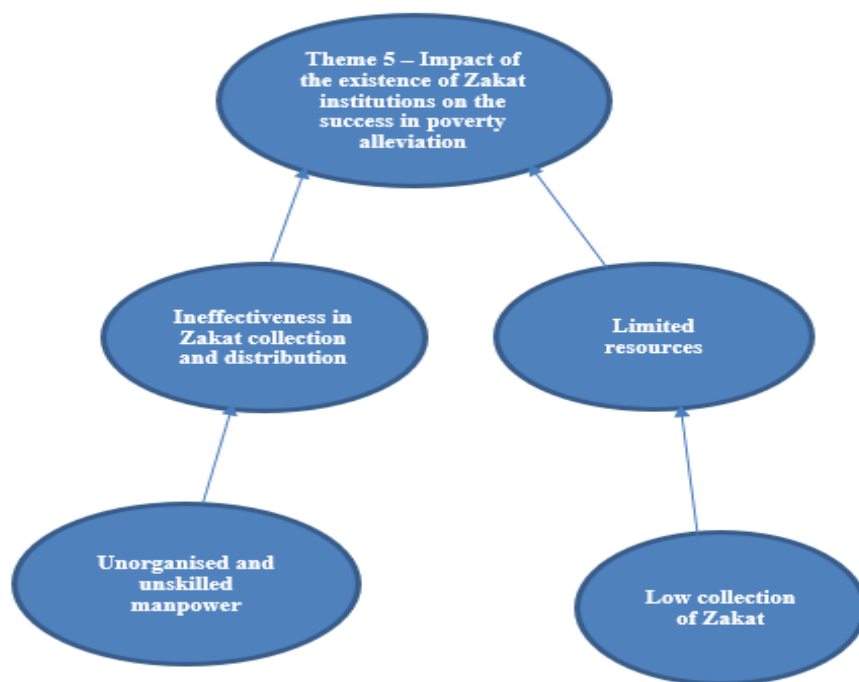


Figure 4.2.5 Impact of the existence of Zakat institutions on the success in poverty alleviation.

Theme 6 – Impact of Zakat payer on the success in poverty alleviation.

This section attempts to answer the objectives of the study which aims to explore the impact of Zakat payer on the success in poverty alleviation in Abuja. Respondents were asked about the pattern of Zakat distribution by

the Zakat payers in Abuja as well as the adequacy of the amount distributed. In order to obtain answers to the above, some categories of respondents were interviewed; these are, Zakat payers, Islamic ulamas, and Zakat receivers. Table 4.2.6 below, presents respondent's quotes on theme 2, while figure 4.2.6 depicts the sub themes and sub sub themes that emerged.

Table 4.2.6 Respondents Quotes on the impact of Zakat payer on the success in poverty alleviation.

No. of the Respondents	Group of the Respondents	Respondents Quotes	Description
R7	Zakat payer	"I tried as much as I could to ensure that those who worked closely with me in the market and who I am already aware of their poverty situation, are given the proceeds of Zakat which will be sufficient for them, to be free from working under somebody, so that they too will set up their business. By and large, I think that what I always give out as Zakat is sufficiently enough for the recipient at least to be on their own".	Individualistic giving of Zakat arising from ignorance and lack of trust as well as unorganized and unsystematic distribution leading to inadequacy and hence unable to impact on poverty of the recipients.
R8	Zakat payer	"I paid my Zakat directly to the recipient and since the total Zakat payable is not much, I usually break the amount to ensure that at least as many people as possible enjoyed the benefit. Therefore, while some get as little as N10, 000, others received N20, 000 each and vice versa. The amount given may not necessarily be enough to alleviate some people's poverty but for some others, it will be sufficient to start off a business and may luckily alleviate their poverty situation and enable them to transmute to Zakat payers the following year".	
R9	Zakat receiver	"With regards to the pattern of giving by the Zakat payers, some of these Zakat payers would not give their Zakat to people that will utilize it. As the intent of Zakat is to redistribute wealth among the people, so that everybody will have something, everybody will at least have economic power however little, but you find that the rich ones in Abuja, what they do is to give little amount that will not greatly impact on the receiver's well-being. So, it can say that he has given out Zakah, but the objective of the Zakat is already defeated.	
R13	Zakat payer	"As mentioned earlier, my Zakat usually goes through the mosques in our area; after identifying eligible recipients in collaboration with the learned ulamas, we then distribute the Zakat to them. Actually, what is usually given may not necessarily be adequate to alleviate third poverty totally but at least will take care of their immediate needs".	
R15	Islamic scholar	"Most of the Zakat payers in Abuja give out Zakat on their own, without any concrete formular. No consideration is given to the poverty requirement of each of the beneficiary. Similarly, due to the difference in opinion of the four Islamic school of thought, the payment seems to be unsystematic and not well	

		organized. The amount so given by the payers is not adequate enough to put the recipient out of poverty”.	
R16	Zakat receiver	“Some of the rich men given out Zakat are not being sincere in their pattern of giving, either because of ignorance or miserliness or both. You could imagine, somebody who is a billionaire if he wants give out Zakat, he will offer N5,000 naira each in the mosque, or in his house as Zakat. At least we know the objective of giving out Zakat, how could this amount alleviate poverty of the recipients?”	
R21	Expert in Zakat	“While some Zakat payers pay their Zakat through Zakat institutions, many of the Zakat payers prefer to pay their own Zakat directly. This is due to the non-institutionalization of Zakat by the government probably owing to the secular nature of Abuja. However, even if given directly, if to say the pattern of giving is considerate and adequate, at least the objective of Zakat could have been attained. With the way things are now in Abuja, there is need for both awareness creation and support of the government to rescue the situation of Zakat in Abuja”.	

Respondents from theme 6 above reported that most of the Zakat payers in Abuja paid their Zakat directly without necessarily going through the existing Zakat institutions, in fact some of the Zakat payers claimed ignorance of the existence of Zakat institutions. Respondents including the Zakat payers affirmed that the pattern of Zakat payment may not be systematic and organized to enable poverty alleviation of the eligible Zakat recipients. R7, a Zakat payer, contended that he tried as much as he could to ensure that those who worked closely with him in the market were given the proceeds of Zakat that will sufficiently enable them set up their business. Similarly, R8 also a Zakat payer revealed that he usually paid Zakat directly to the recipient, however, he argued that since the total Zakat payable is not much, he usually breaks the amount to ensure that at least as many people as possible enjoyed the benefit. Such as giving some people N10, 000, others received N20, 000 and vice versa. He further added that though the amount given may not necessarily be enough to alleviate some people’s poverty but for some others, it will be sufficient to start off a business and if lucky enough will alleviate their poverty situation and enable them become Zakat payers the following year. However, R9, Zakat receiver, R15, Islamic scholar, R16, Zakat receiver and R21, expert in Zakat, all presented related information, highlighting the unstructured and unsystematic pattern of Zakat payment by the individual Zakat payers, this is in addition to its inadequacy in improving the well-being of the recipients. As clearly pointed out, even some of the respondents among the Zakat payers agreed with the issue of inadequacy in alleviating the poverty of the respondents.

There is a strong perception by some researchers that one of the reasons why the realization of Zakat collection is still far from its potentiality is due to the reluctance of Zakat payers to pay their Zakat through the Zakat institutions. The contention is that, when the Zakat payer pay his Zakat individually and directly to the recipient, it is difficult to record and vice versa.

Findings emerging from the above analysis indicates that Zakat payer has no significant influence on the success in poverty alleviation in Abuja. Two sub themes emerged, these are, individualistic giving of Zakat and unsystematic and unorganized system of Zakat, and two sub themes, ignorance and inadequacy. Therefore, the research objective and research question have been accordingly answered, however could not support the research hypotheses.

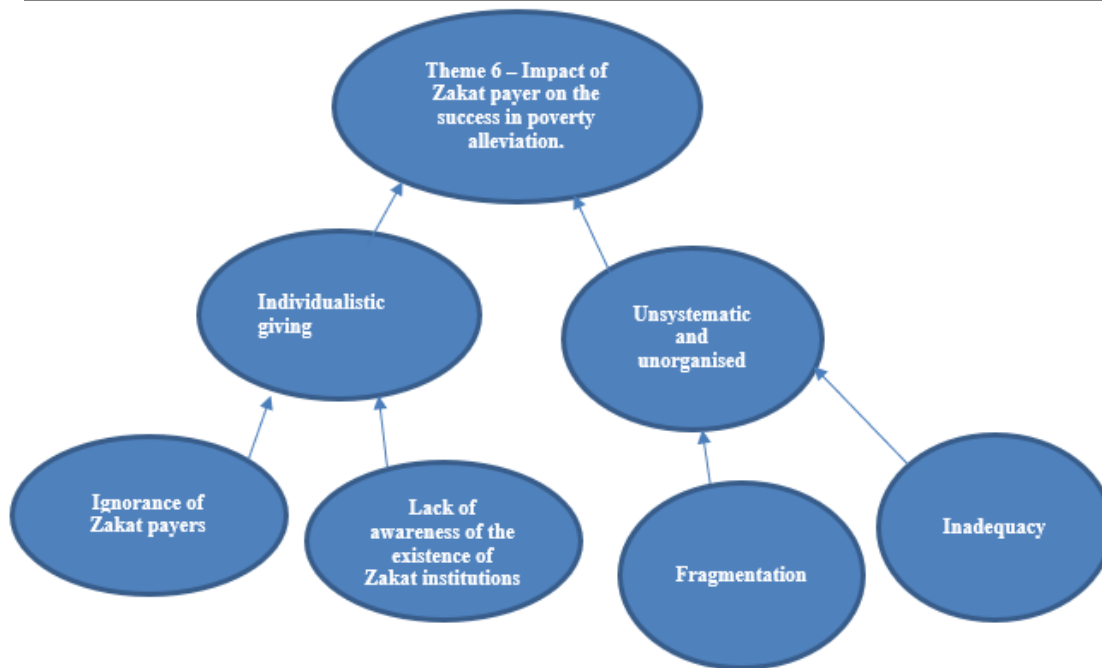


Figure 4.2.3 Impact of Zakat payer on the success in poverty alleviation.

Theme 7– Impact of Zakat collection on the Success in poverty alleviation.

Theme 7 explores the impact of Zakat collection on the success in poverty alleviation. Respondents were asked about the effectiveness of Zakat collection in Abuja and factors influencing collection of Zakat from Zakat payers. In order to obtain answers to the above, some categories of respondents were interviewed; these are, Zakat payers, Islamic ulamas, Zakat institutions and Zakat expert. Table 4.2.7 below, present’s respondent’s quotes on theme 7, while figure 4.2.7 depicts the sub themes and sub themes that emerged.

Table 4.2.7 Respondents Quotes on the impact of Zakat collection on the success in poverty alleviation.

No of Respondents	Group of Respondents	Respondents Quotes	Description
R1	Islamic scholar	“Zakat collection seems to be very low in Abuja arising from ignorance of most of the Zakat payers, due to the lack of awareness on Zakat by the public. Similarly, the absence of government support in the form of regulation and enforcement have added to the challenges confronting Zakat collection in Abuja. This poor collection contributed to the inability of the low disbursement to impact on poverty and general well-being of the recipients”.	Low Zakat collection arising from ignorance of Zakat payer and poor knowledge of Zakat collectors. Absence of government support through legal backing and enforcement of Zakat payment.
R5	Zakat manager	“The challenge we are facing has to do with the issue collection from eligible Zakat payers. This has been one of the major impediments to the attainment of the objective of improving the well-being of the populace. It is a well-known fact that the number of Muslims who pay Zakat in Abuja are much smaller compared to the number of eligible Zakat payers. A lot of problems contributed to this low collection, such as, ignorance and lack of	

		awareness as well as understanding on the part of the Zakat payers, trust and attitude of the Zakat payers. Therefore, achieving the objective of poverty alleviation through Zakat collection is a herculean task in the current circumstance. Zakat institutions in Abuja requires some level of government support, particularly in the area of logistics and enforcement just like it did in Hajj (Pilgrimage) issues”.	
R11	Islamic scholar	“Zakat collection in Abuja is not well coordinated and organized, such that most of the Zakat payers doesn’t even know about the existence of the Zakat institutions. While those that are aware of their existence do not have the trust and confidence of these institutions and will prefer to disburse Zakat directly to beneficiaries. There is also issue of adequate capacity on the part of the Zakat institutions to carry out collection of Zakat efficiently. So, all these rendered the achievement of the objective of alleviating poverty more difficult”.	
R20	Zakat administrator	“Zakat collection in Abuja have not been effective due to some problems militating against the administration of Zakat in Abuja. There is need to maximize the potential of Zakat collection through campaigns and awareness to educate the Zakat payers about paying Zakat through Zakat institutions. However, the nonexistence legal framework to guide and back the operations of the few existing non formal Zakat institutions contributes to the lack of trust on the operations of these institutions and hence the inability to maximize its collection and further impact on the poverty well-being of the people. Zakat will be able to effectively play its role of alleviating poverty, if the government indicate its interest in the collection and distribution process”.	
R21	Zakat expert	“Government involvement in Zakat collection would enhance high collection and assist in eradicating poverty which will lead to the attainment of prosperity not only in Abuja but the whole country. Zakat system in Abuja would not be effective without the backing of the government. The institution of Zakat will be able to play its roles in accordance with Islamic provision only if the government shows some level of interest in its collection	

		and distribution. No doubt, the percentage of Muslims who pay Zakat in Abuja are small compared to the numbers of eligible Zakat payers. Unfortunately, these few who are compliant do not even understand the rules guiding the institution of Zakat. Many of them knowingly or unknowingly paid Sadaqah (charity) thinking that they have paid Zakat. Allah has blessed some people with wealth so that they can fulfil their obligations by paying a certain amount to the less privileged. If they haven't been paying Zakat due to ignorance, they should be educated by scholars. If they fail to pay it intentionally knowing in the truth that it is compulsory, they would be forced to pay. Their wealth will be divided into two and this can only be possible in an Islamic system where Sharia is fully entrenched".	
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Most of the respondents reported the poor collection of Zakat in Abuja, particularly through the Zakat institutions. R1, an Islamic scholar, revealed that Zakat collection is very low in Abuja arising from ignorance of most of the Zakat payers as well as the lack of awareness on Zakat by the public. Similarly, the absence of government support in the form of regulation and enforcement have added to the challenges confronting Zakat collection in Abuja. R5, a Zakat manager, reported about the challenge they faced which has to do with the issue collection from eligible Zakat payers. He stated further that the number of Muslims who pay Zakat in Abuja are much smaller compared to the number of eligible Zakat payers, and this has impacted negatively on their effort of alleviating poverty in Abuja. On the other hand, R11, an Islamic scholar, highlighted the uncoordinated and unorganized system of Zakat collection in Abuja, such that most of the Zakat payers doesn't even know about the existence of the Zakat institutions. While those that are aware of their existence do not have the trust and confidence of these institutions and will prefer to disburse Zakat directly to beneficiaries. This is in addition to the issue of adequate capacity on the part of the Zakat institutions to carry out collection of Zakat efficiently. All these, according to the respondent rendered the achievement of the objective of alleviating poverty more difficult. In the views of R20, another Zakat manager, the system of Zakat collection in Abuja is ineffective due to some problems militating against the administration of Zakat in Abuja. Finally, R21, an expert in Zakat, suggests the involvement of government in Zakat collection as the only way to enhance high collection and assist in eradicating poverty which will lead to the attainment of prosperity not only in Abuja but the whole country, insisting that Zakat system in Abuja would not be effective without the backing of the government. He further frowned at the non-compliant attitude of some eligible Zakat payers, while the few who are compliant do not even understand the rules guiding the institution of Zakat, many of whom knowingly or unknowingly paid Sadaqah (charity) thinking that they have paid Zakat. Therefore, from the interview, respondents generally acknowledged that the current Zakat collections are far below their potential particularly in the context of some managers of existing Zakat organization interviewed. They observed the need to maximize the potential of Zakat collection through campaigns and awareness to educate the Zakat payers about paying Zakat through Zakat institutions. However, the nonexistence legal framework to guide and back the operations of the few existing non formal Zakat institutions contributes to the lack of trust on the operations of these institutions. On the impact of Zakat collection to the improvement in poverty alleviation, respondents revealed that there is no significant relationship between the two variables, particularly considering the inability to maximize the potential of Zakat collection at the macro level.

Two sub themes and four sub sub themes emerged from this theme. The sub themes are, Zakat collection and government involvement, while the sub sub themes are ignorance of Zakat payers, lack of trust on the operation of Zakat institutions, legal instrument to back the operation of Zakat institutions and enforcement of Zakat payment. These theme therefore, supported the research objective and answered the research question.

However, the hypotheses that Zakat collection has significant influence on the success in poverty alleviation could not be confirmed. This is further depicted in figure 4.2.7 below.

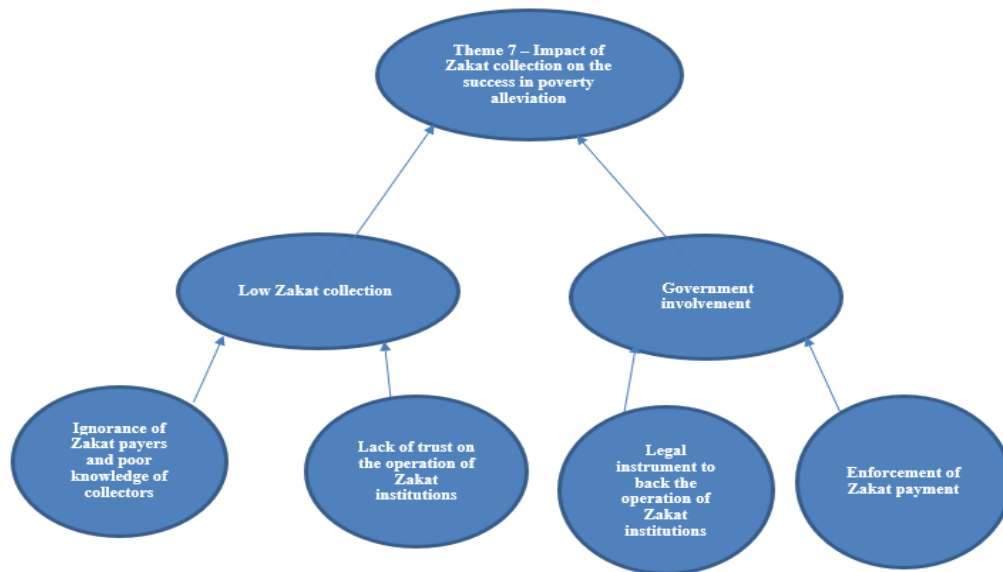


Figure 4.2.7 Impact of Zakat collection on the success in poverty alleviation.

Theme 8 – Impact of Zakat distribution on the Success in poverty alleviation.

Here, we are going to answer the objectives of the study which aims to assess the impact of Zakat distribution on the success in poverty alleviation in Abuja. Respondents were asked about the pattern of Zakat distribution in Abuja as well as the adequacy of the amount distributed. In order to obtain answers to the above, some categories of respondents were interviewed; these are, Zakat managers, Islamic ulamas, experts on Zakat, Zakat payers and receivers. Table 4.2.8 below, present's respondent's quotes on theme 2, while figure 6.2.8 depicts the sub themes and sub themes that emerged.

Table 4.2.8 Respondents Quotes on the impact of Zakat distribution on the success in poverty alleviation.

No. of the Respondents	Group of the Respondents	Respondents Quotes	Description
R1	Islamic scholar	“The situation of Zakat distribution in Abuja both from the perspective of Zakat payer and Zakat institution is both unprogressive and unsuccessful. This is because of the manner different individuals give out Zakat on their own, using their own discretion. Some just give out Zakat randomly without any concrete formula of giving out. Only spreading it around. On the issue of adequacy, I can say, it is not adequate as the amount is usually given in fragments or pieces”.	The pattern of Zakat distribution is systemic and fragmented. Similarly, the amount distributed is not adequate enough to alleviate the poverty of its recipients. While at the micro level, some community empowerment programme impacted on the poverty well-being of some Zakat recipients, however, at the macro level, the assistance seems to be insignificant and thus unable to touch the lives of a good
R2	Islamic scholar	“Though I am not aware of the practices of Zakat institutions in Abuja pertaining to their distribution of Zakat, but the few individual Zakat payers I was opportune to come across, usually disbursed large amount of money, such that could alleviate poverty of the Zakat receiver”.	
R4	Academia	“Some Zakat institutions usually do a sort of empowerment programme through distribution of	

		equipment and machineries that will aid the recipients to commence or enhance their business, sometimes with some amount of money, which to some extent may be adequate to alleviate their poverty well-being, may be within the short run. While individual Zakat payers sometimes give out large amount in an attempt to relieve the poverty of the recipients”.	number of people.
R5	Zakat administrator	“We usually organized Zakat distribution ceremony, where we invite the general public to witness the distribution of empowerment materials, payment of scholarship to students and financial support to the poor and indigent. The amount distributed may not necessarily be adequate to alleviate their poverty, since the collection is very low and we want to cover as many recipients as we could”.	
R9	Zakat receiver	“The pattern of the Zakat distribution from both the Zakat institutions and Zakat payers is not systematic with a lot of fragmentations. Such cannot be said to adequately alleviate poverty of the receiver, otherwise one may have been capable of transforming from Zakat payer to Zakat receiver. So, the amount given to me has not been adequate enough to wipe out my poverty. At least I have once received both from individual Zakat payer and a Zakat institution”.	
R10	Zakat receiver	“The amount presented to me by a Zakat institution in Abuja, has enabled me set up my petty trading business and is moving well. So, to me, I can say Zakat distribution by Zakat institution in Abuja is adequate, at least I am now engaged in my petty trading and hopefully in the nearest future, I may also be able to give out something as Zakat”.	
R11	Islamic scholar	“The Zakat distribution is not well structured by these Zakat institutions in Abuja to significantly impact on the poverty well-being of the recipients. At the micro level, some few individuals and institutions have impacted on the poverty well-being of the beneficiaries, through some of their empowerment programme at least they were able to touch the lives of few Zakat payers. However, at the macro level, the assistance seems to be insignificant and thus unable to touch the lives of a good number of people”.	
R12	Islamic scholar	“From experience, the amount paid by both the Zakat institutions and individual Zakat payers has not been enough to put a Zakat recipient out of poverty, of course very few may be lucky,	

		probably if through the empowerment programme, they were able to get something that could enhance their trade. I understand the poor collection may have been responsible for fragmenting the Zakat, so as to cover a good number of people. However, it is also important to note the need to resuscitate Zakat institutions in Abuja into what it ought to be, all hands must be on deck. There is need for the government to accord same importance to Zakat institutions just like the Hajj (pilgrimage), institutions”.	
R14	Zakat receiver	“Well I can say that, the manner of distribution is not structured instead it is shared in peace meal so as to cover many people. In other instances, some Zakat receivers get money to settle their medical bills, others for student’s scholarship, while still some were given money to start small scale businesses. So, while it may not be adequately enough to remove a person from poverty, but it has at least solved some of the immediate problems. I think that unless collection of Zakat considerably improved, the possibility of paying reasonable amount may not be there. However, it is important to accept the fact that some individual Zakar payers were able to present reasonable amount to Zakat receivers, such that at their community level, they were able to alleviate their poverty”.	
R15	Islamic scholar	“The pattern of Zakat distribution is in peace meal which may not necessarily impact on the well-being of the Zakat recipients, and hence not achieving its objective”.	
R16	Zakat receiver	“Some of the Zakat institutions and individual payers adopt mainly cash methods of Zakat distribution, however, in most cases this particular method does not necessarily achieve the objective of alleviating the poverty of the recipients, and particularly considering the amount shared which may not be enough”.	
R18	Zakat receiver	“Even though the amount given seems to be fragmented and not enough to impact on the poverty wellbeing of the majority of the populace, however at the level of some communities, there are some levels of improvement on few of the Zakat receivers. This is arising from some empowerment programmes in some of the communities and vice versa”.	
R19	Zakat receiver	“What I received as Zakat had granted me some comfort and hence alleviate some of my poverty. To that extent, I can say is adequate. However,	

		what is adequate for me may not necessarily be adequate for another person.”	
R20	Zakat administrator	“We always tried to be considerate in the distribution of Zakat to the Zakat recipients. We also distribute Zakat in such a way that at least some level of comfort is provided to the recipients. Therefore, knowing fully, the challenges of Zakat collection and the fact that Zakat is a new initiative in Abuja, there bound to be some challenges which are surmountable with time. We believed that to some extent, some people’s poverty has been alleviated through the process of our Zakat distribution”.	
R21	Zakat expert	“The pattern of distribution of these Zakat institutions and individual Zakat payers is not well organized, as such the amount or materials given to Zakat payers in all sincerity could not impact on their wellbeing. Of course, at the micro level, there are some few community development programs initiated by some of this informal Zakat institutions and foundations belonging to some individuals, and which has impacted on poverty alleviation around some communities. However, at the macro level, there is no obvious or any strong linkage between the existence of Zakat institutions/individual Zakat payers and success in poverty alleviation, hence, Zakat distribution has not made any impact on poverty alleviation in, Abuja”.	

Respondents revealed their perceptions of the impact of Zakat distribution on the success in poverty alleviation in Abuja. R1 who is and Islamic scholar, highlighted that the pattern of Zakat in Abuja is unprogressive as well as unsuccessful. This is because of the manner different individuals give out Zakat on their own, using their own discretion. Some just give out Zakat randomly without any concrete formula of giving out Zakat, only spreading it around like Sadaqat. Hence inadequate to impact on poverty. R4, an academia states that some individual Zakat payers and Zakat institutions usually engaged in some form of empowerment programme through distribution of equipment and machineries that will aid the recipients, sometimes with some amount of money to start their businesses. This to some extent may be adequate to alleviate their poverty within the short run. On the other hand, R5, a Zakat administrator observed that they usually organized Zakat distribution ceremony, where the public are invited to witness the distribution of empowerment materials, such as payment of scholarship to students and financial support to the poor and indigent. According to him, the amount distributed may not be necessarily adequate to alleviate their poverty, since the collection is very low and they want to cover as many recipients as they could. Similarly, R9, a Zakat receiver states that the pattern of Zakat distribution from some of the institutions is not systematic with a lot of fragmentation by some of the Zakat institutions. Hence inadequate to relieve the poverty of its recipients. R11, an Islamic scholar, argued that Zakat distribution is not well structured by both the individual and institutions to significantly impacted on the general wellbeing of the recipients. However, he consented to the fact that at the micro level, some few individuals and institutions have impacted on the poverty wellbeing of the beneficiaries, through some of their empowerment programme at least they were able to touch the lives of few Zakat recipients. However, at the macro level, the assistance seems to be insignificant and thus unable to touch the lives of a good number of people.

The objective of Zakat distribution in Islam as we all know is to transfer from those who have excess asset to the poor and needy, this is in order to reduce their poverty, increase their purchasing power. Qur'an in Surat Al-Taubat, specifically mentioned how Zakat is to be distributed. Similarly, according to Qardawi (1999), "It was not left to the rulers or those with personal opinions to decide the distribution of Zakat according to their whims". He further observed that during the time of Prophet Muhammad (PBUH), some individuals indeed attempted to take away the proceeds of Zakat, and because the Prophet (PBUH) objected to their demand, they criticized and boycotted the Prophet. Allah (SWT) sent the following verses of the Qur'an deploring their greed and revealing their hypocrisy and mentioning the categories of those who deserved to be given Zakat proceeds.

"Among them there are who find fault with you concerning the collected of Sadaqa. If they are given some of it, they are pleased but if they are not given any, they are angry. If only they had been pleased with what Allah and His Messenger gave them and said, 'Allah is enough for us. Allah will give us His bounty as will His Messenger. It is to Allah that we make our plea'. Collected Sadaqa is for: the poor, the destitute, those collect it, reconciling people's heart, freeing slaves, those in debt, spending in the way of Allah and traveler. An Obligation imposed by Allah. Allah is All-Knowing, All-Wise." (Q9:60).

In support of some of the respondents above and our earlier analysis, R12, an Islamic scholar, argued that in spite of the inability of Zakat institutions to relieve the poverty wellbeing of Zakat recipients, there is need to resuscitate Zakat institutions in Abuja into what it ought to be, by according them same importance, just like the Hajj (pilgrimage), institution. On the other hand, R19, Zakat receiver, R20, Zakat administrator and R21, Zakat expert expressed relatively same opinion, revealing that at the macro level, there is no obvious or any strong linkage between Zakat distribution by the individual Zakat payers and Zakat institutions and poverty alleviation, hence, no significant impact on poverty alleviation. However, at the micro level, there are some community development programs initiated by some of this informal Zakat institutions and foundations belonging to some individual Zakat payers, which has impacted on poverty alleviation around some communities. This is in consonance with the research conducted by Beik (2009), who studied the impact of Zakat distribution on poverty. He used the study case approach to examine the effectiveness of Zakat distribution at the Dompot Dhuafa Institution, specifically in a program called "Layanan Kesehatan Cuma-Cuma". In order to analyze the effect, he employed various supporting indexes, these are the headcount ratio, poverty gap index, income gap index, Sen Index and Foster, Greer and Thornback Index (FGT Index). The results indicate that Zakat was able to reduce poverty because all the indicators used were reduced. The headcount ratio fell by 10 percent, as did the poverty gap and poverty severity. This finding undeniably proved that Zakat was a potential instrument to reduce poverty at the micro level. Therefore, from the foregoing analysis, respondents generally confirmed that Zakat distribution in Abuja has not significantly impacted on the success in poverty alleviation. This has resulted in two sub themes (Pattern of Zakat distribution and poverty alleviation) and four sub themes (Unsystematic Zakat distribution, fragmentation of Zakat, macro and micro). This has been depicted in figure 4.8 below. Thus, the research objective and research question have been answered accordingly, while the hypotheses of the research have not been supported, since Zakat distribution in Abuja was found not to have significant influence on the success in poverty alleviation.

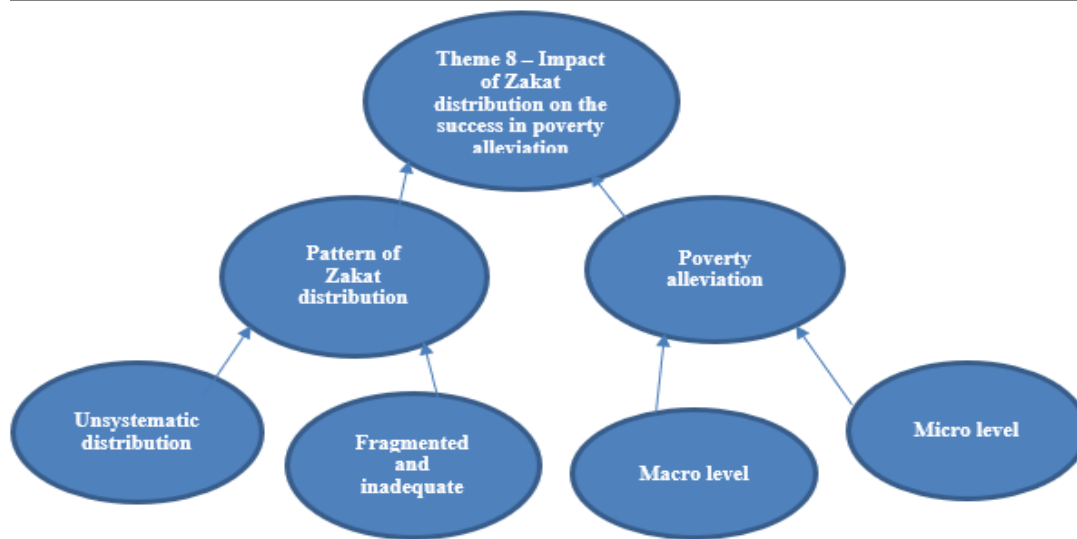


Figure 4.2.8 Impact of Zakat distribution on the success in poverty alleviation.

Theme 9 – Impact of Islamic religious commitment on the Success in poverty alleviation.

This section will answer the objectives of the study which aims to assess the impact of Islamic religious commitment on the success in poverty alleviation in Abuja. Respondents were asked about their religious beliefs and practices and its influence on Zakat in Abuja. In order to obtain answers to the above, some categories of respondents were interviewed; these are, Zakat managers, Islamic ulamas, Zakat payers, academia and experts.

Table 0.3 Respondents Quotes on the impact of Islamic religious commitment on the success in poverty alleviation.

No. of the Respondents	Group of the Respondents	Respondents Quotes	Description
R3	Academia	“It is a well-known fact that a good number of people in Abuja have very great attachment on their religious beliefs and practices. Muslim practice the five pillars of Islam as religious obligation. This beliefs, practices and attachment to Islamic principles could have influences to a large extent on the practice of Zakat as one of the pillars of Islam in order to help the poor and needy and purify income so as to obtain reward from Allah. On the other hand, the issue of awareness on the part of some Muslims in Abuja restrict their ability to give out to those in poverty and whose wellbeing is supposed to be touched by the act of religious benevolence of believers of Islam”.	There is a high religious commitment on the part of the people in Abuja, which accordingly influences the high Zakat practice behavior. However, because of the ignorance in the area of Zakat, the Zakat given behavior could not significantly impacted on the poverty wellbeing. Since the Zakat payment may not have been done in line with the provision of the Qur’an and Sunna.
R6	Zakat manager	“Muslims in Abuja are believed to practice their religious obligations regularly. This religious belief and practice greatly influenced the concern and sympathy on the wellbeing of other Muslim brothers. Therefore, involvement with various religious activities has a greater potential to comply with Zakat payment as well as transparency in its management. This is because Zakat is one of the pillars of Islam and adherence to this rule depends on the extent to which a	

		person appreciates the values of Islam. However, the problem of ignorance in the area of Zakat practice and other aspects of Islam contributes to the inability of Muslims to properly practice Zakat and other forms of charity that will alleviate poverty, as some of the Zakat payers gives out charity in the name of Zakat”.	
R8	Zakat payer	“As good Muslims, we practice our religion as an obligatory act in line with the teachings of Islam. The practice of our religion provides an important role in implementing the commitment to run all the basic principles of Islam. Therefore, our highest regard for our religion of Islam influences our payment of Zakat and other charitable giving as prescribed by the Quran and Sunna of the Prophet, one of the fundamental principles of religion of Islam. The objective is to improve the wellbeing of the poor and needy, while also expecting reward in the Day Hereafter”.	
R21	Zakat expert	“Muslims in Abuja just like in the other part of Nigeria, are believed to possess high religious values and practice their religion regularly. Observe five daily prays, practice fasting in the month of Ramadan, pay Zakat and perform pilgrimage to mecca. The fact remains that people who hold and follow certain religious beliefs will show behaviors that are reflected in their personal as well as social lives. Therefore, holding Islamic religious belief enabled the Zakat payers to constantly give out Zakat, while Zakat institutions are also able to observe whether the management follows the Sharia standard as stated in the Quran and the Sayings of the Prophet Muhammad, as well as reflected in the individual’s attitudes and behaviors. Despite the above, the inability of Zakat scheme to alleviate poverty may be connected to the issue of ignorance on Zakat on the part of many of the eligible Zakat payers and the unorganized method of Zakat in Abuja”.	

Religious commitment is the strong belief of the individuals in carrying out their religious practice properly. Similarly, it is the basis for applying the values of one’s religion to achieve happiness in this world and hereafter. The respondents overwhelmingly affirmed that religion is very important in their lives and that they observed all the obligatory acts of Islam in addition to the non-obligatory ones. They further confirmed that the Islamic religious belief and commitment of the people has a greater influence on their practice of Zakat and other charitable giving and hence improvement in the poverty wellbeing of Zakat recipients in Abuja, Nigeria. Respondent 3, who is an academia, revealed that a good number of people in Abuja have very great attachment on their religious beliefs and practices. This beliefs, practices and attachment to Islamic principles influences to a large extent the practice of Zakat as one of the pillars of Islam in order to help the poor and needy and purify income so as to obtain reward from Allah. This is because individual compliance towards religious obligation to pay Zakat is highly dependent on his belief of the religious teaching. However, the respondent further observed the problem of ignorance as a factor inhibiting the ability of the Muslims to properly practice Zakat and other charitable giving and hence unable to significantly infect on the poverty wellbeing of the people. Reinstein as cited in Beik (2010), also supported worship factor as one of the main motivations that contributes to the compliance of Zakat, Sadaqa (donation) and other prosocial behavior (ijtima’i). He further

claimed that the act of paying Zakat could be an indicator of high level of Iman (faith). Similarly, R6, a Zakat manager, confirmed similar opinion like the previous respondent, adding that Zakat is one of the pillars of Islam and adherence to its rule depends on the extent to which a person appreciates the values of Islam. R8 and R21 reported the high religious values and practices of the Muslims in the study area. R21, particularly stated that, holding Islamic religious belief has enabled the Zakat payer to constantly give out Zakat, while Zakat institutions observed whether the management follows the Sharia standard as stated in the Quran and the Sayings of the Prophet Muhammad, as well as reflected in the individual's attitudes and behaviors. He added that despite the religious commitment of the Zakat payers, the inability of Zakat scheme to alleviate poverty may be connected to the ignorance of most of the eligible Zakat payers and the unorganized method of Zakat in Abuja.

It is well recognized that a compulsory act for the redistribution of wealth in the form of Zakat is one of the obligations of the Islamic religious commitment. The religious faith of an average Muslim in Nigeria, are bound by their divine dictation to a great extent. Several scholars demonstrated a close connection of economic growth, prosperity, income and development with religious and economic growth (Sushmit, 2007; McCleary and Barro, 2003 and 2006; Grier, 1997; Yazdani and Mamoon, 2012; Franck, 2007; Tu, Bulte and Tan, 2011; Gundlach and Opfinger, 2011; Sanz, 2009; Iyer, 2007; Iannaccone, 1998; Eum, 2011; Afe, 1999). "Zakat is an integral part of the overall Islamic belief system and there is an inextricable link between the Islamic State's ineptitude and the population's willingness to extend Zakat to an official Zakat system," says Gilani (2006, P. 81). Zakat's potential to alleviate poverty can be fully exploited if it is part of an overall Islamization process. Payment for Zakat is one of the best religious measures

Therefore theme 10, presents the perception of respondents with regards to Islamic religious commitment on the success in poverty alleviation in Abuja, Nigeria. Findings from this theme supported the research objective and answered the research question. Similarly, the hypotheses of the study that Islamic religious commitment has significant impact on the success in poverty alleviation could not be accordingly confirmed.

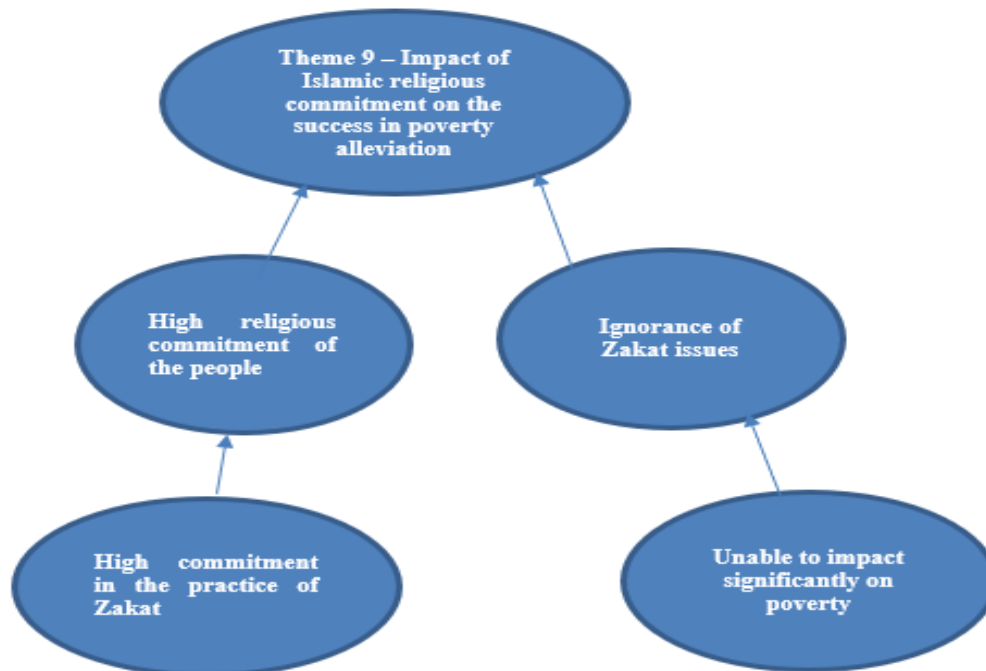


Figure 4.2.9 - Impact of Islamic Religious commitment on the success in poverty alleviation.

Theme 10 - Challenges in eradicating poverty by Zakat in Abuja.

Another important question that this research sought to find out from the respondents was the need to provide an insight into the challenges faced in eradicating poverty through Zakat in Abuja, Nigeria. In order to obtain answers to this objective, categories of respondents interviewed are Zakat managers, Islamic ulamas, Zakat payers, academia and experts.

Table 4.2.10 Respondents Quotes on the challenges in eradicating poverty through Zakat.

No. of the Respondents.	Group of the Respondents.	Respondents Quotes.	Description
R1	Islamic scholar	“I think the challenges inhibiting the success of Zakat system are many. Firstly, the issue of government support to the institution of Zakat just the way it is supporting Hajj operations. The lack of support from government through appropriate legal and enforcement instrument makes the people not to be serious about the payment of Zakat and or paying through Zakat institutions. Secondly the issue of ignorance on the part of Zakat payers, makes the Zakat payers unaware of what to pay as Zakat, how to pay it and where to pay, similarly, some of the Zakat institutions do not even have idea of the level of poverty to be alleviated and finally, the weak system of Zakat collection on the part of existing Zakat institutions, makes collection very low and unable to impact positively on poverty of the recipients”.	Findings from the analysis of respondents were grouped into four as follows: the support and political will of the Government; nature of Zakat infrastructures; role of Zakat institutions and Ulemas and finally Zakat payers’ attitudes and Behaviors. There were also ten subgroups, as follows, legal framework from government, issue of enforcement, lack of uniformity in Zakat, weak Zakat collection system, poor Zakat distribution procedures, Zakat payment not obligated by the state, transparency, integrity and accountability, wealth appetite, ulama’s differences in opinion and lack of unity, poor machinery and sensitization.
R3	Academia	“Poverty alleviation is recognized as one of the primary goals of Zakat and looking back to history, early records of the Muslims after the Prophet Muhammad (SAW) shows the alleviation of poverty, at least twice, during the reign of Umar ibn Khattab and reign of Umar ibn Abdul Aziz. However, successive administrations in the Muslim world continued to face several challenges in Zakat administration. In Nigeria, and particularly in Abuja where I was asked to comment on, first is sincerity of intention on the part of Zakat institutions and even some ulamas who collect Zakat for distribution. I say this because some of them put themselves first rather than trying to share the Zakat to the actual categories of people destined to receive the Zakat. Some of them when they go to talk to the rich people and eventually collect the Zakat, they instead keep it to themselves, by considering themselves as one of the recipients of Zakat. This is really a sad development as there is total lack of transparency. Though, Abuja, Nigeria’s capital is a secular settlement with no religious affiliation, however, it is expected that since there are many Muslims population, government could provide its backing and support to the institutions of Zakat, through for instance, a form of legal backing to the implementation of Zakat initiative, but such is lacking and hence driving away some eligible Zakat payers. Some due to lack of trust and confidence on those running Zakat	

		institutions, while others due to greed of some of the ulamas and officials of Zakat institutions as well as non-obligation of Zakat by the state. Additionally, most of the institutions of Zakat are only after the poor and needy without considering the other group of asnafs”.	
R5	Zakat manager	“The major problem as I mentioned earlier has to do with low collection arising from ignorance and lack of trust of many Zakat payers. These factors are the result of lack of government support to our Zakat institutions to be able to gain the confidence and trust of the people. With low collection from Zakat payers, Zakat institutions could not be able to operate optimally and alleviate poverty of the recipients”.	
R7	Zakat payer	“Though some of us give out reasonable proceeds to beneficiaries at least to alleviate their poverty, some other Zakat payers give out little amount that may not have any effect on the poverty of the beneficiaries. Added to the above is the inability of some rich men to even give out Zakat, particularly because of lack of awareness and ignorance. Some of us are not comfortable with the operations of some Zakat institutions and even some ulamas, doubting their credibility to efficiently manage the proceeds of Zakat”.	
R10	Zakat receiver	“Zakat institutions need to rise up in their sensitization effort to ensure that people are made aware of the existence of Zakat institutions and the importance of channeling their Zakat proceeds through these institutions for proper management and disbursement to the Asnaf groups. Similarly, there is need to ensure uniformity in Zakat through coordinating the activities of all the Zakat institutions operating in Abuja”.	
R12	Islamic scholar	“The challenges confronting poverty alleviation through Zakat collection in Abuja, firstly is the poor collection from Zakat payer’s due ineffective system in collection, secondly lack of coordination due to the failure of some Zakat payers to channel their Zakat proceeds through Zakat institutions owing to lack of trust and confidence and also coordinating the activities of all the Zakat institutions in Abuja. There are also the differences in opinions of the ulamas on Zakat as it affects the four schools of thought and sect differences as well. There is also this constraint on the part of Zakat managers not having the idea of level of poverty to be alleviated and number of people in poverty within the community. Finally,	

		the poor machinery of the existing Zakat institutions, both in terms of staffing and knowledge and capacity of the existing officials”.	
R15	Islamic scholar	“Zakat payers in Abuja give out Zakat on their own, without any concrete formular, hence a very weak collection system. There is also no consideration to the poverty requirement of each of the beneficiary because of the poor distribution procedures. Additionally, owing to the difference in opinion of the four Islamic school of thought, the payment seems to be unsystematic and not well organized. Finally, the amount usually disbursed to the recipients is not adequate enough to put them out of poverty, particularly with the arbitrary fixing of the amount of Zakat to be disbursed to each beneficiary”.	
R20	Zakat administrator	“Being a recent initiative, Zakat system in Abuja is facing some challenges, making it difficult to eradicate poverty in Abuja. Some of these challenges are, the issue of poor collection, absence of government support through obligated payment and enforcement, poor attitudes of some of the Zakat payers by being rude to Zakat collectors and poor staffing of the Zakat institutions”.	
R21	Zakat expert	“Well, the poor distribution procedures and pattern of these Zakat institutions and individual Zakat payers could not in any way address the issue of poverty in Abuja, I think this aroused due to the issue of uniformity in the operation of the institutions. Some Zakat payers are also not trusting some of the Zakat institutions, questioning their transparency and accountability, most especially the non-disclosure of their activities. Finally, the ulamas that will educate these people, some of them are not united arising from their differences in opinions”.	
R22	Zakat payer	“The system of Zakat in Abuja could not alleviate poverty due to the unorganized system of Zakat collection and distribution. There is also the lack of proper support from government in the form of making Zakat payment obligatory and improving confidence of payers and a legal instrument to support and guide the operation of any Zakat institution in place. Similarly, some ulamas collect Zakat and keep it to themselves thinking that they too are Zakat beneficiaries”.	

From the answers provided by the respondents on the objective of the research that seek to identify the challenges in eradicating poverty through Zakat, these were grouped into four sub themes as follows: the

support and political will of the Government; nature of Zakat infrastructures; role of Zakat institutions and Ulama and finally Zakat payers' attitudes and Behaviors. There were also nine sub themes. This have been depicted in figure 4.2.10 and explained below:

A. Support and political will of the government

Some of the respondents revealed that one of the challenges of alleviating poverty through Zakat is the inability of government in Abuja to grant its support towards the institutionalization of Zakat framework, this according to them has to a larger extent hampers the progress and operations of the Zakat practices in Abuja. According to Ahmed (2004), "for Zakat to function effectively, there is need to enact laws to that effect". The following sub themes emerged:

1. **Absence of Legal framework by the Government** - According to many of the respondents, the lack of enabling law to back the operations of Zakat administration in Abuja is militating against the enhancement of Zakat collection and distribution. They further affirmed that the absence of legal framework for Zakat implementation in Abuja may be because the city follows the secular pattern of the Nigerian constitution, unlike some states in the Northern part of Nigeria that have adopted the Shari'ah legal framework. R1, who is an academician frowned at the absence of a legal enforcement instrument in the management of Zakat in Abuja. R3, an academician, reported the absence of legal backing to the institutions of Zakat, while R22, also revealed the absence of legal instrument to guide the implementation of Zakat in Abuja.
2. **Issue of Enforcement** – According to many of the respondents, enforcement of Zakat could have influenced collection of large Zakat proceeds from Zakat payers. However, government inability to form part of the enforcement machinery has affected collection of Zakat proceeds in Abuja. R1, R15 and R22 all spoke against the backdrop of poor collection arising from the absence of enforcement on the part of government. They therefore observed that for every enforcement to function effectively, there must be an appropriate legal instrument to back the operations of the Zakat system. In the absence of this instrument, Zakat collection has been left to the whims and caprices of the Zakat payers, in which case very limited amount is usually collected that may not necessarily impact greatly on poverty alleviation.

B. Nature Of Zakat Infrastructure:

The nature Of Zakat infrastructures are another challenge hampering the effective administration of Zakat in Abuja. The following were observed by the respondents:

1. **Uniformity of Zakat** – Some respondents observed absence of uniformity from the point of view of all the organizations collecting and distributing Zakat in Abuja. R10, a Zakat receiver blamed the lack of uniformity in Zakat system in Abuja due to poor coordination of Zakat. On the other hand, R12 blamed the absence of uniformity in Zakat arising from failure of some Zakat payers to channel their Zakat proceeds through the Zakat institutions. R21, a Zakat expert also blamed poor distribution procedures and pattern due to the lack of uniformity in Zakat system in Abuja.
2. **Zakat payment not Obligated by the state** – Some of the respondents also stated that Zakat payment in Abuja is not Obligated by the state. This is largely affecting its collection and enforcement. R3, R20 and R22, who are academician, Zakat administrator and Zakat payer respectively all spoke in favor of obligating Zakat payment by the state as a means of enforcing Zakat payment and hence improving collection which will eventually eradicate poverty of the recipients.
3. **Weak Zakat collection system** - The respondents further observed that the system of Zakat collection seems to be weak in Abuja. R1 highlighted the low collection as resulting from the weak collection system. R5, a Zakat manager, blamed the low collection on ignorance and lack of trust. R12, an Islamic scholar, revealed that the poor collection aroused due to the ineffective system of collection. In similar vein, R15, another Islamic scholar stated that Zakat payers in Abuja are on their own, without any

concrete formular, hence contributing anything they like, resulting in very poor collection. R22, a Zakat payer, described the system of Zakat in Abuja as unorganized resulting in very poor collection and distribution and unable to impact significantly on poverty alleviation.

4. **Poor Zakat Distribution Procedures** – Respondents perceived that even though some of those who benefit from Zakat are supposed to be within the categories mentioned in the Holy Qur'an. However most of the Organizations prioritized the poor and the needy. An arbitrary fixed amount is being distributed as Zakat to its beneficiaries. Similarly, the management do not have the idea of the level of poverty to be eliminated or the number of the poor in the community. R1 reported the lack of idea on the part of Zakat institutions of the level of poverty to be alleviated. R3, revealed that most of the Zakat institutions are only after the poor and needy without due consideration to other Asnaf groups. Similarly, R12 highlighted the constraint of Zakat managers in Abuja for not knowing the level of poverty to be eliminated as well as number of poor people in the area concerned. Respondent 15 also observed that the amount usually disbursed to the recipients is inadequate to alleviate poverty due the fact that the amount is arbitrary fixed.

C. Role of Zakat Institutions and Ulama

Another factor militating against effective Zakat administration in Abuja is the role of Zakat Institutions and that of Ulama. For a proper collection and disbursement of Zakat in the study area, there is need for a proper institution in place to carry out such task as stipulated by Allah (SWT). Respondents revealed that the rising poverty many Muslims are subjected to in Abuja is linked to the absence of efficient Zakat institutions. Similarly, they frowned at the role of Ulama who are referred to in the hadith as the inheritors of the prophet (S.A.W). Overtime, the Ulama have got involved in a whole lot of activities ranging from governance, administration, judiciary and even trade (Wakili, 2009). Some of these roles of the ulama has posed a lot of challenges in the efficient running of Zakat in Nigeria, and particularly Abuja, the study area. There is also the issue of differences in opinion of the four schools of thought, in addition to the ulama belonging to different Islamic sect. These challenges have been further broken into sub themes as follows:

1. **Transparency, Integrity and Accountability** – Respondents observed that some of the institutions collecting and distributing Zakat within Abuja have a fairly elaborate system of record-keeping on the collection and distribution of Zakat proceeds. According to Ram & Roszaini, (2014); and Sobana et al., (2016), "For a particular Zakat institution to be the choice of businessmen, such an organization must improve its reputation and image through transparency in Zakat dealings. Same goes with individuals. Similarly, some of the Ulama as commented by several respondents, have been engaged in some unacceptable practices that have stripped them of their integrity in the eyes of the people. For instance, R3, an academician, reported the lack of sincerity of intention on the part of some of the ulama and Zakat officials thru their total lack of transparency in the management of Zakat proceeds. Similarly, R21, a Zakat expert, confirmed that some Zakat payers do not trust the transparency and accountability of Zakat institutions due to the non-disclosure of their activities.
2. **Wealth Appetite** – According to a narration, Umar ibn Khattab advised thus "so, beware of (excessive) comfort...and toughen yourselves and roughen yourselves" (Aboo Zayd, 1987, p.30). The Ulama in the past were known for their ascetic life. In difference to this, some of the present day Ulama have joined in the quest for amassing wealth, as revealed by some of the respondents. Responding to the above challenge, some of the Ulama interviewed agreed that few individual mallams who collect Zakat for disbursement, as a result of their selfishness and greed do not publicize what they collect from Zakat payers for appropriate distribution to would-be recipient or beneficiaries. This affects the integrity of the whole system. R3, an Academician, spoke about greed on the part of ulama and Zakat officials. R7, a Zakat payer, claimed to be uncomfortable with some ulama and Zakat officials, doubting their credibility to efficiently manage the proceeds of Zakat. R21, reported the non-disclosure of Zakat proceeds by some institutions and ulama. While R22, a Zakat payer also reported that some ulama collect Zakat for disbursement and keep to themselves, on the ground that they are Zakat recipients.

3. **Ulamas differences in opinion and lack of unity** – One other challenge revealed by most of the respondents is the differences in opinions among the ulamas arising most particularly from the lack of unity of the ulamas. Respondents revealed that some of the Ulamas are divided in their beliefs most especially along the opinion of the four schools of thought as well as sectarian lines and these ulamas have allegedly made this to affect them negatively. R12 and R15, all Islamic scholars shared same opinion, reporting that some Islamic scholars have differences in opinion, particularly from the onset of the teachings of the four schools of thought and belonging to different sects. On the other hand, R21, a Zakat expert, revealed the issue of lack of unity among ulamas arising from their differences in opinions or belonging to different sects. All these according to the respondents contributes to the inability of Zakat to alleviate poverty in Abuja.
4. **Poor machinery and sensitization** – Some of the managers of Zakat institutions do not possess the requisite requirements to handle the task of Zakat management and administration. According to the respondents, this is affecting the smooth administration of Zakat implementation in Abuja. Added to the above, there is also the issue of sensitization of the public of the existence of these institutions and regular awareness on Zakat to the general public. For instance, according to Abubakar, (1997) and Aliyu (2002), even in the states where Islamic law is practiced in Nigeria, a reasonable amount is spent on these institutions by government with very little collection of Zakat. Empirical studies suggest that the reason for the poor collection is due to the absence of aggressive campaign in the mass media, seminars and workshops as well as including active people with different background in the Zakat management committees, etc. Some of the respondents such as R7, R10, R12 and R20, who are Zakat payer, Zakat receiver, Islamic scholar and Zakat administrator respectively, reported the lack of awareness due to non-sensitization of Zakat payers by the Zakat institutions, the ineffective system of collection due to poor machinery of the Zakat institutions in Abuja, both in the area of staffing, knowledge and capacity of the officials. These according to them poses greater challenges in alleviating poverty by the Zakat.

D. Zakat Payers attitudes and Behaviors

Respondents reported the attitudes and behavior of some Zakat payers when it comes to issue of Zakat payment as one of the challenges affecting Zakat system in Abuja. Some of the Zakat payers tend to be rude to those asking them about Zakat payment. Others always lack trust on the Zakat institutions and those collecting Zakat. According to Abdulrahman (2006), trust is a critical factor in a individuals' decision to participate in an organization through the provision of financial capital or expertise in expectation of a fair share of the organizations' returns. Therefore, the crucial role of trust in the type of Zakat institutions where Zakat payer pays their Zakat could not be overemphasized. R3, an academia, confirmed the lack of trust on Zakat institutions by some of the Zakat payers. Similarly, R5, a Zakat manager, blamed the low collection by Zakat institutions to the lack of trust of the Zakat payers, on the activities of Zakat institutions. R20 reported the poor attitude of Zakat payers by being rude on the Zakat collectors. Respondents contended that all the above mentioned challenges contributed to the inability of Zakat in Abuja to effectively and efficiently alleviate poverty of its beneficiaries in Abuja.

Figure 4.2.10 below depicted the four sub themes and ten sub sub themes arising from theme 9 on the challenges in eradicating poverty by Zakat in Abuja, which has been analyzed above.

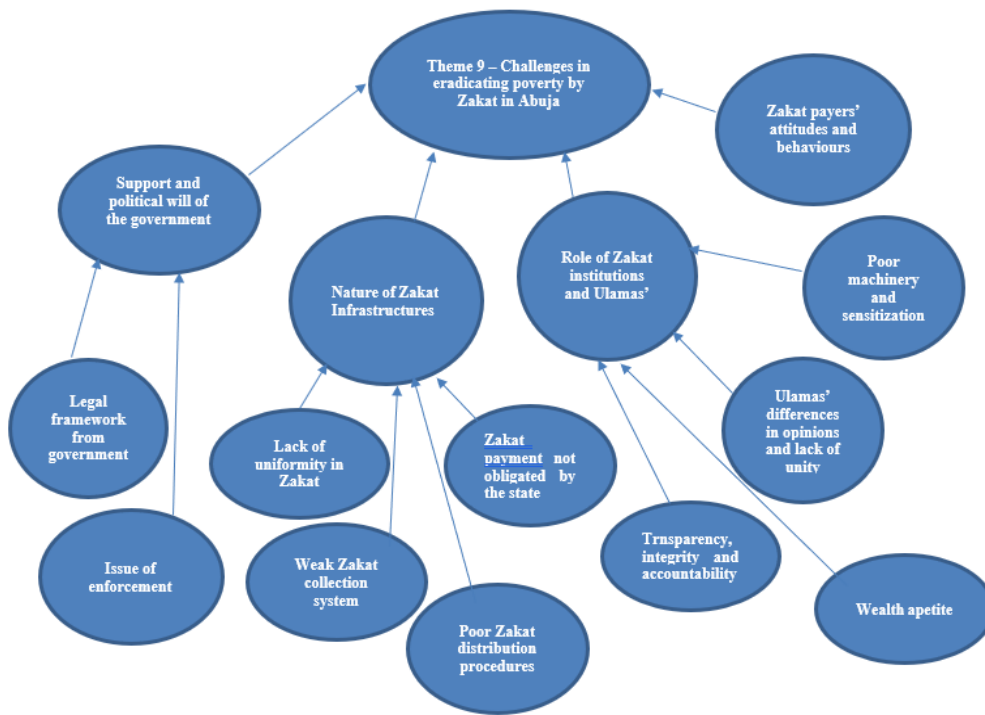


Figure 4.2.10 Challenges in eradicating poverty by Zakat in Abuja

Theme 11 - Organizational framework for the effectiveness of Zakat implementation in Abuja.

For a society to flourish, there is need for a good social security system. This is because the world is full of imperfections, uncertainties and contingencies such as death of breadwinner, old age, illness, unemployment, childbirth, accidents, flood disaster, etc. The developed countries have over the years given social security to the victims of such contingencies and uncertainties on both contributory and non contributory basis. The Muslim world that seems to experience even more of these contingencies and uncertainties On the Other hand, have made very little progress in the area of provision of social security. Fortunately, however, the Islamic state of Medina under the Holy Prophet Muhammad (PBUH) and the expanded Caliphate of the Four rightly guided caliphs have left remarkable and successful precedents on provision of social security. This is what we intend to replicate in our proposal for the effectiveness Of the Zakat management system within Abuja, Our study area. Hence, respondents proposed some measures for an organizational framework for the effectiveness of Zakat implementation in Abuja, Nigeria. This is in support of both our research objectives and hypotheses. It also provided answer to our research question. In order to obtain answers to this objective, categories of respondents interviewed are Zakat managers, Islamic ulamas, Zakat payers, academia and experts.

Table 4.2.11 Respondents Quotes on organizational framework for the effectiveness of Zakat implementation in Abuja, Nigeria.

No. of the Respondents	Group of the Respondents	Respondents Quotes	Description
R2	Islamic scholar	“I think for any organizational setting to function effectively, there is need for some form of government support and participation in Zakat system. This can be through an enabling law to back and guide the Zakat system in Abuja. This could then be followed by the establishment of an agency to be managed by a group of trusted and learned ulamas and other bodies to be responsible for collection and	Government should establish a legal framework in Abuja with the responsibility of regulating the practice and drive the process of Zakat management; Secondly, a government organ to be called Zakat fund agency should be establish, to organize, coordinate and create awareness among individuals,

		disbursement and management of Zakat in Abuja”.	this awareness creation may be through the Islamic scholars and wealthy people, adoption of systematic methods of Zakat distribution. There will also be some sub-committees, like the Trusteeship Committee to be headed by the Chief Imam of Abuja, General Affairs Committee, to be headed by an Executive Director, Nisab Committee to enlighten the general public on Zakat and systematic Zakat distribution committee also to be headed by an Executive Director and responsible for Various systematic methods of Zakat distribution including; investment, economic empowerment activities, loans, financing and rehabilitation and direct Financial Support. Thirdly, Zakat division should be created in each district of Abuja, with the responsibility of managing Zakat in their areas. Specialized accounts are also to be created to manage collection and distribution of Zakat to the 8 asnafs group. Supreme Council for Islamic Affairs should be responsible for monitoring the strict adherence of Zakat institutions to ensure accountability and adherence to the Islamic provision on Zakat management.
R4	Academia	“There is need for government to intervene in supporting the issue of Zakat in Abuja. Because the system could further boost the government various poverty alleviation strategies. Therefore, a legal instrument is required as a first step, which will see to the creation of an agency to organize and coordinate Zakat, under which we can further establish such other funds like, the charity fund, stipends fund and scholarship fund. Secondly, we need also to create sub committees to assist in effectively running the Zakat agency above. Such sub committees like Trusteeship subcommittee	

		to be headed by the Abuja chief imam, General affairs by an executive head and another subcommittee for sensitization and enlightenment of the general public on Zakat issues. Similarly, for each area in Abuja, we need also to create a Zakat divisional office and finally, there is need for some specialized accounts for each of the Asnaf groups to handle collection and disbursement. I believed if we are able to achieve this, Insha'Allah, the system of Zakat in Abuja will effectively achieve its objectives”.	
R5	Zakat manager	“The need for government to grant support to existing Zakat institutions through some forms of policies and guidelines that will make our operations legal, with enforcement powers and monitoring arm to check our activities and coordinate our operations accordingly”.	
R12	Islamic scholar	“Government needs to institutionalize Zakat administration in Nigeria through creation of an agency to manage Zakat in Abuja. I think in some other states in the North, already they have bodies managing Zakat. So, borrowing from their activities, we can have an agency that will coordinate and manage Zakat collection and disbursement. Such agency may organize with a number of branches in all the areas of Abuja. The activity of the agency should also be audited by government auditors to ensure proper accountability and transparency in its operations”.	
R15	Islamic scholar	“The underlying objective is to encourage vast majority of people who may be willing to support the Zakat institutions in Abuja, Nigeria. Therefore, to develop an organizational framework for the effectiveness of Zakat in Abuja, the first thing is to facilitate the setting up of institutional framework through a legal and institutional infrastructure to aid the institutions in carrying out their activities of especially poverty alleviation. There is need also to set up supervising, monitoring and regulating institutions to minimize misuse of the institutions as well as the resources mobilized by these institutions. These institutions need to have presence in all the nook and cranny of Abuja to ease	

		sanitation, collection and disbursement. If this is done, I believe, we shall be able to have an effective system of Zakat administration in Abuja, Nigeria”.	
R21	Zakat expert	“In order to have an organizational framework for the effectiveness of Zakat implementation in Abuja, Nigeria, there is need for a proper legal framework that will set up a Zakat agency and guide its operations. After which we can have respected and trusted officers to efficiently manage its operations. Such officers like the chief Imam in Abuja, some other respected scholars and experts in Zakat may formed a board of trustees. We may then establish for each of the areas in Abuja some branches to ease collection and disbursement. Committees and sub committees to also be established to assist in fund management, sensitization, monitoring and collection. Supreme council for Islamic affairs in Nigeria to monitor and coordinate Zakat activities accordingly”.	

Following respondents’ revelations above on the proposal for an organizational framework for the effectiveness of Zakat implementation in Abuja, we categories their responses and presents six sub themes and five other sub themes as follows:

1. Legal Framework – There is need for government to establish a legal framework within the study area in order to regulate the practice and drive the process of Zakat management in Abuja.
2. A government organ which will be charged with the responsibility of organizing, coordinating as well as creating awareness among individuals, Islamic scholars and wealthy people, should be established, such as Zakat Fund Agency. The agency should be charged with the following responsibilities:
 - a) Establish a fund for charity, where in addition to Zakat, voluntary charitable donation and contribution will be credited.
 - b) Offer assistance in the form of scholarships and stipends to the poor students, orphanages, dispensaries as well as vocational training institutes for training and maintenance of the poor and needy eligible for Zakat, social security entitlements, social assistance, grants for childcare, food subsidy, housing, and public transportation.
3. There should also be Zakat division in each district of Abuja, the division should be charged with the responsibility of managing Zakat in their area of jurisdiction, to be guided and monitored by the Zakat fund Agency.
4. The Zakat Fund Agency should further comprise some sub-committees, like the Trusteeship Committee to be headed by the Chief Imam of Abuja, General Affairs Committee, to be headed by an Executive Director and Nisab Committee to enlighten the public on Zakat.
5. Types of Accounts and Mode of Utilization. We suggest here, the classification of the eight heads of Zakat expenditure into three categories with three accounts type to take care of each of the category.

- a) The first category consists of the poor and needy, new converts and wayfarers to be taken care by a Specific Zakat Account. The funds could also be utilized for medical treatment and healthcare, etc.
 - b) The second category will consist of the collectors and distributors of Zakat, with an Administrative Zakat Account to take care of them.
 - c) The third category will consist of debtors, or those in bondage and in the way of God, to be catered for by the Zakat General Account. Funds under this category may be spent from the building of refugee/IDP camps, building of infrastructures, schools, etc.
6. Supreme Council for Islamic Affairs to monitor the strict adherence of Zakat institutions to the concept of Islamic requirements.

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

The previous section has presented findings from the data gathered during field work through interviews and focus group discussions. Themes that emerged from the codification exercise, and interplay of empirical findings has given the researcher the basis of analyzing the views, perceptions as well as opinions of the participants in this research, which has led to an in-depth understanding of the role of Zakat in poverty alleviation in Abuja, Nigeria. The objective of this chapter is therefore, to deliberate on the findings from the data, in order to highlight the nexus between the themes generated in this study, thereby presenting a clear and holistic understanding of the role of Zakat in poverty alleviation in Abuja, Nigeria.

We present below summary of findings of the study, the discussion follows the order of the themes as presented earlier.

a) Zakat Payer has not significantly impacted on the existence of Zakat institutions in Abuja.

The study discovers that Zakat payer has not significantly impacted on the existence of Zakat institutions in Abuja, Nigeria. Though it was found out that some few Zakat payers are compliant on Zakat payment as a religious obligation. However, most of those who pays Zakat, do it directly to the beneficiaries or through some ulamas without going through the Zakat institutions. It was also found that most of the Zakat payers prefer to pay their Zakat to three categories of people who are normally, their workers; neighbors; and relatives, that are assumed to be poor and needy. This is due to poor perception of Zakat and Zakat institutions arising from limited awareness of Zakat management practices of Zakat institutions in Abuja, Nigeria.

b) Zakat collection has not significantly impacted on the existence of Zakat institutions in Abuja.

The findings emerging from this objective are that Zakat collection has not significantly impacted on the existence of Zakat institutions. The study identified poor response from majority of Zakat payers to the Zakat institutional collectors due to the unorganized system of Zakat collection as well as lack of government support arising from non-existing legal instrument that will boost the confidence of Zakat payers. It was discovered that the limited number of staff working with Zakat institutions and their limited knowledge and skills cannot be able to cover both the collection and administration of Zakat in Abuja. Hence, many Zakat payers are not identified for Zakat collection and appropriate disbursement in Abuja. This has undermined any significant impact which Zakat collection may have on the existence of Zakat institutions.

c) Zakat distribution has not significantly impacted on the existence of Zakat institutions in Abuja.

Findings from this objective revealed that Zakat distribution has not significantly impacted on the existence of Zakat institutions in Abuja. The study observed that Zakat distribution is not effective due to the inability of the Zakat payers to operate in line with the Islamic provisions, as Zakat is distributed unevenly and to unqualified beneficiaries. Respondents further suggest that the common problem of Zakat institutions is the

lack of credibility, which more or less hinder the effectiveness of Zakat management. Therefore, to solve this integrity problem, there is need to set up a regulatory framework which among others should require Zakat management institutions to have some form of understandings of Zakat rulings in accordance with Shari'ah principles in addition to adequate internal controls and good governance structure.

d) Zakat institution has not significantly impacted on the success in poverty alleviation in Abuja.

Findings emerging from the interviews with the respondents submitted that there are indeed some informal Zakat institutions in Abuja but are not well known by many of the Zakat payers, this is due to the fact that there wasn't enough enlightenment to inform people about their existence. Secondly, these institutions do not have government backing through appropriate legislations, hence there is lack of trust from stakeholders on their activities. Respondents further confirmed that at the macro level due to the secular nature of the area of study, Zakat has not been institutionalized by the government and hence could not operate optimally. Therefore, no linkage between Zakat institutions and poverty alleviation. However, at the micro level, some few Zakat institutions have impacted on the poverty level of its beneficiaries at the community level, though this is not significantly enough to impact on the general poverty wellbeing of considerable number of recipients. Therefore, the consensus from respondents' revelations confirmed that the existence of Zakat institutions has not significantly impacted on the success in poverty alleviation in Abuja.

e) Zakat payer has not significantly impacted on the success in poverty alleviation in Abuja.

Findings emanating from this objective revealed that Zakat payer has not significantly impacted on the success in poverty alleviation in Abuja. Respondents reported the pattern of Zakat giving by the Zakat payers, which in most cases is directly to the beneficiaries without necessarily passing through Zakat institutions. The amount giving to Zakat recipient is not such that will alleviate poverty of the recipients, as the distribution is not organized and systematically effected. It was further observed that ignorance of the Zakat payers and lack of awareness of the existence of Zakat institutions affected his Zakat giving attitude. Similarly, there is lack of trust of the Zakat institutions on the part of Zakat payer. This results in the inadequacy of the amount given as well as nonpayment of the correct amount as Zakat by the Zakat payers. The outcome is the inability of the Zakat payer to significantly impact on the success in poverty alleviation in Abuja, Nigeria.

f) Zakat collection has not significantly impacted on the success in Poverty alleviation in Abuja.

The role which Zakat play towards improvement of the welfare of Muslims could not be overemphasized, this is because funds collected from Zakat help the community who are financially under pressure (Ali & Hatta, 2014). Findings from the respondents indicates that the current Zakat collections are far below their potential particularly in the context of some managers of existing Zakat organizations interviewed. Respondents observed the need to maximize the potential of Zakat collection through campaigns and awareness to educate the Zakat payers about paying Zakat through Zakat institutions. Similarly, it was revealed that the nonexistence legal framework to guide and back the operations of the few existing non formal Zakat institutions contributed largely to the absence of trust on the operations of these institutions. Therefore, respondents perceived the insignificant relationship between Zakat collection and success in poverty alleviation in Abuja, particularly considering the inability to maximize the potential of Zakat collection at the macro level.

g) Zakat distribution has not significantly impacted on the success in poverty alleviation.

As has been stressed earlier in this study and in many previous research, one of the main objectives of Zakat is the alleviation of poverty. As a social security system, Zakat 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 research has found out that due to the Zakat payers' compliance behavior in Abuja, and the pattern of Zakat distribution by both the Zakat payers and Zakat institutions, Zakat has not been able to make any considerable impact on the lives of its recipients. It was revealed that some of the Zakat payers, institutions and ulamas, disbursing Zakat are not strictly adhering to the principles of Zakat disbursement to the 8 Asnafs group. Ulamas interviewed also confirmed that, some Zakat payers do take their Zakat to them for distribution. Respondents confirmed that the pattern of Zakat distribution is both unsystemic, unorganized and fragmented.

h) Islamic religious commitment has not significantly impacted on the success in poverty alleviation in Abuja.

Respondents confirmed the significance of religion in the lives of the people in Abuja and beyond, observing that most Muslims perform all the obligatory acts of Islam in addition to the non-obligatory ones. They further confirmed that the Islamic religious belief and commitment of the people has a greater influence on their practice of Zakat and hence improvement in the poverty alleviation in Abuja. Respondents further revealed that a good number of people in Abuja have very great attachment on their religious beliefs and practices. This beliefs, practices and attachment to Islamic principles largely influences the practice of Zakat as one of the pillars of Islam in order to help the poor and needy and purify income so as to obtain reward from Allah. This is because individual compliance towards religious obligation to pay Zakat is highly dependent on his belief of the religious teaching. The respondents further observed the problem of ignorance as a factor inhibiting the ability of the Muslims to properly practice Zakat and other charitable giving and hence unable to significantly impact on the poverty wellbeing of the people. The foundation of Islamic Religion is based on the five pillars which all Muslims must comply. Zakat is therefore regarded as a completion of belief, and whoever denounces Zakat and denies its acceptance, the persons' religiosity is considered to be low.

5.2 Implications of the Findings

The following are the implications of our findings and contribution to knowledge. This comprises of, theoretical findings, methodological findings and practical findings. We hereby explained each of them below.

a) Theoretical Findings

There have been many previous studies on the role of Zakat in alleviating poverty, both in Nigeria and many other countries of the world. According to Lessy (2013), "there have been lots of studies in the area of Zakat, especially Zakat management". This research has used many of these studies as the pillar upon which the study was built. Though, we cannot claim to have introduced a new concept, however, our study on the role of Zakat in poverty alleviation, a case of Abuja, may be described to be the first of its kind that analyses Zakat problems and prospects in Abuja. This is with a view to bringing out the potential role of Zakat in alleviating poverty in Abuja. Previous studies have only focused on the role of Zakat in poverty with respect to other states in Nigeria without necessarily considering Abuja, Nigeria's capital city. Abuja is a fast-growing area in Nigeria, harboring all manners of people, the rich, the poor, the needy and even the poorest. It is therefore our conviction that giving emphasis to the study of the role of Zakat in poverty alleviation in Abuja is now timely. Consequently, as an addition to the body of knowledge, this research analyses the role of Zakat in poverty alleviation from a different perspective. All the previous studies on Zakat role in poverty alleviation as highlighted earlier, were conducted in areas with functional Zakat systems in place. However, in contrast to these past studies, this research was conducted in an area without a functional Zakat system but there is a high and growing number of population of Muslims. It is a well-known fact that with or without a functional system, Zakat become mandatory whenever it is due, as the obligation of Zakat is not lifted from anybody once a person become qualified. Therefore, to the best of the researchers, knowledge, this is the first of its kind.

In the same vein, this study also contributes in terms of the conceptual model which is the first of its kind in Zakat discourse, especially in Nigeria. It has introduced new variables like Zakat payer, Zakat collection, Zakat distribution, Islamic religious commitment and existence of Zakat institutions. Thus, the conceptual model adapted in this study is, a new contribution to the body of knowledge, which future studies can adopt in better understanding the phenomena of the role of Zakat in poverty alleviation in other climes.

b) Methodological Findings

This research has employed Qualitative method in its analysis, implying that qualitative method can be used to analyses the role of Zakat in poverty alleviation. As against most of the previous studies, that employed quantitative method, this research made responses from interviewees not pre-empted but mainly emergent. By so doing, the research has helped in providing an in depth understanding of the issues under investigation.

c) Practical Findings

This research had brought out some very important issues to the fore. In the course of our research, we sought opinions from various quarters, Zakat payers, Zakat beneficiaries, Experts and Ulama, and other people knowledgeable in Islamic religion. These opinions were analyzed, and conclusions have been drawn through empirical findings. The research has therefore been able to create some awareness, through its fieldwork particularly as commented by some respondents of both the in-depth interview and focus group discussions. We were able to observe and on covered those factors influencing Zakat collection, Zakat distribution, Zakat potentials and Zakat institutions in Abuja, Nigeria. The research has also revealed the challenges militating against an effective Zakat system in Abuja and proposed measures for the effective and efficient Zakat administration in Abuja, Nigeria. It is our believe that this research will most especially be beneficial to our policy makers as a policy measure for the eradication of poverty in Abuja, which seems to have created a major headache on the various governments that had over the years introduced one poverty alleviation strategy or the other, but all with little or no success.

One of the main contributions of this research has to do with the issue of brotherhood, mutual aid and fellow feelings which the obligation of Zakat teaches us. The fact that everything belongs to Allah and man only act as a trustee teaches us to expend the entrusted wealth and property in the way of Allah. This further promotes the spirit of brotherhood and humility among the people. Nigeria, in particular, requires this feeling of fraternity to salvage it from the current unnecessary fighting going on between different tribes, religions, etc. This is because Zakat covers help to all people irrespective of tribe, religion or state. This mutual help breeds love, and cooperation which reduces competition, rivalry and other vices, which in turn provides peaceful and stable atmosphere for economic activity.

The research had also taught us the practical implication of Zakat in performing the major functions of modern public finance, guarantees social security, lessen inequality as much as possible through redistribution of wealth, alleviating poverty and facilitation of the provision of socioeconomic infrastructure, otherwise public goods, for the needy and poor, promotes mutual harmony and social cohesion, in the society (Awan, 1980; and Mawdudi, 1988).

SUGGESTION AND RECOMMENDATIONS

In the light of all the above analysis, findings and contributions of this research, we hereby make the following suggestion and recommendation:

1. Since Zakat effectiveness of helping the poor and needy to alleviate their poverty is yet to be achieved in Abuja, owing to the ineffective and unorganized system of its collection and disbursement, it is hereby recommended that Zakat collection and disbursement should be vigorously pursued in the study area, Abuja, Nigeria. There is thus, the need to institutionalize the practice Of Zakat in Nigeria and particularly the study area, Abuja. Authorities in Abuja, should as a matter of urgency f0rmally support and standardize the management of Zakat collection and distribution, this we believe will further enhance the objective of alleviating poverty by the government.
2. If the government in Abuja could not institutionalize Zakat administration due to the secular nature of the National government, then government should provide an enabling environment through appropriate support and empowerment of the voluntary Zakat agencies to enable them build trust and confidence of the public.
3. From our findings, we have seen the impact of Zakat awareness on both the Zakat payer and Zakat administrators, therefore we are suggesting a general reorientation of Zakat for the people. The issue of obligation of Zakat, its aim and objectives, its rate and assessment, the reward for its payment and punishment for the defaulters. There should be aggressive and continuous enlightenment through the media houses. Educating the public about Zakat is one of the keys to success of Zakat collection and distribution. Awareness about Zakat is expected to facilitate Zakat collection from the eligible Zakat payers. The information conveyed will make the eligible Zakat payers understand that Zakat is not a

tax, but it deals with cleanliness and purification. The awareness must include information about Zakat while emphasizing on its religious importance.

4. Similarly, the Supreme Council for Islamic Affairs (NSCIA) should set up a Zakat committee for the training and retraining of Zakat personnel at all levels. The committee could as well be empowered to regulate the activities of Zakat institutions/organizations in the country.
5. There is also the need for such information on Zakat such as Nisab on Zakatable items to be regularly posted and updated online for Nigerian Muslims to access. Research could also be conducted from time to time for the purpose of updating general public on Nisab on Zakatable items and such modern financial transactions as well as instruments.
6. The government should also be involved in coordinating Zakat institutions, particularly in order to maximize the utilization of Zakat in alleviating poverty. There is need for the government to cooperate with Zakat institutions in Abuja, specifically on their programs and data. The objective is to harmonize the poverty reduction-related programs of both the government and those of the Zakat institutions, so that there is not overlap. In order for these related programs to function effectively, they should complement each other. The databases of the poor and needy people in Abuja should be updated in order to ensure that those who receive poverty alleviation support by government are not given Zakat again, the Zakat proceeds should be extended to those poor and needy, who were not able to receive government poverty alleviation support. This coordination is expected to have a significant effect on poverty reduction in Abuja, Nigeria.

Limitation and Suggested Future Research

Limitations of the Research

1. It is important to observe here that the researcher had limited access to information owing to the sensitive nature of the subject area.
2. There is issue of non-existence formal structure and hence proper database with regards to the issue of Zakat collection and distribution within the city of Abuja. This is in addition to the fact that Zakat practices in Abuja through some non-formal Zakat institutions is a new phenomenon, this has made it very difficult to obtain adequate data of Zakat collection and distribution over the past couple of years, it also makes it difficult to determine givers and recipients of Zakat within the city of Abuja. Limited information were only obtained with regards to the collection and disbursement of Zakat from some few non formal institutions collecting and disbursing Zakat in Abuja.
3. There is also the unwillingness on the part of Zakat payers to correctly disclose their worth for fear of tax repercussion. This will have far reaching implications on the survival of formal Zakat institutions.
4. Similarly, the sample size in this research may well be considered small. As is consistent with qualitative studies, this study has limitations in its population. The research was conducted in Abuja metropolis only. The findings from the research should therefore be considered as an explorative rather than a conclusive one that should be applied to all other areas.
5. Another limitation has to do with the fact that the researcher being a Muslim, there is the possibility of bias in the researcher's analysis.
6. The researcher further encounters some difficulties in finding, reaching and getting the full attention of the respondents.
7. Added to all the above, is the issue of getting the attention of the respondents for the interview session as well as getting respondents together for the focus group discussions.

Some of these limitations, however, were overcome either through amending the research strategies or some other initiatives of the researcher.

Suggested Future Research

This study cannot be said to have covered everything about Zakat and poverty alleviation in Abuja, there are still many other things to observe and analyze, particularly by employing another methodology, such as quantitative analysis. Using this methodology, a comprehensive investigation may be conducted to compute the actual amount of Zakat disbursement by the individual people, institutions and businessmen within the study area. It is expected that if this is done, surplus funds can be generated in the study area which will Insha'Allah fully eliminate poverty.

Researchers and other experts in Islamic religion/economics, particularly, those who are directly linked to the collection and distribution of Zakat could further empirically investigate the phenomenon to discover more alternatives for better Zakat management.

Additionally, further studies could be done, by employing similar variables relating to this research, which will focus on the national level. It would be extremely beneficial if we could examine and assess the role of Zakat management on poverty alleviation at the National level. This would enable us to assess the potential role which Zakat could play in alleviating poverty in Nigeria. The results of such studies would be very helpful in formulating Zakat policies in Nigeria, generally.

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