

ANALYSIS OF THE EFFECT OF ZAKAT ON POVERTY ALLEVIATION IN KANO STATE, NIGERIA

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ABSTRACT

This study examined the effect of zakat on poverty alleviation in Kano State, Nigeria. Data were obtained from 342 respondents which include 292 and 50 zakat beneficiaries and zakat administrators respectively. The data were collected based on a subsample of respondents among the poor, the needy, the debtors, reconciliation of heart, the zakat administrators, and call to the way of Allah beneficiaries respectively. Foster Greer Thorbecke (FGT) poverty index was used to assess the poverty status of the beneficiaries using conventional poverty line of \$1.9 and Islamic general poverty line of ₦165,373.33 per month. Findings of the study revealed higher poverty incidence before receiving zakat than after receiving zakat. Poverty incidence for the core poor and moderate poor among the beneficiaries was 37.9% and 33.2% before receiving zakat, 30.7% and 28.4% after receiving zakat respectively. This situation implied that zakat has reduced the level of poverty of the beneficiaries. Therefore, the study recommends that zakat distribution should be extended to more communities in the state. And the beneficiaries should engage into more productive activities that will make them to become zakat givers in the future

Key Words: Zakat, Poverty, Nisāb, Zakat Beneficiaries, Kano State, Nigeria

1. INTRODUCTION

Zakat is a mandatory act and one of the pillars of Islam, stated in the Quran as next to Salāt (prayer) in order of importance. It is ordained by Allah (SWT) which is collected from the rich at a rate of 2.5% and distributed to the eight (8) beneficiaries listed in Quran (9:60). These are the poor, the needy, the administrators, those whose heart are to be reconciled, to free the captives, wayfarer, the debtors and call to the way of Allah. It is a system that comprises of the zakat institution, collectors, recipients (asnāf), and payers (muzakkī) (Ali and Saaid, 2016). It is not only a form of worship but also a measure of alleviating poverty and promotion of economic

empowerment (Kareem & Bankole, 2016). It is also a form of income redistribution that helps in bridging the gap between the rich and the poor thereby reducing income inequality among the people (Kahf, 2002; Rini, Fatimah, & Ari (2020)). Its proceeds are meant to provide for the immediate basic consumption needs of the poor, such as food, clothing and accommodation (Obaidullah, 2012). Hence once given it is expected that rate of poverty among the people in the society is to reduce to barest minimum. Matthews (2005) sees poverty as a state in which the household income is too low for it to be able to buy the quantities of food, shelter and clothing that are deemed necessary. According to Muhammad (2014) in 2013, 767 million people, or 10.7 percent of the population, were living below the international poverty line of \$1.90 per day. Also half of the extreme poor live in Sub-Saharan Africa with 389 million people living on less than US\$1.90 a day. The level increases to 433 million in 2018, more than all the other regions combined (World Bank, 2016). In West Africa Human Poverty Index (HPI) increases from 28.22 in 2000 to 40.44 in 2006 (AfDB, 2016). Onisabi, (2011) added that approximately one person in three in the towns and one in two in the rural areas cannot afford the expenditure needed to cover their basic needs in West Africa.

However, in a multi-religious country like Nigeria, the North, being a predominately Muslim region, is where the practice of *zakat* is better felt (Dada et al, 2013). Kano being one of the states in the North with high level of poverty needs an effective *zakat* practice to help in eradicating poverty. Evaluating other sources of poverty reduction strategy like *zakat* will be a welcome effort in Kano State. This would provide a policy framework of whether an effective religion approach could complement government effort. As part of the gap the study seeks to use other religious instrument such as *waqf*, *Qardun Hasan* as complementary tools for poverty reduction.

2. LITERATURE REVIEW

Zakat in Arabic literally means purity, increase, blessings and commendation (Ibn Faris cited in Ali, Abdulrashid, and Johara, (2014), Al Qahtani cited in Bodinya (2014) and Chaudhry, 2000. P. 255). So the act of giving *zakat* means purifying one's wealth to gain Allah's blessing and to make it grow in goodness. Quran 9:103 and 33:33 refers to the act of *zakat* as in purifying wealth and souls. This implies that *zakat* increases wealth in the society due to the fact that the idle money will be

utilized if they are given as *zakat*; the beneficiaries are likely to invest the money into productive use thus, making the economy to grow (Wali, 2013).

According to Qaradawi (1973) *zakat* can be either *zakat al fitr* (which is paid to the poor or needy at the end of the month of Ramadan) or *zakat al māl* (*zakat* of wealth) which is paid once in an year based on one's saved money when it reaches the prescribed value, or *nisāb* which is equal to 85 grams of gold and 595 grams of silver. *Zakat* of wealth is to be paid on livestock (camels, cattle and sheep); gold and silver investments, rent income, business merchandise and profits, shares, and bonds if they are saved in accounts for over one lunar year (Al Qaradawi, 1973: Almusayyar, 2010: Mohsin 201: Kahf 1990). It is a mandatory levy on the rich based on certain conditions and to be distributed to eight (8) categories of people listed in the Quran. Furthermore, the wealth must be in business and spend at least a year in possession of the owner.

Poverty causes social tensions, class-conflicts, and unrest, culminating in head-on confrontation between different social and political interests. Word bank defines poverty as low income and inability to acquire the basic goods and services with following specifications: (i) low levels of health and education; (ii) poor access to clean water and sanitation; (iii) inadequate physical security; (iv) lack of voice; and (v) insufficient capacity and opportunity to better ones life (Haughton and Khandker, 2009 cited in Anis and Kassim, 2016). In Islam, poverty is a situation whereby a person does not find enough to make him/her free from want. According to Khaleel (2016) opined that Poverty in Islam can be defined as the level of private ownership below the *nisāb* line, however *nisāb* by its intrinsic design, can only be applied to the annual aggregate of income, consumption and private ownership. Sadeeq (1997) believes that poverty in Islam refer to an economic condition which makes one unable to meet basic needs. He concluded that basic needs are determined by *urf* (the custom) prevailing in the society which will naturally depend on economic condition of the society and the associated perception about human needs. Hence he determined two levels of poverty, the hard core poverty and the general poverty. He defined Hard-Core poverty as a situation in which Islamically *urf*-determined basic needs cannot be satisfied. On the other hand, General poverty refers to a situation in which all the basic needs are satisfied and, in addition, the person may have a surplus less than *zakat nisāb*, estimated as ₦1,984,480 in October 2020. *Zakat* is not obligatory if the amount is below *nisāb*. Anybody who has wealth below *nisāb* is eligible to receive *zakat*, which is meant for the poor, and hence a person with wealth below *nisāb* is a poor person.

Furthermore, the *nisāb* has been determined by *Sunnah* for all Zakatable items including, gold, silver, merchandise, livestock, fruits and seeds, etc. But the question is: Which one of these is to be considered for determining the poverty line? The answer to this question has been tacitly provided by the justification that the *nisāb* of the different items has been equivalent in their purpose, for example, five ounces of silver can provide for the subsistence of a nuclear family (consisting of three persons) for the whole year (Al-Qaradawi, 1986). Likewise, is the case for 85 grams of gold. Therefore, there has been a consensus that 85 grams of gold or its value (in the case of money) is to be considered the poverty line (Yousif, 2009). In Nigeria, for example, the *nisāb* for October 2020 is ₦1,984,480 thus poverty line would be around ₦165,373.33 per month.

Zakat is seen as an important tool for poverty reduction according to Qur'an and the Hadith of the Prophet Muhammad (S.A.W.): For instance, the Qur'an says:

“And give them something out of the wealth of Allah which He has bestowed upon you”. (See Qur'an 24, Surah An Nur verse 33).

This Allah's wealth mentioned here refers to the share of the wealth of Zakat that Allah stated to be their right. It therefore encourages transfer of income from the rich to the poor with emphasis that the poor also has right in the wealth of the rich people in the society. In a Hadith reported on the authority of Ibn Abbas (RA) that:

“The Prophet sent Muadh (RA) to Yemen, and said: “You are going to some people among the People of the Book... If they obey that, then tell them that Allah has enjoined upon them charity (Zakat) from their wealth, to be taken from the rich and given to their poor. If they obey that, then beware of (taking) the best of their wealth. And beware of the supplication of the oppressed, for there is no barrier between and Allah.” (See Sunan Ibn Majah 1783; Vol. 3, Book 8).

2.2 Review of Empirical studies

Various researchers have studied the relationship between *zakat* and poverty reduction. The work of Kasri (2016); Anis and Kassim (2016); Choirunisa, Permadia and Gunawan (2020); For instance Kasri (2016) tried to study the

effectiveness of zakat using eight groups of recipients with the aim to redistribute income, reduce poverty and achieve social welfare. The findings of the study provide empirical evidence that zakat contribute positively and is very effective in reducing poverty in Indonesia. In their study, Anis and Kassim (2016) assessed the effectiveness of Center for *Zakat* Management (CZM) efforts in utilizing *zakat* funds for promoting entrepreneurship among poor rural women. Using variables such as income, household expense and fixed asset accumulation of the poor, they concluded that factors such as age of the entrepreneur, family size, type of business involved and the amount of *zakat* received to have a strong influence in determining the success of women entrepreneurs. It therefore shows the effectiveness of zakat-based approach in alleviating poverty and ensuring sustainable economic empowerment of the poor rural women. Choirunisa, Permadia and Gunawan (2020) analyze the utilization of *zakat* funds on poverty reduction in Indonesia, especially through program Entrepreneurship Assistance in Desa Berdaya Rumah Zakat. The study used descriptive method with a quantitative approach aims to explain and analyze the role of zakat in poverty reduction and indicators. The analysis tools used were headcount index, poverty gap, income gap, Sen poverty index and FGT index based on three poverty indicators, the poverty line, had *kifāyah* and the *nisāb* of *zakat*. The study found that distribution of *zakat* has an impact on increasing the income and business scale of the program recipients, with the result that reducing the depth and severity of poverty in Indonesia.

3. METHODOLOGY

3.1 Analytical framework for the study

This study employs the use of Foster, Greer and Thorbecke (FGT) index and Logit Regression. Foster, Greer and Thorbecke (FGT) index would be used to measure changes in the poverty level of the *zakat* recipients before (without) and after (with) receiving *zakat* assistance. These include poverty head count index (incidence of poverty), poverty gap index (income shortfall) and severity of poverty. The estimates assumed the following equations:

a. Headcount index

Headcount index measures the incidence of poverty is easy to calculate and interpret. It means that the utilization of *zakat* has a positive influence, because it can reduce the number of *zakat* beneficiaries living below the poverty line. It is

specified as a fraction of the income-receiving units which are below the poverty line in relation to the entire population, denoted as P_o stated as follows:

$$P_o = \frac{N_p}{N} \text{-----} 3.1$$

Where N_p is the number of *zakat* recipient considered as poor, N is the total population in the study area

For clearer understanding, the head-count can be re-written as a specified part of the general poverty measure;

$$P_o = \frac{1}{n} \sum I(y_i < z) \text{-----} 3.2$$

Here, $I(y_i < z)$ is an indication function that takes a value of one if the expression in the bracket is true or zero otherwise. Thus, if income / expenditure (y_i) is less than the poverty line (z), then

$I(y_i < z) = 1$ and a household is counted as being poor. (Isah, 2011)

b. Poverty gap index

This measures the depth of poverty and can be used as a guidance to set the minimum cost of eliminating poverty (relative to the poverty line). The poverty line in Islam as stated earlier is divided into two Hard-Core poverty line (HPL) and General poverty line (GPL). The poverty gap index can also be used to compare results of poverty reduction strategies overtime. This measures the extent to which individual *zakat* beneficiary on average falls below the poverty line. Specifically, poverty gap (G_i) represents poverty line (z) less actual income (y_i) for poor *zakat* beneficiaries express as follows:

$$G_i = (z - y_i) (y_i < z) \text{-----} 3.3$$

Where: G_i is the poverty gap, Z is the poverty line, y_i is the average income of the poor *zakat* beneficiaries

Then poverty gap index (P_I) is presented as follows:

$$P_I = \frac{1}{N} \sum_{i=1}^N \frac{G_i}{Z} \text{-----} 3.4$$

c. Poverty severity (Squared poverty gap) index

This measures the severity of poverty; gives more weight to the poor (poorest of the poor) and provide indication of inequality amongst the poor. This measures a weighted sum of poverty gaps as a proportion of the poverty line in such a way that more weight would be put on *zakat* beneficiaries that fall far below the poverty line. Squared poverty gap denoted as P_2 is formally written as

$$P_2 = \frac{1}{N} \sum_{i=1}^N \left(\frac{G_i}{z}\right)^2 \text{-----} 3.5$$

All these indices can be put as one family of measures as proposed by Foster, Greer and Thorbecke (1984), which is written:

$$P\alpha = \frac{1}{N} \sum_{i=1}^N \left(\frac{G_i}{z}\right)^\alpha, (\alpha \geq 0) \text{-----} 3.5$$

Where: $P\alpha$ is a class of additively decomposable measures, α is the FGT index and takes the values of 0,1 or 2

Here, $P\alpha$ is replaced by P_0 , P_1 and P_2 which denote headcount (incidence), depth and severity respectively.

Note α = poverty aversion parameter (the larger is α , the greater the weight placed on the very poor).

3.2 Population and Sampling Method

The population used for this study comprised of 1080 *zakat* beneficiaries and 63 *zakat* administrators which were formed under 9 *zakat* collection and distribution communities. The 9 *zakat* collection and distribution communities are Takai, Gwale, Nassarawa, Garun Malam, Minjibir, Kumbotso, Fagge Madobi and Dala. These Communities and the beneficiaries in the study area are shown in Table 3.1

Table 1 Population Distribution of the Study area

S/N	Zakat communities	Number of administrator	Zakat	Total Beneficiaries	Number of
1	Takai	8		123	
2	Kano municipal	12		230	
3	Nasarawa	9		84	
4	Madobi	5		78	
5	Dambatta	4		60	
6	Fagge	6		143	

7	Tarauni	7	75
8	Dala	9	218
9	Gwale	3	69
Total		63	1080

Source: Field survey, 2021

3.3 Sampling Techniques

A two stage sampling of multi-stage techniques and purposive sampling procedure was employed in the selection of respondents. The first stage involved purposive selection of six (6) communities in the study area which comprised 35 Zakat administrators and total beneficiaries of 808. The communities that were purposively selected include Garun Malam, Gwale, Minjibir, Takai, Kumbotso and Nasarawa. The selection was made based on the intensity of the *zakat* collection and distribution in those areas. The second stage involved selection of respondents based on the proportion drawn from the 9 prescribed categories of beneficiaries *zakat* using appropriate formula.

3.4 Determination of Sample Size

Yamane’s (1967) formula was used to determine the sample size of the beneficiaries for the study. The study also adopted Boyle’s (1964) formula so as to determine the sub-sample (proportionate distribution).

Following is the determination of sample size:

$$n = \frac{N}{1+N(e)^2}$$

Where: n is the sample size. N is the population size, e is the level of precision

A 95% confidence level and P = 0.5 are assumed for this study. Thus

$$n = \frac{1080}{1+1080(0.05)^2} = \frac{1080}{3.7} = 292$$

Given the sample size of 292 respondents drawn from the population, beneficiaries were proportionately sub – sampled based on the administrators and receivers, using the Boyle’s (1964) formula.

$$nh = \frac{nNh}{n}$$

Where: nh= desired selected allocation, n= sample size, Nh = sectoral population (sub-population)

(Note that out of 1080 total numbers of the beneficiaries, 612 beneficiaries are poor, 256 beneficiaries are needy, 123 debtors, 29 zakat administrators, 25 are for reconciliation of hearts of the unbelievers, and 35 in the way of Allah.

Given that, n = 292, the computation of the sub – sample for each beneficiary is as follows:

$$\begin{aligned}
 \text{Poor:} & \quad \frac{292 \times 612}{1080} = 16 & \quad \text{Needy:} & \quad \frac{292 \times 256}{1080} = 69 \\
 \text{Debtors:} & \quad \frac{292 \times 123}{1080} = 33\text{m} & \quad \text{Zakah administrators:} & \quad \frac{292 \times 29}{1080} = 8 \\
 \text{Reconciliation of heart} & \quad \frac{292 \times 25}{1080} = 7 & \quad \text{In the way of Allah:} & \quad \frac{292 \times 35}{1080} = 10
 \end{aligned}$$

Also, the same procedure was used to determine the sub sample for each of the communities. In this case, n = 165 for poor, 69 for needy, 33 for debtors, 8 for zakat administrators, 7 for reconciliation of heart and 9 in the way of Allah.

Table 2 Sub – Sample Size Determination for the Selected Study Areas

Zakat Communi ties	Number of Zakat Administrators	Poor	Needy	Debtors	Zakat Administrators	Reconcili ation of heart]	In the way of Allah
Takai	8 (123)	$\frac{165 \times 123}{808} = 25$	$\frac{69 \times 123}{808} = 10$	$\frac{33 \times 123}{808} = 6$	$\frac{8 \times 123}{808} = 1$	$\frac{7 \times 123}{808} = 1$	$\frac{10 \times 123}{808} = 2$
Gwale	12 (230)	$\frac{165 \times 230}{808} = 47$	$\frac{69 \times 230}{808} = 20$	$\frac{33 \times 230}{808} = 9$	$\frac{8 \times 230}{808} = 2$	$\frac{7 \times 230}{808} = 2$	$\frac{10 \times 230}{808} = 3$
Minjibir	7 (75)	$\frac{165 \times 75}{808} = 15$	$\frac{69 \times 75}{808} = 6$	$\frac{33 \times 75}{808} = 3$	$\frac{8 \times 75}{808} = 1$	$\frac{7 \times 75}{808} = 1$	$\frac{10 \times 75}{808} = 1$
Garun-Malam	9 (218)	$\frac{165 \times 218}{808} = 45$	$\frac{69 \times 218}{808} = 19$	$\frac{33 \times 218}{808} = 9$	$\frac{8 \times 218}{808} = 2$	$\frac{7 \times 218}{808} = 2$	$\frac{10 \times 218}{808} = 2$
Kwonbots o	5 (78)	$\frac{165 \times 78}{808} = 16$	$\frac{69 \times 78}{808} = 7$	$\frac{33 \times 78}{808} = 3$	$\frac{8 \times 78}{808} = 1$	$\frac{7 \times 78}{808} = 1$	$\frac{10 \times 78}{808} = 1$

Nasarawa	9 (84)	$\frac{165 \times 84}{808}$ = 17	$\frac{69 \times 84}{808}$ = 7	$\frac{33 \times 84}{808}$ = 3	$\frac{8 \times 84}{808}$ = 1	$\frac{7 \times 84}{808}$ = 1	$\frac{10 \times 84}{808}$ = 1
Total	50	165	69	33	8	7	10

Source: Field survey, 2021

*Values in parenthesis are total number of beneficiaries

3.5 Administration of Questionnaire

The questionnaire was administered by the researcher with the aid of research assistants. In addition to the 292 sampled beneficiaries, 50 respondents of the Zakat Administrators were randomly selected proportionately across the areas. In all, 342 respondents (292 + 50) were selected for the study.

Table 3A Conventional income of \$1.90

Index	Beneficiaries	
	BEFORE	AFTER
Mean annual income	₦138, 439.9	₦167, 755.5
2/3 rd of Mean Income	₦92, 293.3	₦111, 837.0
1/3 rd of Mean Income	₦46,146.6	₦55,918.5
Headcount Index		
CORE POOR	37.9%	30.7%
MODERATE POOR	33.2%	28.4%
NON POOR	29.9%	40.9%
Poverty Gap Index		
Core poor	0.31	0.24
Moderate poor	0.25	0.18
Poverty Severity Index		
Core poor	0.21	0.17
Moderate poor	0.13	0.10

Source: Field Survey, 2021

Table 3B Islamic General Poverty line

Index	Beneficiaries	
	Before	After
Poverty Gap Index		
Core Poor	0.36	0.29
Moderate Poor	0.35	0.28
Poverty severity index		
Core Poor	0.31	0.26
Moderate Poor	0.28	0.23

Source: field survey, 2021

4. RESULTS AND DISCUSSION

To examine the effectiveness of *zakat* on poverty status of the beneficiaries in the study area, Foster Greer and Thorbecke Index (FGT) was used. The tool investigated whether *zakat* has improved poverty status of the beneficiaries. Conventional poverty line of \$1.90 and Islamic general poverty line 165,373.33 per month was used to measure the beneficiaries' poverty level before receiving *zakat* and after receiving *zakat*. The results revealed in Table 4.1 shows the proportion of *zakat* recipients with mean annual income greater or equal to 2/3rd of their respective average annual income was considered as non-poor, which shows that 40.9% of the recipients had income greater than 2/3rd of the average annual income, against 29.9% before receiving *zakat*. *Zakat* recipients with mean annual income less than 2/3rd but greater than the lower poverty line (1/3rd of their average annual income) were considered as moderate poor. The analysis shows that 33.2% of the recipients were moderately poor before receiving *zakat*, against 28.4% after the *zakat*. Moreover, the proportion of *zakat* recipients with mean annual income below 1/3rd of their average annual income and below the poverty line who are among the core poor (extremely poor), were about 37.9% before receiving *zakat* assistance and 30.7% after receiving *zakat* assistance respectively. This implies a reduction of around 7.2% in the poverty headcount index amongst the *zakat* recipients.

This situation indicates high poverty incidence among the *zakat* recipients, however the proportion of the incidence before *zakat* was higher than after *zakat*. This means *zakat* assistance had improved the poverty status of the beneficiaries due to engagement in business, animal and production by the poor and the needy. This is in line with the study of Kasri (2015) Rini, Fatimah and Purwanti (2020). The study also uncovered that the recipients' average monthly incomes before receiving *zakat* assistance was ₦138,439.9, while their average annual income after receiving *zakat* assistance increased to ₦167,755.5 (see Table 3). It appears, however, that most of them actually lived with income below the average values. The analysis shows significant increase in income using the mean annual and 2/3rd mean income relative poverty and absolute poverty measure. Using headcount, the poverty rate is high among the core poor before *zakat* and still high after *zakat* but with less than 7.2%. Also the poverty rate is high among the moderate poor before *zakat* and still high after *zakat* but with less than 4.8%. Using the conventional poverty line, the Poverty Gap Index (FGT₁) shows poverty indices of the core poor before receiving *zakat* assistance to be 0.31 for the *zakat* recipients and the indices of averagely poor to be 0.25. This implies that moderately poor were 25% below the poverty line among the beneficiaries before receiving *zakat* assistance, while core poor were 31% worse among the beneficiaries. In order to get out of poverty, an averagely poor among the recipients need additional income of 25% of ₦138, 439.9 (₦34, 609.9) annually and a core poor has to mobilize financial resource of about 31% more of ₦138, 439.9 than it was needed for the moderate poor.

Furthermore, the indices revealed lower poverty gap among the core poor of about 0.24 or 24% for the beneficiaries after receiving *zakat* assistance. Likewise, the indices among the averagely poor had dropped to 0.18 or 18% for the beneficiaries. The results implied lower poverty gap for the beneficiaries both among the core poor and moderate poor, indicating that the participants were better off. The result also indicates that to escape poverty a moderate poor required 18% of ₦167,755.5 annual income and a core poor needed about 24% more of ₦167, 755.5 annual income in addition to what was required for a moderate poor.

Lastly, FGT₂ revealed lower poverty severity among the beneficiaries after receiving *zakat* assistance. The indices for the core poor was about 0.21 before receiving *zakat* assistance and 0.17 after *zakat* contribution, while the indices for the moderate poor was about 0.13 before and 0.10 after the *zakat* contribution. Hence, the lower poverty severity among the participants implied that *zakat* has contributed toward improving poverty status of the beneficiaries.

While using Islamic general poverty line of nisab; the poverty Gap index (FGT_1) shows that poverty indices of the core poor before receiving *zakat* assistance was 0.36 for the *zakat* recipients and the indices of the moderate poor was 0.35. This implies that moderately poor were 35% below the poverty line among the beneficiaries before receiving *zakat* assistance while core poor were 36% worse among the beneficiaries. In order to get out of poverty, an average poor among the recipients needs additional income of 36% of ₦138, 439.9 (₦49, 838.4) annually and a core poor needs about 36% more of the ₦138, 439.9 than it was needed for the moderate poor. The incidence also revealed lower poverty gap among the core poor of about 29% for the *zakat* beneficiaries after receiving *zakat* assistance. Likewise, the incidence among the moderate poor had drop to 28% the result implies lower poverty gap both among the core poor and moderate poor, indicating that the beneficiaries are better off.

5. CONCLUSION AND RECOMMENDATIONS

From the results of the study, it has been found that poverty incidence, poverty depth, and poverty severity were comparably low among the beneficiaries after receiving *zakat*. Hence, the relative lower poverty indices among the beneficiaries implied that *zakat* has contributed reducing the incidence of poverty among the beneficiaries. Therefore, the study recommends that *zakat* distribution should be extended to more communities in the state. Furthermore, the government and its agencies should ensure a follow up process to make sure that the distribution process is done evenly and effectively. That all beneficiaries should be directed to engage in more productive activities to ensure a real poverty reduction.

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