

Effective Administration of Zakat: Key to Economic Growth in North-West Nigeria

¹Dr. Nasir Musa Balarabe, ²Aminu Mukhtar, ³Abubakar Isa Dutsin-Amare

¹Department of Islamic Studies

School of Arts and Social Sciences

Yusuf Bala Usman College of Education and Legal Studies, Daura, Katsina State

²Department of Islamic Studies

Federal University of Education, Zaria, Kaduna State

³Department of Islamic Studies

Federal University Dutsinma, Katsina State

Abstract

Zakat is one of the pillars of Islam for all Muslims who meet the necessary conditions of wealth to help the needy, and plays vital role in enhancing the living conditions, welfare, social security and economic stability in the Ummah. The main aim of this paper is to portray the effective administration of Zakat as key to economic stability and growth in the Muslim ummah in North-West Nigeria. The paper discusses some of the activities of some Zakat institutions in North-West Nigeria. The methods applied in the process of this research are primary and secondary sources. Primary sources would be obtained from the reports, memos, interviews etc. of the committee, while the secondary sources would be through consulting textbooks, magazines, journals among others. Some of the findings uncovered in this research include lack of adequate sensitization, organization and coordination by those involved in the administration of Zakat among others. Serious measures need to be taken to enhance administration of zakat. Government should lead in policies and laws that improve smooth running and administration of Zakat among Muslim ummah.

Keywords: Zakat, Administration of Zakat, Economic Stability

Introduction

Allah (SWT) has provided for His creatures what is sufficient for them to live a comfortable life. The rich have been admonished by Islam to share their wealth with the poor. Muslim *ummah* can flourish when its members do not spend all their wealth on the satisfaction of their own desires but reserve a portion of it for others particularly the under privileged and the general good of the society. *Zakat* is one of the ways that enhances economic stability and growth in the Muslim *ummah*. It allows redistribution of wealth in a society. If it is manage properly will facilitate roads construction, schools, skill acquisition centers, hospitals, etc. and the standards of living of people would be raised.

Zakat plays a vital role in improving the socio-economic condition of Muslim *ummah*. Nigeria as a whole is infamously the poverty capital of the world, with 92 million of its 200 million people living in extreme poverty. Northern Nigeria, however, is the poverty capital of Nigeria. Comparative regional poverty rates in Nigeria are: North-West: 80.9%, North-East: 76.8%, North-Central: 45.7%, giving a northern poverty average of 67.8%. Compare this with the southern regions: South-West: 19.3%, South-South: 25.2%, South-East: 27.4%, with a southern average of 24%. Northern Nigeria is nearly three times poorer than Southern Nigeria (Moghalu, 2019).

Practise of Zakat existed with the introduction of Islam in the area. The recent implementation of Shari'ah in the area in states like Zamfara, Katsina, Kano, Sokoto, Jigawa among others made laws

that led to the establishments of *Zakat* institutions. But, the impacts seem to be rare. This research will also uncover the challenges facing such *Zakat* institutions for proper and effective administration as a key to economic stability.

Literature Review

The word *Zakât* is the infinitive noun of the verb: *Zaka* meaning: to grow; or to increase; or to be pure in the heart. The literal meaning of *Zakât*, therefore, is growing; increasing or purification of the heart (AbdulFattah, 2004).

In Islamic law, *Zakât* takes a different meaning from the one known to the Arabs before the coming of Islam. The Prophet (S.A.W) defined *Zakât* as what is 'taken out of the property of the rich ones and given to the poor ones. That is why the learned Scholars said: *Zakât* is a portion of a person's wealth which is the right of Allah, given to the poor people (al-Jaza'iri, 2009).

The term *Zakât* refers to the act of placing a specific amount of money in the possession of someone who deserves such money given the fulfillment of certain conditions. What this means is that those who possess the minimum amount of wealth required in order for one to be obliged to pay *Zakât* must give a certain percentage of their wealth to the poor and other unfortunate people who are worthy of receiving it (Al-Jaziri, A (2009).

Bases of *Zakât*:

Zakât as one of the five pillars of Islam is made compulsory by Allah (SWT) in the Glorious Qur'an. The Prophet (S.A.W) in his Hadith enjoined Muslims to observe it. *Zakât* is united with prayer in eighty-two different verses of the Qur'an. A few of the verses that made *Zakât* obligatory reads:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ
﴿سورة التوبة: ١٠٣﴾

Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily! Your invocations are a source of security for them; and Allah is All-Hearer, All-Knower. (Q9: 103)

The above verse is teaches that giving out *Zakât* cleans one from impurity of meanness, greed, misery and lack of showing mercy to the poor. In another verse, Allah (S.W.T) ordered the believers to give out from the legal property and the good things they produce in their farm. The verse in other words, is teaches that Allah (SWT) will accept only what is legally earned. The Muslims should not also give what he/she do not like because it is bad; He says thus:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۚ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ ﴿سورة البقرة: ٢٦٧﴾

O you who believe! Spend of the good things which you have (legally) earned, and of that which We have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close

your eyes and tolerate therein. And know that Allah is Rich (Free of all needs), and Worthy of all praise (Q2:267)

The Messenger of Allah ((S.A.W)) is reported to have said:

The religion of Islam is built upon five (5) pillars: testifying that there is no deity worthy of being worshipped but Allah and Muhammad is the Messenger of Allah; Keeping up prayers; paying Zakât; performing pilgrimage and fasting the month of Ramadân (transmitted by at-Bukhari and Muslim).

In another Hadith the Prophet ((S.A.W)) said:

I am ordered to fight people until they testify that there is no deity worthy of being worshipped except Allah and Muhammad is the Messenger of Allah; they keep up praying and pay Zakât. If they do that, then I am prevented from killing them and taking their wealth ... (al-Bukhari and Muslim).

There are many Ahadith in different Hadith collections that made payment of *Zakât* a mandatory upon each and every Muslim who possess the *Nisâb* for one complete year (*haul*). Sahâbah of the Prophet (S.A.W), their followers and all Muslim learned Scholars who came after down to this generation, agreed that *Zakât* is obligatory upon every Muslim who posses *Nisâb*. The Muslims therefore, consider it obligatory to give out *Zakât* once every year. The only condition is that the property has to reach certain amount called *Nisâb* (AbdulFattah, M. M. 2004).

Items on Which *Zakât* is Payable

The properties or wealth on which the *Zakât* is due in them are: gold and silver, livestock, minerals, treasures, bank notes and farm produce. There is no *Zakât* on the above properties until each of them has reached a certain minimum amount called *Nisâb*. The *Nisâb* should be in one's possession for one complete year of twelve lunar months. There are two important things to note with *Nisâb*; firstly, the property must reach a fixed minimum amount. Secondly, that fixed minimum amount should remain in one's possession or a complete year. Therefore, if it becomes more within the year, the *Zakât* is compulsory. But in the case where the amount decreases and becomes less, there is no *Zakât* (AbdulFattah, M. M. 2004).

The *Nisâb* of Gold is twenty Dinar, and that of Silver is 200 Dirhams; as for value of treasure is measured in terms of its equivalence in Gold and Silver. Any cash in form of bank notes, deposit (savings) and coins should be assessed to either 20 Dinar or 200 Dirhams. (al-Jaza'iri 2009). The *Nisâb* of domestic animals are as follows: a minimum of five camels; the minimum number of thirty cows; for goats and sheep, until they reach forty. The *Nisâb* of farm produce is five *Awsiq*, and one *Wusq* is equal to 60 *Sa'I*, and one *Sa'i* is equal to 4 *Mudd al-Nabiy* (*al-Mudd al-Nabiy* is two handful, two hands open and put together of an average size of the hands of an adult).

Zakât is payable on some materials, properties or wealth while it does not apply to some other materials. As a general rule, personal assets which are not for commercial purposes (articles of trade) are not affected by *Zakât* except Gold, Silver (and their equipment or both in some other

treasures used as medium of exchange) money, animals and farm, produce. Some articles which are for domestic uses such as dresses, television sets; beds, private cars, and so on are not affected by *Zakât* unless they are for trading purposes (AbdulFattah, M. M. 2004).

Collection of *Zakât*

As it has already been pointed out *Zakât* is to be collected by the state through its collection agent called *Sa'iy or Jabiy* at a specified period. The amount to be collected from those in possession of the wealth varies depending on the riches of an individual. The time varies as well. This means that while it is due for collection from some at a given time, it may not be so for other. The duty of *Jabi/Wazi* therefore is an everyday activity and not limited to any particular time of the year. He goes round taking the stock of individuals so that proper collection is made based on the assessable items; It also calls for the individual to give an honest record of his assets to the state. In any case, the collector should know how much and what he is collecting *Zakât* on. He will then pursue the *Zakât* and bring it back to the treasury (Bait al- mal) from where its actual distribution starts. The defaulters are then forced to pay by the state, for it is the right of the weak which must be retrieved from the strong. For this, Islam stipulates that it must be received at whatever cost (AbdulFattah, M. M. 2004).

Distribution of *Zakât*

Allah (SWT) stated in the Glorious Qur'an those who are entitled to collect *Zakât*. Allah (SWT) says:

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ حَكِيمٌ ﴿سورة التوبة ٦٠﴾

As-Sadaqat (here it means Zakat) are only for the Fuqara' (poor), and Al-Masakin (the poor) 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 those in debt, and for Allah's Cause (i.e. for Mujahidun - those fighting in a holy battle), and for the wayfarer (a traveller who is cut off from everything); a duty imposed by Allah. And Allah is All-Knower, All-Wise. (Q9:60)

Meanwhile, if the rich gives *Zakât* to people other than the one's mentioned in the Qur'an; it will not be accepted by Allah (SWT), and hence it is null and void. Beside the eight mentioned above, nobody is entitled to *Zakât*. It is the duty of the state to ensure that *Zakât* is collected and distributed according the Qur'anic precepts. In a situation where there is no Islamic machinery to oversee its collection and distribution, persons on whom payment of *Zakât* becomes obligatory should make sure that they give it only to the prescribed people.

Zakât should not be distributed in such a way that the individual needs are not satisfied. It should be given in such a way that the recipient gets enough to stand by him so that probably, within the next few years, he instead of receiving it may be able to give it to others. It was this method that the caliph Umar b. Abdulazeez used and at a particular time, no single recipient of *Zakât* could be found in his domain.

Discussions

Zayas (2003) in his book *The Law and Institution of Zakat* discussed at length on the administration of Zakat for effective outcome. The following paragraphs highlight some of the points discussed in the Book. Allah (SWT) states:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ

﴿١٠٣﴾

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

The Prophet's instructions made known in the reliable *Ahadith*, the Islamic institution of *zakat* is to be established in the fold of Muslim society in an organized manner and under the responsible Supervision of the various Muslim Governments, or of a special international Muslim supervisory body appointed by the said Governments; For the purpose of collecting *Zakat* dues and distributing *Zakat* funds, *Zakat*-centers are to be established in all villages, towns and cities within Muslim territory; It is well established that in the Prophet's lifetime, the administration of *Zakat* was carried out from the Mosque.

The various *Zakat*-centers, from the head centre to the branch centers, are to be placed in charge of authorized officials who are to be directly responsible to the State and to State and the Muslim public for the proper functioning of their respective centers.

The members of the *Zakat*-staffs, including the officials in charge, should preferably be chosen or appointed from among the local inhabitants, and must, in each and every case, be Muslims well known to the Muslim community for their piety and integrity; The practical functioning of the Institution of *Zakat* must be kept on the highest plane of integrity, courtesy, and loyalty to the Muslim Nation.

It is the duty of the *Zakat*-payer to faithfully, graciously and willingly discharge his/her sacred obligation in conformity with the Injunction set forth in the following *Quranic* verses (Q2:262-265). A further example of the integrity and courtesy required of the *Zakat*-payer is given in the following *ahadith*:

وَعَنْ جَرِيرِ بْنِ عَبْدِ اللَّهِ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: « إِذَا أَتَاكُمْ الْمُصَدِّقُ فَلْيَصْدُرْ عَنْكُمْ وَهُوَ عَنْكُمْ رَاضٍ. » رَوَاهُ مُسْلِمٌ

Jarir bn Abdallah (RA) reported that the Prophet (SAW) said: *When the zakat collector comes to you see that he is pleased with you when he leaves you* (Transmitted by Muslim).

In another Hadith,

عَنْ جَرِيرِ بْنِ عَبْدِ اللَّهِ، قَالَ جَاءَ نَاسٌ مِنَ الْأَعْرَابِ إِلَى رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالُوا إِنَّ نَاسًا مِنَ الْمُصَدِّقِينَ يَأْتُونَنَا فَيُظْلِمُونَنَا. قَالَ فَقَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ " اِرْضُوا مُصَدِّقِيكُمْ ". قَالَ جَرِيرٌ مَا صَدَرَ عَنِّي مُصَدِّقٌ مُنْذُ سَمِعْتُ هَذَا مِنْ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِلَّا وَهُوَ عَنِّي رَاضٍ

Jabir b. 'Abdullah reported: There came people from among the Bedouins to the Messenger of Allah (SAW) and said: Collectors of zakat come to us and treat us unjustly. Upon this the Messenger of Allah (SAW) said: *Please your collectors.* Jarir said: Ever since I heard it from the Messenger of Allah (SAW) no collector had departed but was pleased with me (Transmitted by Muslim).

Therefore, utmost integrity and courtesy are required of the Zakat officials in their dealing with the Zakat-payers. All Zakat-officials must necessarily possess a thorough knowledge of the Law of Zakat in all its details, as approved and established unanimously by the respective legislative bodies of the various Muslim countries. It is the duty of the Zakat-officials to patiently, kindly and honestly advise and assist the Zakat-payers in all matters referring to the technicalities of the Law and to the accurate discharge of their Zakat dues. Such advice and assistance may be required, for instance, regarding the taxability of wealth, the computation of the year's term of possession, the reckoning of Zakat dues, the measuring or the weighing of the Zakat of agricultural produce, the exchange of taxable wealth, the collective ownership of taxable wealth, etc.

In normal circumstances, the Zakat-officials have absolutely no right to forcibly investigate the non-apparent wealth of the Muslim people. Thus, unless a Zakat-payer especially requests the Zakat-officials to assist him/her in estimating the taxability and reckoning the Zakat of non-apparent wealth, the Zakat-collectors are bound to trust the loyalty and integrity of the Zakat-payers and accept as correct whatever amount is handed over to them in payment of Zakat dues.

On the other hand, should it be definitely proven that a person is maliciously concealing taxable wealth in order to evade the payment of Zakat dues, the guilty person is liable to submit to the investigation of his/her wealth by especially authorized Zakat-officials and to the forcible discharge of his/her dues, and, if the case so warrant, to punishment.

In normal circumstances, apparent wealth may be investigated by the Zakat-officials. But such investigation, the main purpose of which is to estimate the probable Zakat revenue to be realized from such wealth as agricultural produce, pasturing domestic animals, trade capital (cash money and articles of trade), and the produce of mines, must always be carried out with perfect courtesy and without causing annoyance to the legitimate owner of the wealth in question.

As is the case for non-apparent wealth, should it be definitely proven that a person is maliciously concealing taxable wealth in order to evade the payment of Zakat dues, the guilty person is liable to submit to the investigation of his/her apparent wealth by especially authorized Zakat-officials and to the forcible discharge of his/her dues, and, if the case so warrant, to punishment. Should a

person professing to be a Muslim openly refuse to comply with the obligation of Zakat, he/she must be severely admonished by the Zakat-officials and the other pious members of the Muslim community.

Should such admonishment prove of no avail, the defiant person is liable to submit to the investigation of his/her wealth by especially authorized Zakat-officials, to the forcible discharge of any Zakat due, and, if the case so warrant, to punishment. If the defiant person still persists in his/her attitude of non-compliance with the *Quranic* Law of Zakat, he/she should be made to appear before a special committee constituted by eminent authorities on Islamic Law whose duty it will be to discover the psycho-logical motive determining the attitude of the defiant person. If the investigation proves the defiant person to be of sound mind, yet purposefully adamant in defying the Law, he/she must be declared an apostate from the Islamic Faith and thereafter, as the case may require, either bear the status of a non-Muslim subject of the Muslim State, or suffer expulsion from the territories under Muslim jurisdiction, unless and until he/she returns to the Faith and to the proper and voluntary observance of its Precepts.

Findings

The efforts made by Zamfara State after implementation of Shari'ah and following the establishment of Zamfara State Zakat and Endowment Board Law 2000, influenced and encouraged number of other states like Katsina, Sokoto, Kano, Jigawa etc. to established commissions, Boards or committees responsible for administrating Zakat in such states (Wakili, and Sabo, 2020). In most Northern States in Nigeria, State governments establish institutions responsible for managing Zakat. Rules are established for the smooth management of zakat in such states. Examples of such rules facilitating the activities of those institutions include:

Sokoto State Zakat and Endowment (*Waqf*) Commission is responsible: to organize its administrative and financial affairs based on principles of transparency, accountability and best practices; to collect up to 60% of the Zakat due, leaving 40% to the payee to be distributed to his close relations who are entitled; to require, accept and approve Zakat declaration from persons eligible to pay Zakat; to constitute such number of committees as may be necessary through which complains of non-payment of Zakat can be referred to and determined; To make policies, plans, rules and regulations necessary for the conduct of its affairs and realization of its objectives; to invest Zakat funds or surplus in ways that will meet the objectives and serve the purpose of Zakat; to maintain an account with banks in to which Zakat funds and resources of the Commission are kept; and to exercise such other powers necessary for due discharge of its functions in accordance with the provision of *Shari'ah*.

Zamfara State Zakat and Endowment Board was charged with the responsibilities of collection of zakat and endowment and its management towards ensuring wellbeing of the less privileges and destitute in the state, that has helped in no small measures towards reducing hardships and curtailed poverty within the citizenry, right from inception to date (Jari, 2016).

Kano state *Zakat* and *Hubusi* Commission is officially saddled with the responsibility of administering *Zakah* and *Waqf*. This function is stated in section 4(b) of the law establishing the

Commission. Within the framework of sections of the law mandating it to collect and disburse *Zakah*, the Commission developed policies to achieve that purpose. In compliance with the law, prescribing setting up of subsidiary units, at local government and district levels, the Commission set up and delegated responsibilities to committees and councils. At the state level, collection is carried out by finance committee which has eleven members, and headed by the Chairman of the Governing Board of the Commission. Though the law prescribes powers for the Commission to collect *Zakah*, there is no section of the law compelling contributors to pay their *Zakah* to the Commission (Abdulhameed, 2020).

The contributors willingly take *Zakah* to the Commission, in response to written requests made by the Commission to wealthy individuals and corporate bodies. This form of collection is mainly applied in the Kano metropolis, where the contributors owned wealth in form of cash. Members of the collection committee also visit individuals, market places and even corporate bodies for collection. The aim of the visits is not instant collection of *Zakah*, but a way of reminding the contributors about the time and requesting them to give their *Zakah* to the commission for disbursement. In villages and local government areas, committees set up at the instance of the Commission, carry out the work of collection and distribution. In those areas the committees also pay visits to the contributors to remind them on the payment of *Zakah*. In case of farm produce, members of the village committees help the contributors in the calculation and determining the rate of *Zakah*, particularly on grains (Abdulhameed 2017).

These institutions play vital role in enhancing the living condition of Muslims *ummah*. They recorded number of achievements and significant number of beneficiaries benefited from these institutions. Due to the current financial crises experiencing especially in North-West Nigeria, number of those in need keep on increasing drastically. Thus, such institutions must look at the possible ways in maximise the funds in order curtail the socioeconomic hardship experiencing in the region.

Some of the challenges include, lack of adequate sensitization and taking measures in collection of *Zakat*; some institutions lack organization and coordination by those involved in the administration of *Zakat*; inadequate efforts by the government, which has resulted in the low levels of compliance among the affluent;

Recommendations

The State governments in the North-West Nigeria have the primary responsibility of enforcing what is right and preventing what is wrong. And one of the foremost functions of the state is to ensure economic stability among citizens. Serious measures need to be taken to revive and strengthen *zakat* institutions; Political leaders and wealthy individuals have a collective responsibility in ensuring proper administration of the institution of *Zakat*; The institutions of *zakat* need to incorporate affluent among Muslims in collection of *zakat*; Laws should be made to strengthen the institutions of *Zakat* in assessing and collection of *zakat* among those who are entitle to pay *Zakat*; Due to exchange rate, Gold to Dollar and to Naira that influence the high rate of *nisab*, Silver should be used instead of Gold, thus, Silver to Dollar and to Naira in favour of poor and needy.

Conclusion

Effective administration of *Zakat* will facilitate greatly in solving economic problems facing North-West Nigeria. The socio-economic conditions of Muslims will be enhanced, especially, in communities or villages where they have security challenges. The contributions of the committee/commission will curtail some of the challenges and hardship facing number of local government areas in the states. It will also prevent financial crimes such as banditry, armed robbery, stealing and the like, because the poor will get support and assistance to meet their needs. Therefore, government is advised to reform the institutions responsible for administering and managing *Zakat* Fund.

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