

**ASSESSMENT OF THE PRACTICE OF ZAKAT PAYMENT AND ITS
IMPACT AMONG THE PEOPLE OF KADUNA STATE**

BY

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**FACULTY OF EDUCATION
DEPARTMENT OF ARTS AND SOCIAL SCIENCE EDUCATION
(ISLAMIC STUDIES SECTION)
AHMADU BELLO UNIVERSITY
ZARIA**

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DECLARATION

I declare that this Dissertation entitled “Assessment of the practice of zakat payment and its impact among the people of *kaduna* state” “has been written by me in faculty of education, Department of Arts and Social Science Education, Islamic studies section, under the supervision of Dr. Muhammad Yahya And Professor Fathuddin *S.M. Koya*. The information derived from the literature has been duly acknowledged in the text and a list of references is provided. No part of this Dissertation was previously presented for degree or diploma at any University.

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CERTIFICATION

This Dissertation entitled “Assessment of the practice of Zakat payment and its impact among the people of *kaduna* State “ by Aisha *Mu’azu* Muhammad meets the regulations governing the award of degree of Masters of Education (Islamic studies) of *Ahmadu Bello* University, Zaria and is approved for its contribution to knowledge and literary presentation.

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This work is dedicated to my late parents, *Alhaji Mu'azu* and *Malama Hadiza Abdu Daura* . May Allah reward them abundantly, *Ameen*.

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In the name of Allah the most Beneficent the most Merciful. May the peace and blessings of Allah (S.W.T) be upon Prophet Muhammad (S.A.W) his family, his companions and all those who follow their path till the Day of Judgment?

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ABBREVIATIONS

N.G.O	Non governmental organization
S.W.T	<i>Subhanahu Wa Ta'ala</i>
S.A.W	<i>Sallallahu Alayhi Wasallam</i>
n.d	No date
Q	Qur'an
U.K	United Kingdom
A.S	<i>Alaihis-Salam</i>
R.A	<i>Radhiyallahu Anhu.</i>
A.B.U	<i>Ahmadu Bello University</i>
P.G	Post Graduate School
H.	<i>Hijra</i>

OPERATIONAL DEFINITION OF TERMS

<i>Al Miskin</i>	The needy
<i>Al- Mu 'allafatu Qulubuhum</i>	Those whose hearts are to be reconciled with faith
<i>Eid-adha</i>	Greater Festival
<i>Al-Amilini alayha</i>	Those employed to collect(the funds Zakat).
<i>Al-fuqara</i>	The poor
<i>Al-gharimina</i>	Those in debt.
<i>Almajirai</i>	Beggars
<i>Auqaf (Sing. Waqf)</i>	Endowment
<i>Faqir</i>	Needy
<i>Faqr</i>	Poverty
<i>Al-Riqab</i>	The captives
<i>Fi-sabilillah</i>	In Allah's Cause
<i>Hadiyya</i>	Gift
<i>Ibn-al-sabil</i>	Wayfarer
<i>Infaq</i>	Charity for seeking the pleasure of Allah.
<i>Kaffarah</i>	Expiation
<i>Makarantar Allo</i>	Traditional Qur'anic School
<i>Maroka</i>	Professional beggars
<i>Maskanah</i>	Poor condition
<i>Sadaqah</i>	Charity
<i>Sakana</i>	To become motionless

<i>Sunnah</i>	The saying , deeds and endorsement of the Prophet (S.A.W).
<i>Takaful</i>	Taking Care
<i>Zakat al-fitr</i>	Alms after Ramadan fasting
<i>Zakat</i>	Poor due / poor rate

ABSTRACT

This research entitle “Assessment of the practice of Zakat payment and its impact on the people of *kaduna* State” aimed at appraising the nature of Zakat payment among the people of Kaduna state, and to assess the problems and challenges of the application of the concept of *Zakat* among the people of Kaduna State, To achieve the stated goals, the researcher adopted the descriptive research methods, by distributing questionnaires, A total of five hundred (500) questionnaires were distributed to two categories of respondents i.e Zakat givers and receivers from fifteen local governments in Kaduna State, after which the data were collected and analyzed using the statistical package for the social sciences (SPSS). The research concluded with a number of results, the most important of which include: 1-The majority of the respondents are qualified to receive Zakat for their life status, but most of them have never received any kobo (as Zakat) from the rich in their community. 2- Selfish interest, is the main and major factor that leads to ineffective nature of Zakat payment in Kaduna state. 3- Religious awareness and guidance are the main and appropriate ways for motivating the prompt payment of Zakat. in Kaduna State. Finally the research makes some recommendations which includes: *Zakat* committee should properly be organized and coordinated under the supervision of Kaduna state ministry of Islamic affairs; The non-governmental committee on *Zakat* collection and distribution in Kaduna State should be registered; A statistical data should be prepared by *Zakat* committee annually in order to simplify the assessment of collection and distribution of *Zakat* in each local government in the state.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY:

In the name of Allah, the Beneficent, the most merciful. All thanks be to the Lord of universe who revealed religion in order to create cordial relationship among the creatures. May the peace and blessings of Allah be upon the seal of Prophets Muhammad (S.A.W), for demonstrating to the world how to relate with various groups of people. Similarly, may Allah (S.W.T) be pleased with the companions of the Prophet (S.A.W) for their sincerity in the conveyance of what they learned from the Prophet (S.A.W) to the next generation.

The basic aim of the religion of Islam is to guide man to the understanding of the right of the Creator as well as the right of creatures. Thus, Islam obliged Muslims to the performance of certain acts. For instance, salat (prayer) is commanded to be observed by every man in order to keep his relationship with Allah (S.W.T) by shunning all evils. In this regard, the Qur'an States:

چ۔۔۔۔۔ و ی ی پ پ □ □ □ □ □

□ □ □ □ □ چ العنكبوت: ۴۵

“....Verily, the Salah prevents from *Alfahsha*'

(immoral sins)and *Al-Munkar* (evil deeds) (Q29:45)

Similarly, Zakat is commanded to be observed in order to create love among people and to remove the tendency of exploiting others. The Qur'an States:

چ۔۔۔۔۔ گ گ گ گ گ گ ن ن ... چ

الحشر: ۷

..... in order that it may not become a

fortune used by the rich among you” (Q59:7)

The Prophet (S.A.W) explained that Zakat is to be collected from the rich and to be given to the poor; this is to create love and sympathy among them. The Prophet (S.A.W) States:

لما بعث معاذًا إلى اليمن، قال له: " إنك تأتي قوما من أهل الكتاب؛ فليكن أول ما تدعوهم إليه: شهادة أن لا إله إلا الله، فإن أجابوك لذلك، فأعلمهم أن الله افترض عليهم خمس صلوات في كل يوم وليلة. فإن هم أجابوك لذلك، فأعلمهم أن الله افترض عليهم صدقة تؤخذ من أغنيائهم فترد على فقرائهم (البخاري: الزكاة (1395)،

It was narrated from Ibn 'Abbas that the Prophet sent *Mu'adh bin Jabal* to Yemen and said: "You are going to some people from among the people of the Book. Call them to bear witness that there is none worthy of worship except Allah (and that I am the Messenger of Allah.) If they obey you in that, then teach them that Allah has enjoined upon them five prayers every day and night. If they obey you in that, then teach them that Allah has enjoined upon them *Sadaqah* (Zakah) from their wealth, to be taken from their rich and given to their poor. (Bukhari book of Zakat: 1395).

Perhaps the essence of Zakat is the promotion of love for one another in the society and bringing other developments to bear on it, this made Zakat one of the strongest pillars of Islam. The Prophet (S.A.W) says:

أمرت أن أقاتل الناس حتى يشهدوا أن لا إله إلا الله، ويؤمنوا بي؛ فإذا فعلوا ذلك عصموا مني دماءهم وأموالهم إلا بحق الإسلام، وحسابهم على الله تعالى" (البخاري: الجهاد والسير 2946)،

I have been ordered (by Allah) to fight against people until they testify “La ilaha illallah, wa anna Muhammadan Rasulallah” (none has the right to be worshiped but Allah and that Muhammad (S.A.W) is the Messenger of Allah), If they perform all this, then they will save their lives and properties from me, except for (those due by) Islamic laws. Their reckoning (accounts) will be with Allah”

(Bukhari book of jihad, No 2946: P.1435)

In view of the above, Zakat is one the early and principal institutions established in Islam. Thus, the implication of neglecting the payment of Zakat is tantamount to equalizing the faith of a Muslim with polytheism. The following Qur'anic verse substantiates the Statement;

چ... ڈ ژ ژ ژ ک ک گ گ گ
چ فصالت: ۶ ۷

...And woe unto those who ascribe divinity to aught beside him, and) those who do not spend in charity: for it is they, they who (thus) deny, the truth of the life to come: (Q 41:6-7)

Zakat is payable in cash items, from farm produce and animals, and is specifically given to the identified groups as highlighted in the Qur'an , which will be analyzed in the next chapter of this research. Therefore, every Muslim locality is responsible for the payment and for disbursing Zakat as enshrined in the Shari'ah. Kaduna State is a State that is divided into three senatorial zones. The zone A and B are predominantly Muslims. In view of this, this research is designed to carefully study the nature of the practice of Zakat payment in the predominant Muslim areas in the State.

1.2 Statement of the Problem:

The principal objectives of Zakat are to promote love and peace among people as well as improve their economic standard and integrity. Therefore, payment of Zakat is expected to provide economic strength to the Muslims in order to meet both their spiritual and worldly demands. Hence the challenges of redundancy and evil will be minimized in their society. However, what appears to be the norm in the contemporary *Kaduna* state is lack of apparent traces of Zakat payment in spite of the many number of Muslims who could be said to be capable of disbursing Zakat to the teeming population that are poor. Certainly, the proliferation of beggars roaming

around poses a question to the payment and utilization of Zakat. The sub-Standard nature of *Islamiyyah* schools, the nature of the *Masajid* (Mosques), the inability of the Muslims to meet up with the contemporary world challenges are reasons to ask the true State of Zakat disbursement.

1.3 Objectives of the Study

This study is aimed to achieve the following objectives;

- To examine the concept of Zakat in Islam and its impact on the Muslims of Kaduna State.
- To appraise the nature of Zakat payment among the people of Kaduna State.
- To carefully study means by which Zakat proceeds may improve the lives of Muslims in Kaduna State.
- To assess the problems and challenges of application of the concept of *Zakat* among the people of Kaduna State.
- To proffer solutions from the *Shariah* guidance to the problems and challenges of application of the concept of Zakat among the people of Kaduna State.

1.4 Research questions

1. What is the concept of *Zakat* and its impact on Muslims in Kaduna State ?
2. What is the nature of *Zakat* payment in Kaduna State ?
3. How can Zakat improve the lives of the Muslims in Kaduna State ?
4. What are the problems and challenges in the application of Zakat concept in Kaduna State?
5. What are the proper solutions to the problems and challenges facing the Muslims of Kaduna State in their attempt to apply the concept of Zakat ?

1.5 Significance of the Study

One of the basic aims of Islam is to ensure the comfort and safety of people. This is the reason why the religion abhors the concentration of wealth in the hands of few people. Thus, the well to do Muslims are commanded to as a matter of obligation give out a portion of their wealth to the needy members of the society. This will eventually create love and sympathy among them and hence ensure their security. However, in the recent years this wisdom appears to be neglected. The rich people either practice the payment of their Zakat as they wish or refuse the payment of Zakat and remain unchecked. In view of this, any research that stands to study the nature of the people's response to the dictate of *Shariah* in matters of Zakat payment, with a view to providing guidance and solutions that could promote the life of the people in line with the wisdom of Zakat payment will not only be significant in promoting mutual trust and love among the people of Kaduna, but it will equally boost their economic activities, which will in turn help in the reduction of crimes and evils in the society. Thus, it will assist the government in tackling the security challenges and implementing other developmental projects. Similarly, the educational challenges among the Muslims would also be addressed to allow the standard and acceptance of the Almighty Allah to befall in them.

1.6 Basic Assumption

If Muslims of Kaduna State origin would properly practice the instruction of Zakat payment, they will attain a comfortable State of living and evils may be minimized in the society.

1.7 Scope and Delimitation

Kaduna State has twenty three (23) local governments in three senatorial zones. The research will therefore cover five (5) local governments from each senatorial zone. This will give a total of Fifteen (15) local governments out of the Twenty three. The selected local governments are:

Zone 1: *Zaria, Sabon Gari, Soba Kudan and Makarfi* local government.

Zone2: *Kaduna north, Kaduna south, Giwa Igabi and Chukun,* local government.

Zone3: *Kaura, Kachia, Kajuru, Kagarko and Zangon Kataf* local government. The

research is restricted from 2010-2017.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter discusses the concept of Zakat and its types such as obligatory type of Zakat, *Zakat al Fitr*, conditions for the payment of Zakat, the recipients of Zakat and its impact on the society, were discussed, among others.

2.1 Concept of Zakat

Islam has five fundamental pillars one of which is Zakat; it occupies the third position after the articles of faith and prayer. Zakat is an Arabic word which has different interpretations from different Muslim scholars. *Ibn. Rushd*, (n.d: 200-201) opined that the word Zakat, literally means growth. When you say *nama al-zar'* you refer to the growth of a plant; and if it is said "*Zakat al- Nafaqah*" is refers to its growth and development

Technically, Zakat refers to the charity given out from a certain amount of a person's wealth because it stimulates the development and growth of the wealth." (Husayn H. Shihatah & Abd as-Sattar 2004:67).

Siddiqi (2004: p10) defined *Zakat* as "one generic term applicable to all ordinary compulsory contributions which an Islamic State lives on its Muslim inhabitants."

The research observed that the above definition Stated by *Siddiqi* is a very narrow elucidation because the issue of Zakat is not a matter which a State levies its citizen. But, Zakat is an obligation which the Almighty Allah prescribed for the rich among the Muslims.

Zulfiqar,(2011:17) also defined Zakat in two ways: linguistically and Juristically . "The linguistic meaning of Zakat is growth and increase, when it is applied regarding a person; it means to improve or to become better.

Juristically; The word Zakat signifies to determine share of wealth prescribed by Allah to be distributed among deserving categories “ (Abd El-Razzak Nofal 1993: 26)

The above definition, despite its separation between linguistic and Juristic definition, shows closeness between the two. Hence, it advocates the sense of intent of Zakat in Islam; and this is the view of Imam *Nawawi* as refracted in *Zulfiqar* , (2011: 18) where he said: “ This share of wealth is called Zakat because it increases the funds from which it is taken and protect them from being lost or destroyed .”

However, Zakat according to *Qardawi*, (1980 p. 121) is “alms giving”, and one of the five pillars of Islam. It is the giving of a small percentage of one’s possession (surplus wealth) as a charity, generally to the poor and needy. It is often compared to the system of tithing and alms, but it serves principally as the welfare contribution to poor and deprived Muslims, although others may have the right to have shares. It is the duty of an Islamic community not just to collect Zakat, but also to distribute it fairly as well.”

However, despite of its etymological considerations, the literal meaning of Zakat has been addressed by different scholars. According to Zayas (2008: 3) the meaning of the Arabic word “ Zakat” is “growth” and, by extension , growth in purity of the soul through honest actions and dealings .” al-Sheikh, (1994:28) also opined that Zakat, technically, Zakat means to purify one’s possession of wealth by distributing a prescribed amount – imposed on the rich – which has to be given to the poor – as their right – as an essential mode of *Ibadah*..”

Al Zawiy, (n.d: 464) takes the literal meaning of Zakat to be “an extraction of some amount of money or what someone obtained” The scholar here means removing

to their errors. Some Bedouins later thought that paying *Zakat* to the leader was not legislated except to the Messenger (S.A.W) himself, using the above quotation as evidence indeed, Abubakar As-Sddiq (R.A) the first caliph and other Companions refuted this ill comprehension and fought against them until they paid the *Zakat* to the *Khalifah*, just as they used to pay it to the Messenger of Allah. As the first Caliph said, “By Allah if they abstain from paying a bridle that they used to pay to the Messenger of Allah (S.A.W) I will fight them for refraining from paying it.” (Iqbal, M. 2002: 127. It is reported in one of the prophetic Hadith;

عَنْ أَبِي هُرَيْرَةَ، قَالَ لَمَّا تُوِّفِيَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ وَأَسْتُخْلِيفَ أَبُو بَكْرٍ بَعْدَهُ وَكَفَرَ مَنْ كَفَرَ مِنَ الْعَرَبِ قَالَ عُمَرُ بْنُ الْخَطَّابِ لِأَبِي بَكْرٍ كَيْفَ تُقَاتِلُ النَّاسَ وَقَدْ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " أُمِرْتُ أَنْ أُقَاتِلَ النَّاسَ حَتَّى يَقُولُوا لَا إِلَهَ إِلَّا اللَّهُ فَمَنْ قَالَ لَا إِلَهَ إِلَّا اللَّهُ عَصَمَ مِنِّي مَالُهُ وَنَفْسُهُ إِلَّا بِحَقِّهِ وَحِسَابُهُ عَلَى اللَّهِ عَزَّ وَجَلَّ " فَقَالَ أَبُو بَكْرٍ وَاللَّهِ لَأُقَاتِلَنَّ مَنْ فَرَّقَ بَيْنَ الصَّلَاةِ وَالزَّكَاةِ فَإِنَّ الزَّكَاةَ حَقُّ الْمَالِ وَاللَّهِ لَوْ مَنَعُونِي عِقَالًا كَانُوا يُؤَدُّونَهُ إِلَيَّ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ لَقَاتَلْتُهُمْ عَلَى مَنَعِهِ البخاري 2949

Abu *Hurairah* said When the Messenger of Allah (صلى الله عليه وسلم) died and Abu *Bakr* was made his successor after him and certain Arab clans apostatized. *Umar bin Al Khattab* said to *Abu Bakr* How can you fight the people until they say “There is no God but Allah” so whoever says “There is no God but Allah”, he has protected his property and his person from me except for what is due from him, and his reckoning is left to Allah. *Abu Bakr* replied I swear by Allah that I will certainly fight with those who make a distinction between prayer and *zakat*, for *zakat* is what is due from property. I swear by Allah that if they were to refuse me a rope of camel (or a female kid, according to another version) which they used to pay the Messenger of Allah, I will fight them over the refusal of it.... (*Bukhari* 2949).

2.2 Zakat in the Holy Quran

Similarly, Allah narrated about Isa (A.S) how he presented the nature of his religion, and says:

چگ گ گ گ گ گ گ گ گ گ گ گ گ
چ مریم: ۳۱

And made me blessed wherever I may be, and he has enjoined upon me prayer and charity as long as I live (Q. 19:31).

2.2.2 Legislation of Zakat at the advent of Islam

Zakat was legislated to the Muslim community (*Ummah*) in two phases . The first phase was legislated before the migration of the Prophet (SAW) from *Makkah* to *Madinah*. The legislation of Zakat in this period was as a general obligatory charity, without limit and without conditions and without fixed *nisab*, period of time, or rate, as opined by *Zulfiqar* (2011:26).

In the *Madina* phase, Zakat was based on *nisab* and *maqadeer* (amounts). Muslim scholars have differed on the exact year Zakat was made obligatory. *Zulfiqar* opined that it was legislated in the 5th year or 2nd year of *Hijrah*. *Zulfiqar, M.* (2011: 45).

2.2.3 Muslims are commanded to give out Zakat

Many Qur'anic verses commanded Muslims to give out Zakat. Some of the verses that commanded Muslims to dispense Zakat are as follows:

Allah (S.W.T) says:

چگ گ گ گ گ گ گ گ گ گ گ گ گ
چ البقرة: ۴۳

and be constant in prayer, and spend in charity, and bow down in prayer with all who thus bow down (Q. 2:43)

And Allah (S.W.T) says:

چك ك ك ك ك ك ك ك ك ك ك ك ك
ب چ البقرة: ۱۱۰

... And be constant in prayer, and render the purifying dues, for whatever good you send ahead for your own selves, you shall find it with God, behold, God sees all that you do (Q. 2:110)

Ibn. Kathir (2003: 1: 335) comments on this verse, and he says: “ Allah encourages the believers to engage themselves in performing deeds that would bring them benefit and reward on the Day of Resurrection, such as prayer and giving out Zakat. This way, they will gain Allah’s aid in this life and on the Day when the witnesses testify.”

Ibn. Kathir (2003: 10:236) in his commentary to the saying of Allah (*وأقيموا*) *110(البقرة:)* “ *الصَّلَاةَ وَأَتُوا الزَّكَاةَ (البقرة:)* ” says : meaning, establish your obligatory prayer and pay your obligatory Zakat. This is a proof for those who say that Zakat was made obligatory.”

Similarly Allah (S.W.T) says:

چ ا... ک ک د د گ گ گ گ گ گ گ
 گ گ گ گ گ گ گ گ گ گ گ گ گ
 المزمّل: ۲۰

... and be constant in prayer, and spend in charity, and (thus) lend unto God a godly loan for whatever good deed you may offer up in your own behalf, you shall truly find it with God yea, better, and richer in reward. And (always) seek God’s forgiveness, behold, God is much forgiving, a dispenser of grace! (Q73:20)

2.2.4 Penalty of refusal to pay Zakat.

There are many acts which differentiate between Muslims and non Muslims. Generally, they are the act of obedience to Allah, and especially it includes the paying of Zakat. Dispensing Zakat also is the normal act of each individual Muslim, as also a moral act of the Muslim community. Therefore, neglecting Zakat by individual

The alms are meant only for the poor and the needy and those who are in charge thereof, those whose hearts are to be reconciled and to debt, and for expenditure in the way of Allah and for the wayfarer. This is an obligation from Allah; Allah is all knowing, all-wise (Q 9:60).

The above verse illustrates how Zakat should be distributed. The verse clearly explains the category of people who should benefit from *Zakat*, and the verse restricts it to only eight categories starting from the poor and ending with the wayfarer. Thus, according to some commentators, these are the only people to benefit from it.

Indeed, there is a need for the intervention of authority in the collection and disbursement of Zakat proceeds. The Qur'an described the function of leadership in the following submission;

چ ت ث ڈ ڈ ڈ ژ ژ ژ ک ی د ک گ گ
گ گ چ الحج: ۴۱

(And they are) those who, if we give them authority in the land, establish prayer and give Zakat and enjoin what is right and forbid what is wrong. And to Allah belongs the outcome of (all) matters. (Q22:41)

2.3 Zakat in the Sunnah

Zakat has also been addressed in many *Ahadith* of the Prophet (S.A.W), such as the position of Zakat in Islam its value and importance, the consequence upon those denying it. The following subheadings buttress the Statement:

2.3.1 Zakat as a pillar of Islam

Zakat is one of the five pillars of Islam. Many *Ahadith* of the Prophet (S.A-W) have elaborated this point extensively. Some of these *Ahadith* are as follows:

Al-Bukhari in *Kitab al-Iman* (2003;V1 59) reported on the Authority of *Ibn Umar* who said, the Messenger of Allah (S.A. W) said:

بني الإسلام على خمس شهادة أن لا إله إلا الله وأن
محمداً رسول الله صلى الله عليه وسلم وإقام الصلاة
وإيتاء الزكاة والحج وصوم رمضان أخرجه
البخاري ج 1 / 8

Islam is built on five (things), the bearing of witness that there is no god but Allah and that Muhammad is the Messenger of Allah and the keeping up of prayer and the payment of Zakat and the pilgrimage and fasting in Ramadan (Bukahri 2003: 59)

Similarly the Prophet (S.A.W) was asked about Islam he said:

الإسلام أن تعبد الله ولا تشرك به شيئاً، وتقيم الصلاة، وتؤتي الزكاة المفروضة، وتصوم رمضان. البخاري: كتاب الإيمان (50) : باب سؤال جبريل النبي صلى الله عليه وسلم

Islam is that thou shall worship Allah and not associate aught with Him and (that) thou keep up prayer and pay the Zakat as ordained and fast in Ramadan,(*Bukhari: 50*)

The above *Ahadith*, indeed shows how Islam views Zakat as one of the strongest pillars of Islam, which should not be neglected by all Muslims.

2.3.2 Value and Importance of Zakat

There are many Hadith of the Prophet (S.A.W) that discussed the value of Zakat especially in its aim to eradicate poverty. Some of these Hadith include: When the Prophet (S.A.W) sent *Mu'adh* to Yemen he commanded him with the following instructions:

لما بعث معاذاً إلى اليمن، قال له: “إنك تأتي قوماً من أهل الكتاب؛ فليكن أول ما تدعوهم إليه: شهادة أن لا إله إلا الله، فإن أجابوك لذلك، فأعلمهم أن الله افترض عليهم خمس صلوات في كل يوم وليلة. فإن هم أجابوك لذلك، فأعلمهم

أن الله افترض عليهم صدقة تؤخذ من أغنيائهم فترد على
فقرائهم (البخاري: الزكاة (1395),

It was narrated from Ibn 'Abbas that the Prophet sent Mu'adh bin Jabal to Yemen and said: "You are going to some people from among the people of the Book. Call them to bear witness that there is none worthy of worship except Allah. If they obey you in that, then teach them that Allah has enjoined upon them five prayers every day and night. If they obey you in that, then teach them that Allah has enjoined upon them *Sadaqah* (Zakat) from their wealth, to be taken from their rich and given to their poor (Bukhari (2003: 1390)

The above cited Hadith has explained one of the essential values of Zakat by collecting from the rich and transferring it to the poor person. The following points elucidate the wisdom:

- I. It is a means of redistributing wealth to avoid the concentration of the wealth in fewer hands, which may likely affect the economy.
- II. It is a means by which love and sympathy, among people are promoted. The rich are guided to sympathize with the poor, while the poor appreciate what they collect from the rich and hence they love him. This will enhance cordial relationship and safety among people.
- III. It is a means of purification of wealth from all filthiness and hence the blessing of Allah is earned, which will boost the wealth.

Paying Zakat indeed puts the blessing of Allah upon any nation that administers it correctly as the blessing also be upon those who pay it.

2.4 Categories of Zakat

Zakatul fitr is a special charity of the month of Ramadan. It should be given at the end of the month of Ramadan, anytime before the *Eid* prayer. The Prophet urged Muslims to pay this charity in the month of Ramadan.

(Zayas, F.G (2008).

The amount of *Zakatul - al fitr* fixed by the Prophet (S.A.W) was about 5 pounds of dates, flour or barley. *Ibn Umar* (RA) may Allah be pleased with them both, *said*;

عَنْ ابْنِ عُمَرَ رَضِيَ اللَّهُ عَنْهُمَا قَالَ: { فَرَضَ رَسُولُ
اللَّهِ -صلى الله عليه وسلم- زَكَاةَ الْفِطْرِ، صَاعًا مِنْ تَمْرٍ،
أَوْ صَاعًا مِنْ شَعِيرٍ: عَلَى الْعَبْدِ وَالْحُرِّ، وَالذَّكَرِ، وَالْأُنثَى،
وَالصَّغِيرِ، وَالْكَبِيرِ، مِنَ الْمُسْلِمِينَ، وَأَمَرَ بِهَا أَنْ تُؤَدَّى
قَبْلَ خُرُوجِ النَّاسِ إِلَى الصَّلَاةِ } مُتَّفَقٌ عَلَيْهِ رَوَاهُ
الْبُخَارِيُّ (1503)، وَمُسْلِمٌ (984).

Ibn 'Umar (RAA) narrated, The Messenger of Allah (ﷺ) enjoined the payment of one sa' of dates or one sa' of barley as *Zakat-ul-fitr* on every Muslim, slave or free, male or female, young or old, and he ordered that it be paid before the people went out to offer the 'Id prayer.' Agreed upon (Bukhari V1:1503).

(Muslim V1984).

Some jurists according to *Al Qardawi* (2000: 342) also allow paying cash to the poor and needy. As *Zakat al-fitr* the head of the household must pay this amount on behalf of all the members of the dependants males and females, adults and children.

2.4.2 The Purpose of Zakatul fitr.

The purpose of *Zakat al fitr* is to purify those who fast from any indecent act or speech and to help the poor and the needy. This view is based upon the Hadith reported by Jabir, the Messenger of Allah (S.A.W) enjoined *Zakatul fitr* on those who fast in to order shield them from any indecent act or speech and for the purpose of

providing food for the needy. It is accepted from the one who pays it before *eid* prayer, and it is *sadaqah* for those who pay it after the Eid prayer.

Al-Qardawi, (2000:3) comments on the above Hadith by saying that there are two purposes; firstly is related to the individual; for completion of his fast and compensation for any shortcomings in his acts or speech. The *Zakat al-fitr* is particularly meant for the poor and the needy, during the day of Eid. Secondly it also purifies one's soul from shortcomings of the adoration of property and from miserliness.

Various reasons are also given by scholars for this type of charity. According to Jabir (nd:11) the charity helps the poor and the needy and takes care of their needs in the month of Ramadan and also makes it possible for them to feel at ease and to celebrate the *Eid* festival with other Muslim. Other scholars maintain that this charity is meant to expiate (*kaffarah*) for any mistakes or wrong doings a person may have done during the blessed month. Ibn Abbas (R.A) said: the Prophet (S.A.W) said:

وَعَنْ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا قَالَ: { فَرَضَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ زَكَاةَ الْفِطْرِ; طَهْرَةً لِلصَّائِمِ مِنَ اللَّغْوِ، وَالرَّفَثِ، وَطُعْمَةً لِلْمَسَاكِينِ، فَمَنْ آدَاهَا قَبْلَ الصَّلَاةِ فَهِيَ زَكَاةٌ مَقْبُولَةٌ، وَمَنْ آدَاهَا بَعْدَ الصَّلَاةِ فَهِيَ صَدَقَةٌ مِنَ الصَّدَقَاتِ. }
رَوَاهُ أَبُو دَاوُدَ، وَابْنُ مَاجَةَ، وَصَحَّحَهُ الْحَاكِمُ حَسَنًا. رَوَاهُ أَبُو دَاوُدَ (1609)، وَابْنُ مَاجَةَ (1827)، وَالْحَاكِمُ (409/1).
وَقَالَ الْحَاكِمُ: صَحِيحٌ عَلَى شَرْطِ الْبُخَارِيِّ.

Ibn 'Abbas (R.A) narrated, 'The Messenger of Allah (ﷺ) enjoined Zakat-ul-fitr on the one who fasts (i.e. fasted during the month of Ramadan) to purify him from any indecent act or speech and for the

purpose of providing food for the needy. It is accepted as Zakat for the person who pays it before the Eid prayer and it is Sadaqah (i.e. voluntary charity) for the person who pays it after the Eid prayer.’ Related by Abu Dawud and Ibn Majah and Al-Hakim graded it as Sahih. (Ibn Hajar (nd) No 123.)

2.4.3 Nature of food in Zakatul al-fitr

The jurists hold different views as to the type of food which must be given as *Zakat al –fitr*. The *Hanbali* view according to *al-Qardawi*, (1996:1) said; the kind of food that can be given for *Zakat al-fitr* are five: dates, raising wheat, barley and dry cottage cheese. Imam Ahmad in *al-qhawy*, (1996:26) was reported to have said that any kind of stable grain or dates are also permissible, even if the above mentioned five types are available. The *Maliki* and *Shafi’i* are of the view that, it is permissible to give any kind of food as long as it is the main stable food in that particular region or the main food of the person. As for the *Hanafi*, they permit paying the value of *Zakat al-fitr* in money.

The *Sadaqah* should be given at the end of the month of Ramadan and anytime before the *Eid-ul-fitr* prayer. The *sadaqah* should be given to poor and the needy individuals. It could also be paid to Islamic charitable organizations that collect these funds. The organizations then should distribute these funds as soon as possible so that they reach to the needy on time. (Muhammad *Salih al-Munajjid* (nd): 62).

2.4.4 The Quantity of Zakat al fitr

The amount of *Zakat al fitr* as we referred earlier is one *sa'i* of food. There is consensus on this amount among the scholars with regards to all types of food except wheat.

Al-Qardawi, (1996:3) also explain why the Prophet (S.A.W) appointed *sa'i* as the measure and did not prescribe it in money saying that his opinion, there are two reasons for this first, money is still rare among the Arabs. They did not have their own currency. So if the Prophet (S.A.W) prescribed it in money he would have caused hardship on it. Second, the purchasing power of money change from time to time. So paying *Zakat al-fitr* in money makes it value unstable. This is why the Prophet (S.A.W) prescribed it with a stale measure that is an amount of food which fulfils the needs of one family for one *Sa'i* provides a family with food for a whole day.

As it was mentioned earlier, the *Hanafis* permitted the payment of *Zakat al fitr* in money. This is equally the view of *al-thawri*, al Hassan al *Basir* and *Umar bn Abdul Aziz*. However, the other three schools of law *Maliki*, *Shafi'I* and *Hanbali* did not permit it. (Muhammad *Salih al-Munajjid* (nd): 70).

It could be observed that the argument is that the Prophet (S.A.W) did not do so and hence its payment in money contradicts the *sunnah* of the Prophet (S.A.W). But some scholars like *Umar bn Abdul Aziz* supported the *Hanafi* view since this is easier nowadays for the payer particularly in cities where people use only money for dealing. (Muhammad *Salih al-Munajjid* (nd): 78)

The recipients of *Zakat ul fitr* are the same as the recipients of the proper *Zakat*, except that the poor and the needy have more right, to it among other categories of the *Zakat* recipients.

2.5 Conditions for the Payment of Zakat

The conditions of Zakat payment is based on three factors, as explained by *Ibn.Rushd* : 215).

- a. The person subject to Zakat taxation, man or woman must be a bowed Muslim, legally of age. In the case of minors and orphans, as the legitimate owner of the wealth under Zakat taxation is under age , he/she does not bear the responsibility of any failure on the part of the legal guardian of his/her wealth to effectuate the payment of Zakat dues.
- b. The person subject to Zakat taxation must be of sound mind, that is to say fully capable of understanding the meaning of the law and the nature of his/her duty to God and to his/her fellow beings. Where insane persons are concerned *as* the legitimate owner of the wealth under Zakat taxation is legally baseless. He/she does not bear the responsibility of any failure on the part of the legal custodian of his/her wealth to effectuate the payment of Zakat dues.
- c. The person subject to Zakat taxation must enjoy full freedom of action to dispose of his/her wealth. If, for any reason, he/she be under any kind of duress, his/her responsibility remains suspended until full freedom of action is recovered. If the loss of freedom extends over a period of one or more years, Zakat dues must be paid retrospectively for the full period of nonpayment, on the condition that the wealth in question has remained intact and is still of an amount or value taxable for Zakat at the time of the legitimate owners; recovery of freedom. But, in case the period of duress has caused severe loss of wealth to the individual concerned through no fault of his/her own, retrospective payment cannot be required.

2.6 Permissible time

Most jurists agreed that it is permissible to pay *Zakka tul fitr* a day or two in advance before *Eid ul-fitr* day. Abdullahi bn Umar (R.A.) narrated, “

عَنْ ابْنِ عُمَرَ، قَالَ أَمَرَنَا رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بِزَكَاةِ الْفِطْرِ أَنْ تُؤَدَّى قَبْلَ خُرُوجِ النَّاسِ إِلَى الصَّلَاةِ . قَالَ فَكَانَ ابْنُ عُمَرَ يُؤَدِّيهَا قَبْلَ ذَلِكَ بِالْيَوْمِ وَالْيَوْمَيْنِ . رواه البخاري

Ibn ‘Umar said : The Prophet (S.A.W) orders us to pay *zakka tul-fitr* before people go out to perform *Eid ul fitr* prayer. *Nafi’e* reports that *ibn Umar* used to pay it a day or two before the end of Ramadan. (Bukhari, 2003).

Imam *Malik* and *Ahmad* maintained this opinion. But Imam *shafi’I* said it is permissible to pay it right from the first day of Ramadan, or any day within the month, while Imam *Abu Hanifah* said: it is permissible to pay it even before Ramadan, in any day of the year. (Muhammad *Salih al-Munajjid* (nd): 76)

The appropriate view- *Wallahu A’lam* is that of the general jurists (*i.e Jamhur ul ulama*) as cited above.

2.7 Compensation time

The four leading jurists agreed that *Zakat ul-fitr* is not nullified simply by not paying it on its due date. In this case, it becomes a debt on the one responsible, for it is not permissible to delay it beyond the *Eid-ul-fitr* day, Imam *Ahmad* said, “I hope that there is no harm (in the delay of its payment).” (Muhammad *Salih al-Munajjid* (nd): 80)

Ibn *Rushd* in his *Mukaddimah* (p: 234) stated that “There is consensus that payment must not be delayed just because it is a minor *Zakat*. Thus, any delay is analogous to delaying one prayer without acceptable excuses”. (Ibn. *Rushd*, M.A (n.d) p: 765).

The prove of paying it even after its due time is the *Umar’s Hadith*;

... وَمَنْ أَدَّاهَا بَعْدَ الصَّلَاةِ فَهِيَ صَدَقَةٌ مِنْ
الصَّدَقَاتِ. رَوَاهُ أَبُو دَاوُدَ، وَابْنُ مَاجَةَ،
وَصَحَّحَهُ الْحَاكِمُ

“.... Who pays it before the prayer then it is acceptable Zakat, and who pays it after the prayer, is only an ordinary sadaqah (Abu Dawud (nd ;1234)

2.7.1 Zakat of wealth

The Zakat of wealth is the type of Zakat that is obligatory on a person who is a Muslim, male or female, who is free from slavery. This type of *Zakat* is collected from Livestock, farm produce, Gold and Silver or their equivalent in monetary value.

The following are the details:

Camels: 5-9 1 goat will be given
 10-14 2 goat will be given
 15-19 3 goat will be given
 20-24 4 goat will be given

From 25 a she-camel will be given.

Cow: 30 a calf will be given

Sheep/goat: 40-120 a goat or sheep would be given.

Agricultural produce: BY RAIN 1/10 BY irrigation 1/20

MONEY: from 1,488 477.30 37211.9325 will be given. See appendix 111 for more information.

2.8 The Recipients of Zakat

The Messenger of Allah, May the peace and blessing of Allah be upon him, used to divide between them in accordance with his *ijtihad* until when the hypocrites (*Munafiqun*) approached him saying “be fair Oh Messenger of Allah” to which he replied: may our mother overburden you – if am not just, then who is? and the Prophet, may the peace and blessing of Allah, said: “ Surely Allah, may He be exalted, is not converted that the division of the wealth be done by one the close-standing Angles or a Prophet who has been sent- so He has taken charge of its division Himself.

Abu Hanifah, however, says;

it is permitted to pay Zakat just to one of the eight categories, even though the others exist, and it is not obligatory to pay it to all of them. This is because of the equal treatment accorded them all by Allah in the ayah, referring to the tax prevents one from restricting into one of them; thus the collector must, after having gathered together the complete amount, and when all eight categories exit, divide it into eight portion (Al- Shaikh, Y.I 1994: P.96)

The recipients of Zakat are eight as Allah (S.W.T) mentioned in His Glorious book, the Qur’an:

چُنُّوْا ذٰلِكَ وَاُولٰٓئِكَ هُمُ الرِّكٰٓظُ
 ۞ وَذٰلِكَ لَآيٰتُ لِقٰۤآئِ الْوٰٓحٰٓشِیْنَ ۝۶۰

Verily the *sadaqat* ((Zakat) are only for the poor and the needy and those employed to collect (the funds); and to attract the hearts of those who have been inclined (towards Islam), and to free the captives, and for Allah's cause, and for the wayfarer. A duty imposed by Allah and Allah is all knower, all-wise” (Q 9:60)

The Muslim scholars have elaborated on the above eight recipients of Zakat as follows:

1. ***Al-Fuqara*** (the poor): the *Faqir* singular of Fuqara is the person who does not have sufficient wealth to fulfill his needs and the needs of his dependants, such as food, drink, clothing and housing. He may be considered poor (according to his

situation) even though he may possess the minimum amount required for payment of Zakat (i.e. Nisab) . (Al – Shaikh, Y.I 1994 p: 68).

Ibn. Kathir (nd: 4: 454) in his commentary to this point, he says : Ibn. *Umar* said that the Messenger of Allah (S.A.W) said:

قال صلى الله عليه وسلم " لا تحل الصدقة لغني،
ولا لذي مرة سوي " أي: قوي. عبد الهادي (1)
100“

The alms should not be given to the wealthy and the physically fit “Abudl hadi - commentary of al-kitab al tauheed V 1: 100

2. *Al Miskin* (the needy) *Miskin* according to *Abu Hanifah*, is a worse State than the *faqir*, arguing that it refers to those who have been immobilized by their lack of these categories, if there is sufficient Zakat, such that they are brought out of their State of poverty of indigence to the lowest State of wealth and is relative to their situation for some, a dinar will be enough to make them(relatively) rich, if he is a person of the markets and he is able to make a profit enough to suffice him, in which case it is not permitted to give him any more than this; there is also the man of vigor who earns enough to make his living by manufacturing, in which case it is not to possess so much as a dirham.

Abu Hanifah, (nd) estimates the maximum that may be a sum less than twenty dinars of gold, so that he himself does not become liable for the Zakat because of the amount he has taken in Zakat .The Messenger of Allah defined the *miskin* in some of his Hadith as cited by *Hashimi*, (1994: 115) he said:

“ليس المسكين هذا الطواف الذي ترده اللقمة واللقمتان
والتمرة والتمرتان، ولكن المسكين الذي لا يجد غنى
يغنيه، ولا يفطن له فيتصدق عليه، ولا يسأل الناس
إلحافاً. رواه البخاري كتاب الإيمان: لابن تيمية (ص:
236)

The *miskin* (needy) is not the one who goes around among the people (begging) may be receiving a morsel or two, and a date or two. Rather, the *miskin* (needy) is the one who does not let others know about it in order to be given charity and he does not stand and beg from the people {*Al-Bukhari*: 399}

3. ***Al-Amilina Alayha*** (those who are employed for the work of Zakat): the one who works with Zakat is the person who collects it or the person who goes around gathering it, or he is responsible for maintaining it, or he is the scribe who records it in its register. Such a person is given a wage for his work, from it (the Zakat), even if he is wealthy. This is based upon the Statement of the Prophet (SAW).

حَدَّثَنَا عَبْدُ اللَّهِ بْنُ مَسْلَمَةَ، عَنْ مَالِكٍ، عَنْ زَيْدِ بْنِ
 أَسْلَمَ، عَنْ عَطَاءِ بْنِ يَسَارٍ، أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ
 عَلَيْهِ وَسَلَّمَ قَالَ " لَا تَحِلُّ الصَّدَقَةُ لِغَنِيِّ إِلَّا لِخَمْسَةٍ
 لِيُغَارِ فِي سَبِيلِ اللَّهِ أَوْ لِعَامِلٍ عَلَيْهَا أَوْ لِيُغَارِمَ أَوْ
 لِرَجُلٍ اشْتَرَاهَا بِمَالِهِ أَوْ لِرَجُلٍ كَانَ لَهُ جَارٌ مِسْكِينٌ
 فَنُصِدَّقَ عَلَى الْمِسْكِينِ فَأَهْدَاهَا الْمِسْكِينُ لِلْغَنِيِّ سَنَنُ
 أَبِي دَاوُدَ 544 "

Narrated *Ata Ibn Yasar*: The Prophet (ﷺ) said: *Sadaqah* may not be given to a rich person, with the exception of five classes: One who fights in Allah's path, or who collects it, or a debtor, or a man who buys it with his money, or a man who has a poor neighbor who has been given *Sadaqah* and gives a present to the rich man. (Abi Dawud 1996 No 544)

4, **Al-Mu'allafatu Qulubuhum** (those whose hearts are to be reconciled with faith): “al Mu-allaf Qulubuhum” is the Muslim on whom Islam is weak and he has a strong influence among his people. Thus, he is given from Zakat in order to ease his heart and gather him (firmly) upon Islam. This in the hope that comprehensive benefit may be gained from or his evil restrained, Zakat may also be given to who is a disbeliever in the hope that he will accept Islam or that his people may accept faith. Thus, people are given from Zakat in order to encourage them to accept Islam and to endear the religion to them. (Al – Shaikh, Y.I 1994 p.123)

5. **Fi al-Riqab** (emancipating slaves): the intent of this category of beneficiaries of Zakat is that the Muslim who is a slave is given from Zakat (funds) and be freed in the way of Allah, solely for Allah's pleasure. It also applies to the Muslim who is an indentured servant (i.e. he has a contract with the owner to procure his freedom), such a person may be given from Zakat that which will help him in his activities and thus become a freeman after that. (Al – Shaikh, Y.I 1994 p.133).

6. **al-Gharimina** (those indebted): *al-Gharimina* is the person who owes a debt and it has become impossible for him to pay it off. Such a person is given an amount from Zakat, which will allow him to pay off his debt. This is due to the Statement of the Prophet (SAW) as presented by Muslim in An-Nawawi (nd :313) who reported on the authority of *Abu Bishr, Qabisa bn Mukhairiq* who relates that the Holy Prophet (S,A,W) said

يا قبيصة ان المسالة لا تحل الا لاحد ثلاثة :
رجل تحمل حمالة فحلت له المسالة حتى
بصيبها ثم يمسك , ورجل اصابته جائحة
اجتاحت ماله فحلت له المسالة حتى يصيب
قواما من عيش او قال : سدادا من عيش
ورجل اصابته فاقة حتى يقول ثلاثة من نوى

الحجى من قومه لقد اصابت فلانا فاقة فحلت
له المسالة حتى يصيب قواما من عيش "

O *Qubaisa*, asking (begging) is not lawful for anybody except for three persons : One , a person who is under an obligation to pay some debt and such a person may ask some help till the guarantee is discharged , and thereafter should desist from asking; two, a person whos mean of subsistence is destroyed by some (natural) calamity , may ask for some succor till his poverty is removed; three, a person who is suffering from hunger and three intelligent men from his community testify that he is starving , till his poverty is removed.

7. ***Fi-Sabilillah*** (in the way of Allah): the intent of *Sabilillah* (the way of Allah) is the deed that helps one to achieve the pleasure of Allah and His gardens of paradise. The most specific form of it is (al-jihad) religious struggle in order to safeguard and elevate the word of Allah, The most High. Hence, the one who goes out to struggle in the way of Allah is given from Zakat even if he is wealthy. This share of Zakat also includes other comprehensive- benefits that are legislated by Islamic law such as buildings *masjids*, hospitals, schools and orphanage houses. (*Al – Shaikh*, Y.I 1994 p.140).

8. ***Ibn al-Sabil*** (Wayfarer): wayfarer is the traveler who is cut off from his land, being far away from it. So he is given from Zakat that which will fulfill his need as a stranger even if he is a wealthy person in his homeland. This is due to the poverty he experienced on his journey and being cut off from his resources. However, his case is considered when there is no one who can give him a loan that will be of assistance to him in his journey. (*Al – Shaikh*, Y.I (1994 p.144)

When Zakat has been apportioned to the eight categories, then they will necessarily be in one of the five situations;

First, the payment made suffice them, there being no lack or surplus involved, in which case they ceased to be entitled to the tax and so they still have a claim to it

Second, the payment made is less than their need, and so they still have a claim to it, and the part owing to them is made up another Zakat portion,

Third, it is enough for some but not for others, in which case the former case to be entitled to it, remains entitled;

Fourth, it provide more than enough to meet the need of them all, in which case entitled cases for all, and surplus from their portion is given to the others who are entitled to it, living in the region nearest to them.

Fifth, it provides more than enough for some of them, while not enough for others; in which case the surplus from the former is given to the rest until both groups have enough.

If one of the eight categories is lacking, the Zakat is divided amongst those who exist, even if it is only one category. The portion of someone who is absent is not given to his like in the same category, except the portion allotted to those in the way of Allah: the whole is given to them. (Al – Shaikh, Y.I (1994 p: 146)

It is permitted to give Zakat to a nonbeliever, although Abu – *Hanifah* permits the *Zakat fitr* given at the end of Ramadan in particular to be paid to a *dhimmi*, but not a *kafir* who is not a *Dhimmi*, It is not permitted to be paid to the family of the Prophet amongst the *Banu Hashim*, nor the *Bani Abd- Mutallib*, in order to avoid being tainted with the strength of wrong action (The Zakat is paid as purification for a wrong action) although Abu - *Hanifah* permits payment being made to them. (Muhammad Salih al-Munajjid (nd p: 28).

2.9 Charity (Sadaqah)

Sadaqah refers to charity. It is a financial type of assistance given to the *needy*. There is no limit of time or amount for this type of assistance. The bases of this type of

assistance could be found in the Qur`an and sunnah of the Prophet (S.A.W). The examples are;

In the Quran, Allah (SWT) says:

چ چ چ چ چ چ چ چ چ چ چ چ چ چ
 ژ ژ ژ ژ ژ ژ ژ ژ ژ ژ ژ ژ ژ ژ
 البقرة: ۲۶۱

The parable of those who spend their wealth in the way of Allah is that of a grain of corn: it growth seven ears, and each ear heath a hundred grains. Allah giveth manifold increase to who He pleases: and Allah careth for all and He knoweth all things. (Q2: 261)

In *Sahih al-Bukhari*, (V1:304) in *Kitab al-Zakat* reported on the Authority of *Abu Hurairah* who said the Messenger of Allah (S.A.W) says;

عن أبي هريرة رضي الله عنه: أن النبي صلى الله عليه وسلم قال: (ما من يوم يصبح العباد فيه إلا ملكان ينزلان، فيقول أحدهما: اللهم أعط منفقاً خلفاً، ويقول الآخر: اللهم أعط ممسكاً تلفاً. صحيح البخاري: 304/1.

Every day, two Angels descend, one of them saying: Allah bestow a (good return upon the spender, and the other saying; Allah, destroy the goods of the miser.” (Bukahri V.1:304)

Beside the above verse of the Quran and Hadith of the Prophet (S.A.W), there are many provisions in Islam that call Muslims to render assistance to the needy; thus, it becomes incumbent on the Muslims to assist one another especially in situation of hardship where people face a lot of problems in their day to day living condition.

2.10 Social Impact of Zakat in Society

Zakat is not a tax system where everybody pays some money in return for the public service that the Government offers. It is also not a system of social insurance where the rich pay some installments to guarantee some services in case of any damage.

It is the right of the community to take the specified amount of money or crops from all its members, which is used to support the less privileged among them. In this sense, the person who pays the Zakat, gives the needy "their rights". As Allah says:

چېگې گېگې گېگې گېگې الذاریات: ۱۹

And in their wealth and possessions (was remembered) the right of the (needy), him who asked, and him who (for some reason) was prevented (from asking) (Q. 51:19).

The philosophy behind Zakat is multi dimensional as people's properties are not absolutely theirs unless they pay the rights of the poor. It is also as yearly reminder of the fact that what people earn and what they have is not absolutely really theirs in full, It is a gift from Allah (S.W.T), and hence the need to reciprocate the gift.

The awareness of the said wisdom protects the individual human beings from feeling superior. This awareness may even raise feelings of overall responsibilities for what seemingly are her/his properties. Many scholars have emphatically discussed the social impact of Zakat from different dimension, as follows:

Al Qaradhawi, (V.1 354) explained that social welfare of Zakat makes Muslims aware of the origin of all people and hence awake the souls to that reality, it remove the false barriers and makes people feel how much they belong to one another. This is because humankind belongs to Allah.

Ishaq. and Karem, (2011:140) State the importance of Zakat as institution for social welfare as follows:

- i. It helps wealth to circulate

- ii. It takes care of poor people
- iii. Reduces poverty in the society
- iv. It generates love and concern for the rich from the poor
- v. Improvement of law and order

Thus, Zakat improves the situation of law and order. The crime which happens due to the hatred and ill among the poor will be minimized.

Zakat indeed is an important technique of social security provided in an Islamic set up, it protects against the contingencies of old age, unemployment, both invalidity, largeness of families and medical care.

2.11 Economic Impact of Zakat to Society

Zakat is a great scheme of social and economic security on the national level. It improves the economic condition of the poor and awakens the sense of brotherhood with the destitute members of the society. Zakat discourages hoarding and concentration of wealth in few hands and helps in steady and constant flow from the rich to the poor. It is, in fact a good means of providing purchasing power to the poor. *Zakat* indeed brings a fair economic balance in the society.

During the life time of Prophet Muhammad (SAW) and his companions, especially during the time of caliph Umar *bn. Abdulaziz* Zakat scheme was able to overcome the problem of poverty. (Zayas, F.G (2008))

Many scholars present the economic impact of Zakat in a society from different angle. For instance, *Qardawi* outlines the idea as follows:

a. Increased investment

The poor due or obligatory charity when transferred from the rich to the poor enables the poor to make necessary purchases in the market. Thus, their purchasing power in the society increases. The demand of consumer good is increased and as a result of

that, the supply is also increased. This gives a great push forward to the national economy.

b. Distribution of wealth

The ceremonial law of diminishing return tells upon the economic activity of the investors after a certain limit. This limit is immediately increased and pushed further after payment of Zakat to the poor. This money increases over all purchasing power, demand and supply of consumer goods.

c. Easy loans

Zakat is a system which guarantees help to the paupers, and indigent who are bankrupt. Anybody who has borrowed a big amount of money for investment and becomes unable to pay back the debt is, in fact, insured by Zakat, He is guaranteed by Zakat money because out of the eight heads of payment of Zakat, there are also "those who are under debt: . Thus Zakat gives security both to the debtor and the creditor i.e. it guarantees help to the debtor by paying debt on his behalf and also to the creditor that his money is secure and will definitely get to him. This gives a sense of confidence to both the debtors and the creditors. One can borrow money without the fear of being bankrupt and being unable to pay it back. The other can lend money without fear of being in a bad debt. This gives a great impetus to investment and economic activity in the society.

This right has to be returned and given back to the poor. The word "return" which was cited in the saying of the Prophet, thus “Allah has made (Zakat) an obligatory charity which is taken from the rich and returned to the poor members of the society” indicated that: it is the poor due which has to be returned and given back to the poor, it is not a favor done to them, but it is rather their right.

d. Provision and enhancing job

invoke (Alla's blessings) upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing. (Q 9 :103)"

He (Qutub) observed that "taking charity from the rich brought them back as full members of the Muslim community. They could once again share in its duties and participate in meeting its responsibilities." (Qutub S. V1:1797).

This feeling is part of the great attainment which Zakat indeed provides. The feeling of being part of the community through rendering this obligatory assistance and participating in eradicating poverty is something that positively brings self development.

Khan in *Siddiqi*, (2004:43) observed the spiritual aspect of Zakat that "Alms giving contributes to self development. It helps one to overcome worldliness and greed".

Zakat is a practical manifestation of remembering Allah and has been considered as remedy against blind love of wealth. *Siddiqi*, (2004:77) opined that: 'Man is liable to be swayed by the glitter of worldly life; he is drawn to mass wealth and may develop strong love for it - the remedy to this is Zakat and spending for the pleasure of Allah in His cause".

Zakat indeed, is a milestone to the manifestation of the true commitment and obedience of believers to the instruction given by Allah, the Almighty. Paying Zakat is a practical remembrance of Allah (S.W.T). *Siddiqi* (2004:76) also observed that "prayer (*Salat*), Zakat, fasting and Hajj are the practical manifestation of remembering Allah."

Al-Qardawi, Y. (2000 p: 162) outlined the impact of Zakat on the spiritual life of the Muslims in the following submission.

a. Cleanliness of hearts

The payment of Zakat teaches the rich people to clean their hearts from excessive love of wealth and to avoid niggardliness and makes them learn generosity and benevolence to the poor. Allah (SWT) says:

چگ گگ گگ گگ س س س س ط ط
 ط ط ه ه ه ه ه ه ه ه ه ه ه ه ه

التوبة: ١٠٣

Take; (O Muhammad)from their wealth a charity by which you purify them and cause them increase, and invoke (Allah’s blessings)upon them. Indeed, your invocations are reassurance for them. And Allah is Hearing and Knowing. (Q 9:103)”

b. Sense of responsibility

This also inculcates in the rich people the sense of responsibility to their poor relatives, neighbors’ and the society in general. Allah (SWA) says:

چگ گگ گگ گگ س س س س ط ط ط ط ه ه ه ه ه
 التوبة: ١١

But if they repent, perform As-Salah and give Zakat, then they are your brethren in religion (In this way) we explain the Ayat (proofs, evidences, verses, lessons, sings, revelations, etc) in detail for a people who know.” (Q,9: 11).

c. Treatment of ill feeling

In turn, Zakat cleans the hearts of the poor, who receive Zakat from hatred and ill feeling against the rich.

Zakat, indeed has additional dimension of benefit as it demonstrates the true guidance of the payer, as Allah (SWT) says:

چگ گگ گگ گگ س س س س ط ط ط ط ه ه ه ه ه ه ه ه ه ه ه
 چ التوبة: ١٨

The Masajid of Allah shall be maintained only by Those who believe in Allah and the last day, perform As-salah and give Zakat and fear none but Allah. It Is they who are expected to be on true guidance. (Q: 9:18)

2.13 An Overview of Study Area (Kaduna State)

The name (Kaduna) is derived from River Kaduna which traverses the town. In another saying, it got its name from the plural form of the Hausa word for crocodiles “*Kadduna*” which are found in River Kaduna (Singular = “Kada”) (Bello and *Oyedele* 1987:63). Kaduna was the capital of the former Northern Region of Nigeria which was created on Jan., I, 1900 under the administration of Sir Frederick Lugard as the first High Commissioner of the new protectorate. In the first place, Lugard selected *Lokoja* as the capital of the Northern Region. Shortly afterwards, Lugard moved his capital to Jebba and later from Jebba to Zungeru in 1902. Zungeru developed rapidly, but it was not a comfortable town, and when Sir Frederick returned from Hong Kong to take up appointment as Governor General of Northern and Southern Nigeria in 1912, he declared *Zungeru* as “excessively hot and infested with mosquitoes”; hence, the need to search for a new capital (*Owoyele*, 1961:309). The new capital site was then selected where the Lagos-Kano railway crosses the *KadunaRiver*. The selected site had conducive climate and it was a remarkably central point for most of the Northern provinces. Other reasons which determined the choice of Kaduna as the seat of government of the Northern provinces according to Bello and *Oyedele* (1987:63) were; firstly, it had water from the *Kaduna River*, an important tribute of the river Niger. Secondly, Kaduna was only slightly north of the centre of gravity of the emirates that made up the then protectorate of Northern Nigeria.

Thirdly, Kaduna had been served by the newly constructed (1911) railway stretching from Lagos to Kano and was planned to be the Junction between this arm linking the north and the west, and the line pushing northwards from *Portharcourt* in the East. Finally, as an administrative and Military Centre, Kaduna was set up in ‘Pagan’ *Gwari* Country in the heart of *Zazzau* which was isolated from existing towns and would therefore be free from local Political Complications as well as pollution of native towns. By 1912, the protectorate of Northern Nigeria become fused with Nigeria as a whole and amalgamated in 1914.

On 27 May, 1967 twelve States were Created out of the former regions of the Federation as a most equitable basis for the nations political stability. Another obvious advantage of the Creation of States in Nigeria is that opportunity has been given to the people to achieve national integration and rapid development in all spheres of public life (Ministry of Information, Nigeria). The twelve States were: North-Western State with capital in *Sokoto*, North-Eastern State with Capital in Maiduguri, North-Central State with capital in Kaduna, Kano State with Capital in Kano, Benue-Plateau State with Capital *Jos*, *Kwara* State with Capital in Ilorin, Western State with Capital in Ibadan, mid-Western State in Benin City, Central-Eastern State in Enugu, South-Eastern State in *Calabar*, Rivers State in Port Harcourt and Lagos State with Capital in Lagos. On 17 March, 1976, when the General *Murtala Muhammad* administration created seven new States in Nigeria making 19 altogether the North-Central State with Capital in Kaduna retained its geographical and territorial boundaries with only a change of name to “Kaduna State” with Kaduna as its Capital. It comprises two provinces. They are *Katsina* and *Zaria* provinces with their headquarters at Kaduna. This was further divided on 23rd September, 1987 by General *Badamasi Babangida* and 2 more States were Created with Abuja the Federal

Capital Territory where Kaduna was divided into two to create *Katsina* State out of the then Kaduna State which made the number of States 21. On 27th August, 1991 another creation of 9 States was made by General Babangida Making it 30 States and finally on the 1st October, 1996 General *Sani Abacha* Created 6 more States to make the total number 36 States in Nigeria.

Kaduna State is one of the 36 States of the Federal Republic of Nigeria with Kaduna as its Capital. It has an area of 70,245 square kilometers (*Mamman* 1988:403) with a population according to the provisional results of the 2006 Census of the Federal Republic of Nigeria of 6,113,503 Compared to the 1991 figures of 3,969,252. The population is made up of 3,090,438 males and 3,023,065 females. The figures indicate that within the period of 15years from 1991, the population almost doubled. This population makes Kaduna State the third most Populous State in the Federation. The State is Multi-ethnic; the major ethnic groups are *Fulani, Hausa, Adara, Gbayi, Bajju, Atyab and Jaba*. English and Hausa are widely spoken. Kaduna State occupies the entire central position of the Northern part of Nigeria and shares common boarders with Kano, Katsina, *Zamfara*, Niger, *Nasarawa*, Plateau, Bauchi States and Abuja the Federal Capital Territory. Kaduna State is divided into 23 local government areas (L.G.A). They are: Birnin Gwari, *Chikun, Giwa, Igabi, Ikara, Jaba, Jama'a, Kachia, Kaduna North, Kaduna South, Kagarko, Kajuru, Kaura, Kauru, Kubau, Kudan, Lere, Makarfi, Sabon Gari, Sanga, Soba, Zangon Kataf* and *Zaria*. The local government areas are headed by Chairmen with some Council Members. There also exist 47 development areas (DA'S) in the State. It is also Geo-politically divided into three Senatorial Zones, they are: zone one (Northern Zone) Comprising 8 local government areas namely; *Ikara, Kubau, Kudan, Lere, Makarfi, Sabon Gari Soba* and *Zaria*. Zone two (Central Zone) Comprising 7 local government areas namely

Birnin Gwari, Chikun, Giwa, Igabi, Kaduna North, Kaduna South and Kajuru and Finally Zone three (Southern Zone) comprising 8 local government areas also namely: *Jaba, Jama'a, Kachia, Kagarko, Kaura, Kauru, Sanga and Zangon Kataf*. Each zone is politically represented by a senator who is elected by the people in the local government within the Zone to serve as a member of the National Assembly.

What is presently known as Kaduna State encompasses the area of the old Zaria (*Zazzau*) emirate. According to *Mamman* (1988:406) the Hausa people form the Majority of Kaduna State population. In his historical study of Government in Zazzau 1800-1950, M.G Smith identified two broad cultural segments in this emirate. The first is what he referred to as the *Muhammadan* Hausa-Fulani group which constitutes about 60 percent of the emirate population. They occupy mainly the Northern Part of the emirate and the Second Segment is members of some thirty or more tribes who are distinguished as "pagan" (arna) (Smith, 1960:2). The name Zaria is used to denote the Capital city of the kingdom variously called Zazzau which is one of the seven Hausa States (Hausa Bakwai). In literature, according to Dallatu and Hassan (2000:181), Zazzau is sometimes referred to as "Zegzeg" or "ZekZek" but Zazzau is the term commonly used and applied by the Hausa speaking people to describe the kingdom, and its people are called *Zazzagawa or Zage-zagi*. According to the encyclopedia *Briticana*, the kingdom is traditionally said to date from the 11th Century, when king *Gunguma* founded it as one of the original Hausa *Bakwai*. There were sixty "*Habe*" (the name given to Hausa people before the Fulani conquest of Hausa land in (1804) rulers (kings and queens) who ruled Zaria town and the first was called *Gunguma*, and the 22nd was called *Bakwa Turunku*. *Bakwa Turunku* had two daughters and their names were always linked to the history of *Zazzau*. The older daughter was called *Amina*, after whom the original wall, which has a length of about 15 kilometers round

the city of Zaria is called. The younger daughter gave her name to the modern emirate and *Amina* ruled Zaria.

Zazzau is reckoned to have been one of the most ancient and extensive of the Hausa States due to the conquests of Queen *Amina* of Zaria. The areas conquered include those of the *Nupe* and the *Jukun Kingdoms*; even the powerful States of Kano and *Katsina* were forced to pay tribute. Sultan Muhammad Bello of *Sokoto* in his work “*infaq al-Maisur*” writes on these seven countries of *Hausa*, that there were many wonderful things and strange happenings. The first to whom power was given in this land according to what we have been told was *Amina* daughter of *sarkin Zazzau*. She made war upon these countries and defeated them entirely so that the people of *Katsina* and Kano had to pay tribute. So also *Kororofa* (*Jukuns*) and *Nupe*. The rulers of the *Nupe* used to bring 1000 kola nuts and *fourty* castrated male slaves every year (*Dallatu* and *Hasan*, 2000), later; the province was reduced after the arrival of the British colonialists during the reign of *Sarkin Zazzau Kwasau*. The British did so to punish the Emir over the murder, in 1902, of captain *Moloney*, the British Resident at *Keffi* (154 miles south), by the Magaji in Zaria (“representative”). The British stripped the Emirate of most of its Vassal States. As such Benue was curved out of Zazzau which made River *Gurara* the new boundary and to the west up to River *Gulbi*. In 1908, another 10,000 square kilometers was carved out, comprising the *Gbayi* tribe and other tribes of the areas up to the Niger province including *Minna*, *Bida* and *Abuja* and the neighboring town which were all part of Zazzau (*Dallatu* and *Hassan*, 2000 p 191).

The only boundary change of importance, according to *Arnette*, (1972) was in 1974 when the three districts of *Jere*, *Janjalla* and *Kagarko* were transferred from

Nasarawa to Zaria province. This new territory comes under the Emir of Zaria whose predecessors in former days had ruled most of *Nasarawa* province.

Zaria province presently has an area of 13,320 square kilometers, sharing boundaries with Kano province by the North, Bauchi and Kano by the East, Sokoto and Niger by the West and *Nasarawa* province by the South (*Dallatu and Hasan, 2000 p. 193*).

As this city developed, there emerged in the capital a *Sarauta* (Kingship) system with the king as the head, surrounded by a group of fief-holding “*masu Saurauta*” Zazzau emirate now comprise eleven local government areas under it namely, Giwa, Ikara, Kubau, Kudan, Kaduna North, Kaduna South, *Igabi, Sabon Gari, Soba, Makarfi* and *Zaria*. Central to the administrative machinery of Zazzau emirate is the Emir, the overall leader, who is responsible for the administration of the entire emirate, composed of 87 districts and many village Heads. He is strongly assisted by his able representatives known as district heads (“*Hakimai*”) who run the day to day administration of their districts with the assistance of village heads (*Dagatai*) and ward Heads (“*Masu Anguwanni*”).

Zazzau emirate according to *Sulaiman (2007:80)* is a place where the religion of Islam dominates the lives of the people. According to *Bello and Oyedele (1987:78)* it is not known when Islam first came to Zaria, but the first king of Zaria to become a Muslim is believed to be Muhammad *Rabo*, the seventeenth king of Zaria, who might have reigned in the second half of the 15th century. They further added that, it is possible that Islam was first introduced through *Borno* on influences, because the oldest Islamic quarter in the city is the *Unguwar-kona* which is said to be a *Barnoan* settlement. There was also a *Magajin Malam* who was the religious representative of the Mai in *Borno* and was involved in the installation of the Sarkin Zazzau. During the reign of Sarki *Jatau (1788-1806)* the ruler supported the *Mujaddid, Usman Dan*

Fodio and recognized him as Caliph in place of *Borno*. After the death of king *Jatau* in 1806, he was succeeded by his son *Makau* who was not ready to *recognise* the Shehu as Caliph.

In Zaria, *Malam Musa Bamalle* collected a flag from the Shehu and carried out the Jihad in Zaria against the Hausa ruler Muhammad *Makau* who fled from Zaria and established a new town called Abuja. Aside three chiefdoms of *Kagoro*, Ham, *Moroa*, *Jaba* and *Jema'a* emirate that had hitherto existed, the 40 ethnic groups in Southern Kaduna were under the *Zazzau* emirate. Also there was the existence of *Birnin Gwari* emirate in Kaduna State. In an article written by Bayok (2012), the area now called Southern Kaduna is largely inhabited by minority ethnic groups who successfully resisted the *Usman Dan Fodio* Jihad. The emirates had established administrative systems which these ethnic minorities lacked and so the colonial authority decided to extend the rule of the emirates over this minority groups to facilitate the collection of taxes and other administrative duties. District heads or rulers were posted from the seat of the emirates in Zaria to the minority areas. He further added that, effectively, by the time the colonial authorities were handing over power, Muslim traditional rulers were presiding over groups and areas which were largely Christians. The demand for freedom, or independent chiefdoms were rebuffed by the immediate post colonial government and the succeeding military governments. Lastly, because the majority of these ethnic groups had become Christians and the rulers were Muslims, any disagreement between the rulers and the ruled automatically took on the colors of religion. The numerous conflicts, deaths and destructions led the military authorities in Kaduna State in the nineties to roll back the gains made by the Zaria emirate during the colonial era.

Brigadier General (rtd) *Lawal Jafaru Isa* a Muslim from *Kano* State started the process of creating chiefdoms for the minority groups and effectively removing them from the rule of *Zaria* in order to improve peace in Kaduna State. The civilian government of Senator *Ahmad Makarfi* continued the process of creating chiefdoms, and at the last count, 29 chiefdoms has been created. Each of the chiefdoms has created districts. The chiefdoms and emirates of Kaduna State are classified into first class Status, having ten, 2nd class status having nine, and 3rd class status, having ten respectively.

As earlier showed, despite all these divisions the *Hausawa* are the majority of the Kaduna State population which by implication means Kaduna State is predominantly Muslims and the people of the State are influenced by the tenets of the religion of Islam. According to *Mahdi* (1978:9) the traditional Hausa way of life and Islamic Society values have been inter-mixed for such a long time that many of the basic customs of Hausa Society are Islamic. He further added that in the literature written by the Sokoto Jihadists during the last quarter of the eighteenth century, and the beginning of the nineteenth century, the religious reformers, working on the basis that the majority of the people of Hausa land were Muslims, concentrated not on actual conversion to Islam, but on calling on the Hausa people to re-adjust their Social habits in line with the laws of the Islamic religion.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction:

This chapter discusses the methodology adopted for this study, population of the study, sample and sampling techniques. The chapter also discusses the types of instruments used by the researcher for data collection and procedures for data analysis.

3.2 Research Design

The study adopted the qualitative research methodology. Where the case study methods were used, this helped the researcher to have direct and close contact with the people under study. This is also helpful in understanding a phenomenon depth and in detail.

The study employed a case study approach because their final report provides detail and vivid information about the case or cases. It has been widely used in the field of education, social science, law, psychology, medicine and library science (Koul, 2009). Case studies, also, are generally conducted in everyday environments and yield interpretive results.

3.3. Population of the Study

The term population refers to a group of people inhabiting a specified geographical location. According to *Nworgu* (1991) population in research is used in a more general sense to include all members or elements (be they human being, animals, trees, objects, events etc) of a well defined group. In this study therefore, the population are the entire people of Kaduna State from the three senatorial zones.

The State, according to the 2006 National Population Commission of Nigeria has 6,113,503 numbers of people. The table below has the details.

Kaduna (State) The population Development In Kaduna. According to the National Population Commission (NPC 2006)

Kaduna	State	6,113,503
Birnin-Gwari	Local Government Area	258,581
Chikun	Local Government Area	372,272
Giwa	Local Government Area	292,384
Igabi	Local Government Area	430,753
Ikara	Local Government Area	194,723
Jaba	Local Government Area	155,973
Jema'a	Local Government Area	278,202
Kachia	Local Government Area	252,568
Kaduna North	Local Government Area	364,575
Kaduna South	Local Government Area	402,731
Kagarko	Local Government Area	239,058

Kajuru	Local Government Area	109,810
Kaura	Local Government Area	174,626
Kauru	Local Government Area	221,276
Kubau	Local Government Area	280,704
Kudan	Local Government Area	138,956
Lere	Local Government Area	339,740
Makarfi	Local Government Area	146,574
Sabon-Gari	Local Government Area	291,358
Sanga	Local Government Area	151,485
Soba	Local Government Area	291,173
Zangon-Kataf	Local Government Area	318,991
Zaria	Local Government Area	406,990

Source: National Population Commission of Nigeria (web, 3-3-2016 Time: 2:05).

3.2 Sample and Sampling Technique

Sample in research according to Nworgu (1971) means a smaller group of elements drawn through a definite procedure from a specified population. Hence, the State was stratified into the three senatorial zones which are: the northern zone, the central zone, and the southern zone. The zones comprise eight local governments, seven local governments and eight local governments respectively. Five local governments were selected from each zone, making fifteen (15) local governments,

They are; Chikun, Giwa, Igabi, Jamaa, Kachia, Kaduna North, Kaduna South, Kajuru, Kaura, Kudan, Markarfi, Birnin gwari, Sabon Gari, Soba, and Zaria.

However; the researcher selected a sample size of five hundred (500) respondents in the State, the respondents are of two types 1- those who possessed the due amount of Zakat (i.e. the givers of Zakat) and the recipients of Zakat.

3.4 Instrument for the Data Collection

The research instrument used in this investigation to collect data is questionnaires, and personal observation. The questionnaires were made up of close ended items. It is also divided into two sections. The first section contains information on the biographical data of the respondents, which include: age, sex, marital status, educational qualification, occupation and the status of the family, and locality. The second section consists of some items. The items were used to elicit information from the respondents on the following:

- The concept of Zakat in *Shariah*.
- The nature of Zakat payment among the people of Kaduna.
- The means by which Zakat proceeds will improve the life of Muslims in Kaduna State.
- The problems and challenges of application of *Zakat* among the people of Kaduna State.
- Opinions of Muslims on the impact of Zakat payment on Muslims in the study area. etc.

3.6 Validity and Reliability of the Research Instrument

The stage of ensuring the validity and reliability of an instrument is very good and is the vital responsibility of any researcher. This is because the objectivity of the findings of a study is a function of the instrument used in meeting the criteria validity and reliability. This is in line with the views of Gay and *Kerlingen* cited in *Sambo* (2008) who holds that validation of the contents of the research instrument by experts is an important and acceptable techniques in conducting a research.

A validation of the research instruments was done by giving all the questions composed by the researcher to her supervisors for them to scrutinize and determine the suitability of the instruments, in terms of language appropriateness, suitability of the items to the intended purpose to be investigated, etc.,. It is therefore the belief of the researcher that the instruments are valid and the results obtained from using the instruments are also valid. Lastly, the researcher includes all the necessary corrections done by the experts.

3.6 Data Collection Procedure

As it was stated earlier, the researcher used survey research method which necessitated her going out for obtaining data from different local governments, as a female, married woman, she engaged some research assistants who were trained for some days, for them to help the researcher in discharging her duty. After that, the researcher and her assistants administered the questionnaires in the selected Local Government Areas, gathering different opinions from the respondents, on the status of Zakat payment, and its challenges based on the respondent's knowledge and experience.

3.7 Procedure for Data Analysis

The data collected from the field were subjected to statistical analysis for appropriate interpretations to achieve the stated objectives of the study. The researcher used descriptive statistical technique in the analysis of data, starting from the bio-data of the respondents which includes Gender, Age, Marital status and respondents' locality, this in section 'A'; while in section 'B'; the researcher analyzed the collected questions through using descriptive statistics which involves the use of frequencies and percentages.

CHAPTER FOUR DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

The research was aimed at assessing the practice of Zakat payment and its impact among the people in *kaduna* State. The data were collected using five hundred (500) questionnaires administered to the sampled population one hundred (100) questionnaire were distributed to those who possess the due amount for Zakat the remaining four hundred (400) were distributed to the recipients of Zakat, in each of the fifteen local government areas, out of which ninety four from the first hundred and three hundred and seventy four from second four hundred were successfully retrieved. The analysis was grouped into two (2) sections; section A and B, where section A examined the Bio-data of the respondents and section B examined the actual questions on Zakat. The researcher uses descriptive statistics i.e frequency and percentage to compute the results, the tables presented below have the detailed information.

Section A Bio-data

Table 4.2.1 Respondents Marital Status

		Marital Status:			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	70	74.5	74.5	74.5
	Single	24	25.5	25.5	100.0
	Total	94	100.0	100.0	

The above table shows that 70 respondents representing 74.5% are married, 24 respondents representing 25.57% are single. This shows that the majority of the respondents are married.

Table 4.2.2 Gender Status of the Respondents

		Gender:			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	58	61.7	51.1	51.1
	Female	35	37.2	47.9	98.9
	3	1	1.1	1.1	100.0
	Total	94	100.0	100.0	

The table above shows that 58 respondents representing 61.7% are male and 35 respondents representing 37.29% are female. This indicates that majority of the answers come from males.

Table 4.2.3 Occupation distribution of the respondents

		Occupation:			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Civil servant	38	40.4	40.4	40.4
	Farmer	8	8.5	8.5	48.9
	Business man	27	28.7	28.7	77.7

Self-employed	21	22.3	22.3	100.0
Total	94	100.0	100.0	

The above table shows that 38 respondents representing 40.4% are civil servants and they are the majority according to response of the questionnaire distributed to them.

Table 4.2.4 Respondents Localities

		Locality			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Igabi	7	7.4	7.4	7.4
	Kajuru	6	6.4	6.4	13.8
	Giwa	6	6.4	6.4	20.2
	Zaria	7	7.4	7.4	27.7
	Sabongari	7	7.4	7.4	35.1
	Soba	6	6.4	6.4	41.5
	Makarfi	6	6.4	6.4	47.9
	Kaduna	6	6.4	6.4	54.3
	North	6	6.4	6.4	60.6
	Chikun	6	6.4	6.4	67.0
	Kachia	6	6.4	6.4	75.5
	Jama'a	8	8.5	8.5	84.0
	Birnin gwari	8	8.5	8.5	

Kudan	6	6.4	6.4	90.4
Kaduna south	4	4.3	4.3	94.7
Kaura	5	5.3	5.3	100.0
Total	94	100.0	100.0	

Table 4.2.4 above shows the respondents Localities and the number of frequencies for each i.e *Igabi* has 7 *Kajuru* 6 *Giwa* 6 *Zaria* 7 *Sabongari* 7 *Soba* *Makarfi* 6 *Kaduna North* 6 *Chikun* 6 *Kachiya* 6 *Jama'a* 8 *Birnin gwari* 8 *Kudan* 6 *Kaduna south* 4 *Kaura* 5 respectively total of Ninety Four (94) returned the questionnaires out of the hundred given to those who possess the amount of Zakat..

SECTION B QUESTIONS

Table 4.2.5 Do you possess the due amount for Zakat payment?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	91	96.8	96.8	96.8
	No	3	3.2	3.2	100.0
	Total	94	100.0	100.0	

The above table 4.2.5 shows that, those who possess the due amount for Zakat are the majority, for they have the highest number frequency which is ninety one (91) represented by 96.8% and only three of them in item two indicates that they do not possess the amount.

Table 4.2.6 If 'yes' do you pay your Zakat promptly

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	90	95.7	95.7	95.7
	No	2	2.1	2.1	97.9
	Undecided	2	2.1	2.1	100.0
	Total	94	100.0	100.0	

In Table 4.2.6 above is a clear explanation that all with the exception of two out of those who possess the Zakat amount pay their obligation promptly, for they have ninety frequencies (90) representing ninety five point five percent (95.7%). Two of them select item two i.e. "No" with 2.1% percent and the remaining two are yet to decide.

Table 4.2.7 Which of the following means did you adopt in determining the due amount of Zakat from your wealth?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I calculate it by myself	33	35.1	35.1	35.1
	I seek the assistance of person with knowledge	41	43.6	43.6	78.7
	I hand over the affairs to a special organization	20	21.3	21.3	100.0
	Total	94	100.0	100.0	

Table 4.2.7 shows that the majority of those paying Zakat seek assistance from knowledgeable people before giving the amount of Zakat for they have 41 frequency representing 43.6%, followed by those who calculate the amount by themselves, for they have (33) frequency representing (35.1%) respectively.

Table 4.2.8 Which of the following means did you adopt in the distribution of your Zakat to the deserving personalities?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I personally distribute it	29	30.9	30.9	30.9
	I employ the services of those with knowledge	18	19.1	19.1	50.0
	I hand over to the concerned agencies	47	50.0	50.0	100.0
	Total	94	100.0	100.0	

The table 4.2.8 above shows that those who give their amount of Zakat to the concern agencies are the majority. They superseded those who use to distributes by themselves and those who employ the services of those who have knowledge, for their number of frequency is 47, Representing 50%.

Table 4.2.9 How do you determine the deserving persons as recipient of Zakat?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid My personal observation.	15	16.0	16.0	16.0
Through assistance of scholars.	28	29.8	29.8	45.7
Through the established agency.	39	41.5	41.5	87.2
Through community elder groups.	11	11.7	11.7	98.9
Others, please specify...	1	1.1	1.1	100.0
Total	94	100.0	100.0	

The table 4.2.9 above shows that those who determine the deserving persons as recipient of Zakat through the established agency are the majority, for they have thirty nine numbers of frequencies 39, representing 41.5% percent.

Table 4.2.10 Which of the following means could promote Zakat payment according to your opinion?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Religious awareness.	40	42.6	42.6	42.6
Government intervention and enforcement.	9	9.6	9.6	52.1
Disciplinary action by the elder members of community.	18	19.1	19.1	71.3
Establishment of Zakat board.	26	27.7	27.7	98.9
Others, please specify...	1	1.1	1.1	100.0
Total	94	100.0	100.0	

The table 4.2.10 above shows that according to those who possess the amount of Zakat, religious awareness will help immensely in promoting Zakat payment in their locality. This is because the number of frequency is 40, representing 42.6 % respectively.

Table 4.2.11 Which of the following do you consider as hindrance to Regular Zakat payment in your locality?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Religious ignorance.	27	28.7	28.7	28.7
	Selfish interest	29	30.9	30.9	59.6
	Lack of disciplinary Actions	26	27.7	27.7	87.2
	Materialism.	11	11.7	11.7	98.9
	43	1	1.1	1.1	100.0
	Total	94	100.0	100.0	

In table 4.2.11 the respondents' opinions affirm that selfish interest is the main factor that leads to irregular payment of Zakat in their locality. For they have 29 frequency representing 30.9 percent.

Table 4.2.12 In your opinion, do you consider that prompt, correct payment and distribution of Zakat proceeds will eliminate the social problems in your locality?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes.	72	76.6	76.6	76.6
	No.	14	14.9	14.9	91.5
	Undecided	7	7.4	7.4	98.9
	.	1	1.1	1.1	100.0
	Total	94	100.0	100.0	

Table 4.2.12 above shows that paying and distribution of Zakat promptly, and correctly will eliminate the social problems in their locality with 72 number of frequency.

Table 4.2.13 Which of the following means do you consider more appropriate in the distribution of Zakat in your locality?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Establishment of Zakat board.	45	47.9	47.9	47.9
Establishment of sincere and committed people. from the community	18	19.1	19.1	67.0
Through mosque.	29	30.9	30.9	97.9
Others please specify...	2	2.1	2.1	100.0
Total	94	100.0	100.0	

Table 4.2.13 shows that item number one that stands for the establishment of Zakat board is more appropriate in the distribution of Zakat, as it shows in the table the column has 45 number of frequency represented by 47.9%.

Table 4.2.14 Which of the following do you consider should be more pronounced in sharing Zakat proceeds in your locality?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid To individual deserving members.	27	28.7	28.7	28.7
For the development of the community entirely.	26	27.7	27.7	56.4
Educational sponsorship to students of the locality.	26	27.7	27.7	84.0
For the promotion of business activities.	15	16.0	16.0	100.0
Total	94	100.0	100.0	

Table 4.2.14 shows that sharing Zakat proceeds to individual deserving members should be more pronounced because it has the highest frequency in the above table with 27 number of frequency, representing 28.7.%

Table 4.2.15 Which of the following do you consider as a challenge to the implementation of the concept of Zakat in your locality?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Heterogeneous nature of members of my community.	6	6.4	6.4	6.4
Lack of committed, sincere and trusted people.	17	18.1	18.1	24.5
Secular system of governance.	14	14.9	14.9	39.4
Lack of unity and focus among the Muslims in the community.	12	12.8	12.8	52.1
The high poverty rate and insincerity.	13	13.8	13.8	66.0
Lack of established Zakat board.	5	5.3	5.3	71.3
Religious ignorance	16	17.0	17.0	88.3
Materialism and selfishness.	9	9.6	9.6	97.9
Lack of respectful and committed community elders.	2	2.1	2.1	100.0
Total	94	100.0	100.0	

Table 4.2.15 Talks on the challenges faced by Zakat implementation in some local government areas in Kaduna State. In this part different opinions have been pronounced but the majority of the respondents are of the view that; Lack of committed, sincere and trusted people is the main challenge of Zakat implementation in their localities, with 17 number of frequency that represent 18.1% .

SECTION “B” OF THE QUESTIONNAIRE DEALS WITH THE OPINIONS OF THE RECIEPIENTS OF ZAKAT IN KADUNA STATE

“A” Bio-data:

Table 4.2.1 Respondents Marital Status

		Marital Status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	213	56.3	56.6	56.6
	Single	163	43.1	43.4	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

This table shows that 56.3. % of the respondents representing 213, are married (both male and female) while 43.1% representing 163, are unmarried. This shows that the majority of the answers that will come later are from married people.

Table 4.2.2 Gender Status of the Respondents

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	274	72.5	72.9	72.9
	Female	102	27.0	27.1	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

The table 4.2.2 above shows that 274 respondents representing 72.5% are males and 102 respondents representing 25.0% are female. This clearly indicates that the majority of the respondents are males.

Table 4.2.3 Respondents occupational Status

		Occupation		Valid	Cumulative
		Frequency	Percent	Percent	Percent
Valid	Civil servant	112	29.6	29.8	29.8
	Farmer	44	11.6	11.7	41.5
	Business man / Woman.	138	36.5	36.7	78.2
	Self-employed.	81	21.4	21.5	99.7
		1	.3	.3	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

According to the above table 36.5% representing 138 of the respondents are Business men/women and they are in the majority, followed by civil servants which has 112, representing 29.6 percent.

Table 4.2.3 Respondents Locality.

		Locality			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	zaria	26	6.9	6.9	6.9
	Sabon Gari	22	5.8	5.9	12.8
	Soba	23	6.1	6.1	18.9
	Kudan	27	7.1	7.2	26.1
	Makarfi	26	6.9	6.9	33.0
	kaduna north	27	7.1	7.2	40.2
	Kaduna South	27	7.1	7.2	47.3
	Igabi	23	6.1	6.1	53.5
	Giwa	25	6.6	6.6	60.1
	Chikum	23	6.1	6.1	66.2
	Kachia	23	6.1	6.1	72.3
	Kajuru	27	7.1	7.2	79.5
	kaura	26	6.9	6.9	86.4
	Jama'a	21	5.6	5.6	92.0
	Birnin-gwari	30	7.9	8.0	100.0
	Total	376	99.5	100.0	
Total		378	100.0		

The above table shows the number of localities where the researcher shared the questionnaires, there are fifteen local governments, the highest number of frequency out of them are those with twenty seven 27, i.e kudan, Kaduna north, *kaduna* south, and *kajuru*, with 7.1 percent, while the lowest number of frequency is *Jama'a* local government that has 21, represented by 5.6 percent.

Section “B” Questions:

Table 4.3.1 Respondents status in getting Zakat.

Are you among those qualified to receive Zakat?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	348	92.1	92.6	92.6
	No	19	5.0	5.1	97.6
	Undecided	9	2.4	2.4	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

The above table shows that the majority of the respondents are qualified to receive Zakat, for as we can see in the above table, those in item one have 348, representing 92.1% of those who said yes; while those who do not qualify are 19, representing 5.0%.

**Table 4.3.2 Respondents position among Zakat recipients...
If 'yes' which of the following categories do you belong to ?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Poor	168	44.4	44.7	44.7
	Needy.	138	36.5	36.7	81.4
	Those who are in- charge of collecting and distributing.	3	.8	.8	82.2
	Those whose heart are to be reconciled.	3	.8	.8	83.0
	Debtor.	63	16.7	16.8	99.7
	way farer.	1	.3	.3	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

The above table is the continuation of table 4.3.1 above, the table shows that the majority of the respondents are poor, they have 168 number of frequency with 44.4 % followed by needy, with 138 frequency representing 36.5 %.

Table 4.3.3 Respondents Opinion on Receiving Zakat.

		Have you ever received Zakat in your locality?			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	100	26.5	26.6	26.6
	No	256	67.7	68.1	94.7
	Undecided	19	5.0	5.1	99.7
		1	.3	.3	100.0
Total		376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

The above table shows that item number that stands for “Yes” in this question has 100 numbers of frequencies, represented by 26.5 % while item two that stands for “No” has 256 with 67.7 percent. This clearly indicates that the majority of the respondents have never received Zakat.

Table 4.3.4 Continuation of table 4.3.3 above**If 'NO' which of the following do you attribute as a reason?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nobody knows about my status.	88	23.3	32.6	32.6
	I do not pursue or search for it.	156	41.3	57.8	90.4
	Is given to people on the basis of closeness and knowledge of the donor about a person.	22	5.8	8.1	98.5
	None of the above.	2	.5	.7	99.3
	Others please specify...	2	.5	.7	100.0
	Total	270	71.4	100.0	
Missing	System	108	28.6		
Total		378	100.0		

The above table indicates the reason why the majority of respondents have never received Zakat. This is because (according to them) they do not pursue or search for it, for as we can see from the table, those who said so have highest number of frequency i.e. 156, represented by 41.3.%

Table 4.3.5 is also a continuation of Table 4.3.3.

If 'yes'; is the amount given to you sufficient enough to establish a business?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes.	20	5.3	15.9	15.9
	No.	92	24.3	73.0	88.9
	Undecided.	14	3.7	11.1	100.0
	Total	126	33.3	100.0	
Missing	System	252	66.7		
Total		378	100.0		

The above table is only for those who chose item two i.e “No” meaning that they have once received Zakat, however the amount given to them was not sufficient for them to establish a business.

Table 4.3.6 Opinion of the respondents on Zakat payment.

How do you rate the payment of Zakat in your locality?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	very effective.	17	4.5	4.5	4.5
	Effective.	146	38.6	38.8	43.4
	In-effective.	211	55.8	56.1	99.5
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

Based on the above table 4.3.6 respondents with 211 number of frequency representing 55.8% are of the view that Zakat payment is ineffective in their locality.

Table 4.3.6 opinion of the respondents on ineffectiveness of the nature of Zakat payment. Which of the following do you attribute to the ineffective nature of Zakat payment in your locality?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Religious ignorance.	61	16.1	16.2	16.2
	Selfish interest.	200	52.9	53.2	69.4
	Lack of enforcement agencies.	102	27.0	27.1	96.5
	All of the above.	12	3.2	3.2	99.7
	Others, please specify...	1	.3	.3	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

From the above data collected in table 4.3.6, the research shows that Selfish interest is the main factor that leads to the ineffective nature of Zakat payment in *kaduna* State, because as we can see from the above table those with this view are the majority for they have 200 number of frequency with 52.9 %.

Table 4.3.7 Opinion of the respondents on the improvement of human life in Kaduna State.

Do you agree that if there is proper payment and utilization of Zakat proceeds the life of the common people may be enhanced in your locality?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes.	334	88.4	88.8	88.8
	No.	18	4.8	4.8	93.6
	Undecided.	24	6.3	6.4	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

From the above table, the information shows that 334 represented by 88.4 % out of all questionnaires distributed for this research are of the view that if there is proper payment and utilization of Zakat proceeds, the life of the common people may be enhanced.

Table 4.3.8 Opinion of the respondents on Zakat disbursement.
Which of the following channels do you consider Zakat disbursement will be better in improving the Quality of life in your locality?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Empowering the business people.	15	4.0	4.0	4.0
	Sponsoring students' education.	26	6.9	6.9	10.9
	Supporting Islamic scholars.	56	14.8	14.9	25.8
	Establishing business ventures for the entire community.	90	23.8	23.9	49.7
	Building <i>Islamiyyah</i> schools and <i>Da'wah</i> .	78	20.6	20.7	70.5
	Provision of basic amenities for the smooth life of the community.	108	28.6	28.7	99.2
	Assisting the poor and the indigent only.	2	.5	.5	99.7
	Others, please specify...	1	.3	.3	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

The table above shows that 108 representing 28.6 percent of the respondent are of the view that the Provision of basic amenities for the smooth life of the community is the best channel in the disbursement of Zakat, for it will improve the Quality of human life in Kaduna State.

**Table 4.3.9 Opinion of the respondents on the distribution of Zakat proceeds.
Which of the following means do you consider more appropriate in the
distribution of Zakat proceeds?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Government established agencies.	15	4.0	4.0	4.0
	Muslim non-governmental organizations.	139	36.8	37.0	41.0
	Imams and Muslim scholars' organization.	116	30.7	30.9	71.8
	Community based organizations.	96	25.4	25.5	97.3
	All of the above.	10	2.6	2.7	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
	Total	378	100.0		

Based on the above information that comes from the respondents we can see that 139 representing 36.8% are of the view that Muslim non-governmental organizations will be more appropriate for the distribution of Zakat proceeds in the State.

Table 4.3.10 Opinion of the respondents on the appropriate ways for motivating the prompt payment of Zakat.

Which of the following do you consider appropriate in motivating the prompt and correct payment of Zakat?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Intervention of the government.	10	2.6	2.7	2.7
	Religious awareness and guidance.	200	52.9	53.2	55.9
	Disciplinary action by the members of community.	101	26.7	26.9	82.7
	Intervention of community elders group.	46	12.2	12.2	94.9
	All of the above.	18	4.8	4.8	99.7
	Others, please specify...	1	.3	.3	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

According to the table above, Religious awareness and guidance are the appropriate ways of motivating the prompt and correct payment of Zakat. This is because as we can see from item number two, 200 number of frequency that represents 52.9 % are the majority in the column.

**Table 4.3.10 Opinions of the respondents on the challenges of Zakat payment.
Which of the following do you consider as a challenge to the proper
implementation of the concept of Zakat in your locality?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Insincerity and ignorance of the rich people.	23	6.1	6.1	6.1
	Insincerity and ignorance of the poor and needy.	27	7.1	7.2	13.3
	Lack of establish Zakat board.	221	58.5	58.8	72.1
	Lack of respectful and committed community elders.	56	14.8	14.9	87.0
	Secular system of governance.	27	7.1	7.2	94.1
	Materialism and selfishness.	21	5.6	5.6	99.7
	Others, please specify...	1	.3	.3	100.0
	Total	376	99.5	100.0	
Missing	System	2	.5		
Total		378	100.0		

According to the respondents' views, Lack of established Zakat board is the main challenge of Zakat, for as we can see in the above table 221, the number of frequency represented by 58.5% is the highest number of frequency.

Major findings “A”

The following are the major findings of section “A” that come from those who possess the amount of Zakat. The majority of them are males, married, and civil servants.

- 1- The majority of those who possess the amount of Zakat payment in Kaduna State distribute their due personally.
- 2- Prompt, correct payment and distribution of Zakat proceeds will eliminate the social problems in Kaduna State.
- 3- Establishment of Zakat board is considered most appropriate in the distribution of Zakat.
- 4- Lack of committed, sincere and trusted people is considered to be a challenge to the implementation of the concept of Zakat in Kaduna State.

Major Findings “B”

The following are the explanations of the major findings (Number two) from the research.

- 1- According to the study, the majority of the respondents are qualified to receive Zakat for they are poor, but most of them have never received any kobo from the rich people in the community.
- 2- Selfish interest is the main and major factor that leads to the ineffective nature of Zakat payment in Kaduna State.
- 3- According to the research, religious awareness and guidance are the main appropriate ways of ensuring the prompt payment of Zakat in Kaduna State.
- 4- Lack of established Zakat board is among the main challenges to the proper implementation of the concept of Zakat in Kaduna State.

Discussions of the major findings

This study was principally aimed at assessing the practice of Zakat payment and its impact on the people of Kaduna state. The sub-objective of the study looked into the following: the problems and challenges, of Zakat application in Kaduna State, nature of Zakat payment among the people of Kaduna, among others; and also to give a general description and explanation of the respondents' opinions on the issues raised, using frequencies and simple percentage in taking the correct decision..

In assessing the practice of Zakat payment and its impact on Kaduna State, finding number one "1" shows that those who possess the amount of Zakat are distributing it by themselves, without consulting anybody. This result is correct, but with the condition of; if they will share it in accordance with Allah's command in *Surat Al-taubah* Q: 9 V:60 i.e to the eight category of people. The study also confirms that selfish interest contributes immensely to the deteriorating Zakat payment in the State. The selfishness may either be from the specific amount required from the rich or from the total payment of Zakat itself. All of them can lead to the social vices and hatred between the poor and the rich.

Based on the next finding, the research shows that if rich people would pay Zakat promptly and correctly the most of the social vices will be eliminated from the society. This result is correct because if there is a proper understanding, co-operation, between the rich and the poor in any community, certainly peace, tranquility, love, care and development will prevail everywhere in the society.

The next finding is number 4 and number 5 which are related because number five states that lack of committed, sincere and trusted people is considered to be a challenge to the good implementation of the Zakat in Kaduna State; while number four states that establishing Zakat board is considered the most appropriate in the

distribution of Zakat. So when the two findings are merged together, the result would be this; Kaduna State indigenes need committed, sincere and trustworthy people to tackle the major challenges related to Zakat in the State. This may however be through various ways among which is the establishment of an active and strong Zakat board in the State.

According to the second to the last part of the research findings that is the recipient site, the majority of the respondents are qualified to receive Zakat but most of them haven't got for even once, due to (according to the research) selfish interest of the payers of Zakat. Then, lastly, the respondents give some important advice on how to tackle the stated problems and challenges. They posit that religious awareness and guidance can motivate prompt payment of Zakat in the State, and of course, the Statement is correct because in Islam there are solutions to every problem faced by man.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter made a summary of what has been discussed in the previous chapters in this research work. It also provided a conclusion based on the information and the result found. Finally, some suggestions and recommendation were also made.

5.1 Summary

This study was structured into five Chapters Chapter one is the introduction which comprises Background of the study, Statement of the Problems where the researcher mentioned so many problems associated with Zakat payment in the State, like the lack of apparent traces of Zakat payment in spite of the many number of people who could be said to be rich, and in spite of the teaming population that appear to be poor and needy. In the Objectives the researcher carefully studied means by which Zakat products can improve the lives of Muslims in Kaduna State. In the Research Questions, many questions were raised, like; what is the nature of Zakat payment in Kaduna State? What are the problems and challenges in the application of Zakat? For the scope of the study the research covered five (5) local government areas from each senatorial zone. That gives a total of Fifteen (15) local governments out of the Twenty Three. (23) local Governments in Kaduna state.

The Chapter Two of the research reviewed many literatures, where the concept of Zakat and poverty alleviation, concept of poverty-Classification in Islam, Islamic approach, and types of Zakat among others were also discussed.

Chapter Three discusses the Methods adopted by the researcher in compiling the study, where Research design, Population, Sampling and sampling technique were all

discussed. Chapter Four is a data analysis and interpretation of collected data. Lastly, the major findings were enumerated and discussed.

5.2 Conclusion.

The study investigated the mode, conditions, methods, and challenges of Zakat payment in Kaduna State, and the recipients' position, opinions and suggestions. Through the distribution of questionnaires and making personal observations, the study came out with many findings that necessitated the researcher to suggest the following recommendations;

5.3 Recommendations

In view of the findings of this study, the following recommendations are proposed, hoping that the recommendations will be useful to the Government, Muslim scholars, and the entire Muslim *Ummah*.

i- Kaduna State Government:

Government officials should plan, organize and manage a good economic relief system for the wellbeing of the citizens of *Kaduna State*. This is because the majority of the citizens are in need of substantial help, care and guidance.

Government also should help Muslim scholars in preaching to the public regarding the religious awareness in all aspects of life, especially on the issue of Zakat affairs which if properly maintained may lead to a secured, and vibrant society where co-operation and good understanding thrives.

ii- Muslim Scholars:

Muslim Scholars should uphold the glorious Qur'an and *Sunnah* as major books in teaching and preaching Islamic education and preaching the religion without selfish interference, and they should live an exemplary life by demonstrating the teachings of the noble Prophet Muhammad (S.A.W)

iii- Zakat Committee

Zakat committee should properly be organized and coordinated under the supervision of Kaduna State Ministry of Islamic affairs; the non-governmental committee on the *Zakat* collection and distribution in Kaduna State should be registered; and a statistical data should be prepared by *Zakat* committee annually in order to simplify the assessment of collection and distribution of *Zakat* at each local government. These suggestions may help in tackling some problems faced by *Zakat* itself in Kaduna State.

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المراجع العربية:

سيد قطب إبراهيم حسين الشاربي (المتوفى: 1385 هـ) في ظلال القرآن. الناشر: دار الشروق -بيروت
القاهرة الطبعة: السابعة عشر 1412 هـ

Appendix 1

Department of Arts and Social Science Education (Islamic Studies section)

Ahmadu Bello University, Zaria

Dear Sir/Alhaji/Mal/

QUESTIONNAIRE

I am a student of the above mentioned address. I am currently writing my M.ed dissertation project in Islamic studies titled “Assessment of the Practice of Zakah Payment and its Impact among the People of Kaduna”. I wish to seek for your assistance in answering the questions as they appear in the questionnaire the response given by you will only be used for the purpose of this research and you are assured confidentiality.

If you have any questions or clarifications you can contact me through the following GSM No. _____

Yours faithfully

Aisha M. Muhammad

SECTION' A' -BIO-DATA

Status: married [] single []

Gender: Male [] female []

Occupation: Civil servant [] farmer [] Business man [] self-employed []

Name your Locality -----

Section 'B'-Questionnaire

1. Are you among those qualified to receive Zakat?

Yes [] No [] undecided []

2. If 'yes' which of the following categories do you attribute yourself?

Poor [] needy [] those who are in-charge of collecting and distributing []
those whose heart are to be reconciled [] Debtor [] way farer []

3. Have you ever received Zakat in your locality?

Yes [] No [] undecided []

4. If 'no' which of the following do you attribute as a reason?

a. no body knows about my status

b. I do not pursue or search for it

c. Is given to people on the basis of closeness and knowledge of the donor about
a person.

d. None of the above

e. others please specify

5. If 'yes' is the amount given to you sufficient enough to establish you in
business?

Yes [] No [] Undecided []

6. How do you rate the payment of Zakat in your locality?

a. very effective

b. effective

c. in-effective

7. Which of the following do you attribute to the ineffectiveness nature of zakat payment in your locality?
- religions ignorance
 - selfish interest
 - lack of enforcement agencies
 - all of the above
 - others, please specify.....
8. Do you agree that if there is proper payment and utilization of zakat proceeds the life of the common people will be improved in your locality?
- Yes [] No [] Undecided []
9. Which of the following channels do you consider Zakat disbursement will be better in improving the Quality of life in your locality?
- empowering the business people
 - sponsoring students' education
 - supporting Islamic scholars
 - establishing business ventures for the entire community
 - building *Islamiyyah* schools and *Da'wah*
 - provision of basic amenities for the smooth life of the community
 - assisting the poor and the indigent only
 - others, please specify.....
9. Which of the following means do you consider more appropriate in distribution of Zakat proceeds?
- Government established agencies
 - Muslim non-governmental organizations
 - Imams and Muslim scholars' organization

- d. community base organizations
 - e. all of the above
 - e. others, please specify.....
10. Which of the following do you consider appropriate in motivating the prompt and correct payment of Zakat?
- a. intervention of the government
 - b. religious awareness and guidance
 - c. disciplinary action by the members of community
 - d. intervention of community elders group
 - e. all of the above
 - f. others, please specify.....
11. Which of the following do you consider as a challenge to the proper implementation of the concept of Zakat in your locality?
- a. insincerity and ignorance of the rich people
 - b. insincerity and ignorance of the poor and needy
 - c. lack of establish Zakat board
 - d. lack of respectful and committed community elders
 - e. secular system of governance
 - f. materialism and selfishness
 - g. others, please specify.....

Department of Arts and Social Science Education (Islamic Studies section)
Ahmadu Bello University, Zaria

Dear Sir/Alhaji/Mal/

QUESTIONNAIRE

I am a student of the above mentioned address. I am currently writing my M.ed dissertation project in Islamic studies titled “Assessment of the Practice of Zakah Payment and its Impact among the People of Kaduna”. I wish to seek for your assistance in answering the questions as they appear in the questionnaire the response given by you will only be used for the purpose of this research and you are assured confidentiality.

If you have any questions or clarifications you can contact me through the following GSM No. _____

Yours faithfully

Aisha M. Muhammad

SECTION' A' -BIO-DATA

Status: married [] single []

Gender: Male [] female []

Occupation: Civil servant [] farmer [] Business man [] self-employed []

Name your Locality -----

Section 'B'-Questionnaire

1. Do you possess the due amount for Zakat payment?

Yes [] No [] undecided []

2. If 'yes' do you pay your Zakat promptly

Yes [] No [] undecided []

3. Which of the following means you followed in determining the due amount of Zakat from your wealth?

- a. I calculate it by myself
- b. I seek the assistance of person with knowledge
- c. I hand over the affairs to a special organization
- d. others, please specify.....

4. Which of the following means do you follow in the distribution of your Zakat to the deserving personalities?

- a. I personally distribute it
- b. I employed the services of those with knowledge
- c. I hand over to the concern agencies
- d. others, please specify.....

5. How do you determine the deserving persons as recipient of Zakah?

- a. my personal observation
- b. through assistance of scholars
- c. through the established agency
- d. through community elder groups
- e. others, please specify.....

6. Which of the following means could promote Zakat payment according to your opinion?

- a. religious awareness
- b. government intervention and enforcement
- c. Disciplinary action by the elder members of community
- e. establishment of Zakat board

- f. others, please specify.....
7. Which of the following you consider as deterrent to zakah payment in your locality?
- a. religious ignorance
 - b. selfish interest
 - c. lack of disciplinary actions
 - d. materialism
 - e. others, please specify.....
8. In your opinion do you consider prompt, correct payment and distribution of Zakat proceeds will eliminate the social problems in your locality?
- a. Yes [] b. No [] c. Undecided []
9. Which of the following means do you consider more appropriate in distribution of Zakat in your locality?
- a. establishment of Zakat board
 - b. establishment of sincere and committed people from the community
 - c. through mosque
 - d. others, please specify.....
10. Which of the following do you consider should be more pronounced in sharing Zakat proceeds in your locality?
- a. to individual desiring members
 - b. for the development of the community entirely
 - c. educational sponsorship to students of the locality
 - d. for the promotion of business activities
 - e. others, please specify.....

11. Which of the following do you consider as a challenge to the implementation of the concept of Zakat in your locality?

- a. heterogeneous nature of members of my community
- b. lack of committed, sincere and trusted people
- c. secular system of governance
- d. lack of unity and focus among the Muslims in the community
- e. the high poverty rate and insincerity
- f. lack of establish Zakat board
- g. religious ignorance
- h. materialism and selfishness
- i. lack of respectful and committed community elders
- j. others, please specify.....