

Examining decentralized Zakah administration and poverty alleviation among Muslims in non-Shari 'Ah states of North-central, Nigeria

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Abstract

Zakah is one of the main pillars of social financing tools in Islam and has a huge impact on poverty alleviation and social welfare. Research on zakah tends to concentrate on the formalized and institutionalized zakah system among Muslim societies, while little attention has been paid to the decentralized zakah system in non-Shari'ah societies. This study hence sought to investigate decentralized zakah administration and poverty alleviation in North Central Nigeria with special attention to Minna, Niger State and the Federal Capital Territory, Abuja. Qualitative research methodology was used to gain more insight into the experiences, perceptions, and practices of zakah administration in the selected communities. Purposive sampling technique was employed to select eighteen respondents involved in various aspects of zakah administration, such as leaders of mosques, zakah administrators, zakah contributors, zakah recipients and community members. In-depth interviews were conducted, and data were analyzed using a thematic analysis approach. The study found that the decentralized zakah administration is community-oriented, flexible and trust-based. The paper further found that zakah helps in alleviating poverty, supports small income generation activities and enhances social cohesion among Muslim communities. Commitment to religious beliefs, trust, transparency and personal involvement in the process of distribution were some of the factors influencing compliance with zakah. However, poor documentation, unequal distribution and weak administrative capacity were the main challenges encountered during the process.

Keywords: Decentralized Zakah, Poverty Alleviation, Compliance, Islamic Social Finance, North Central Nigeria, Community-Based Administration, Trust, Transparency

1. Introduction

Poverty has been one of the most lingering socio-economic issues affecting many developing nations, including Nigeria. Despite the various efforts made by both the government and non-governmental agencies, the majority of the population continues to face difficulties in meeting basic needs such as food, healthcare, education, and shelter (Maisuna & Ahmeed, 2024). In this regard, alternative forms of welfare have received increasing interest from scholars. In the Islamic system of economics, the role of zakah has received

particular interest as a vital tool for social welfare, as it represents a compulsory practice of almsgiving aimed at supporting the needy and enhancing socio-economic justice (Dahiru et al., 2025).

Zakah holds a vital role in the Islamic system of socio-economics, as it has both spiritual and economic implications. It represents one of the pillars of the Islamic system, as it is a mandatory practice for all eligible Muslims with wealth above the minimum threshold, referred to as nisab (Abubakar et al., 2023). In the economic sense, the role of zakah is

viewed as a wealth-redistributive practice from the rich to the needy, including the poor (Al-Bawwab, 2023). However, the effectiveness of the role of zakah lies in the administrative structures governing the process. The effectiveness of zakah in achieving these objectives, however, remains subject to the administrative structures in zakah collection and distribution, which may vary from country to country and from one context to another, ranging from formal and centralized structures to informal and decentralized ones (Adnam & Farag, 2023).

Nigeria is a unique context for examining these issues because of its diverse legal and religious settings. While some parts, especially in the northern regions, have formal and institutionalized zakah structures based on Shari'ah principles, other parts, especially in North Central Nigeria, are dominated by informal and decentralized zakah structures administered by mosques, Islamic scholars, and other community leaders (Muhammed, 2024). Although these informal and decentralized structures promote community involvement and personal responsibility, their effectiveness in poverty alleviation remains questionable (Ahmed et al., 2023).

Previous research has primarily focused on formal and institutionalized zakah administration in Muslim-majority countries and Shari'ah states of Nigeria, where Shari'ah is formally practiced. In contrast, there has been a relative dearth of research concerning the effects of decentralized and community based zakah administration in non-Shari'ah states especially in North Central Nigeria. Hence, there exists a significant knowledge gap in the area of the effects of decentralized zakah administration in non-Shari'ah states of North Central

Nigeria on poverty alleviation and compliance.

Thus, this research seeks to examine the impact of decentralized zakah administration and poverty alleviation among Muslims in non-Shari'ah states of North Central Nigeria, focusing on zakah collection and distribution practices, social welfare effects, and compliance-influencing factors. In addition, this study also contributes to the existing body of knowledge on Islamic social finance by providing qualitative insights into community-based zakah administration. In order to achieve the objectives, the structure of the study is divided into introduction, literature review, methodology, results, discussion, and conclusion.

2. Literature Review

Poverty alleviation is a common concern in many developing societies, including Nigeria, where the majority of the populace still lacks access to necessities like food, health care, education, and housing. From the perspective of Islamic socio-economic doctrine, zakah has continuously been considered as one of the key instruments for achieving poverty alleviation through wealth redistribution and social welfare provision. According to Abdullahi and Aminu (2017) and Sulaiman et al. (2021), zakah promotes poverty alleviation through resource redistribution from affluent individuals to poor segments of society, thus promoting social justice and equilibrium within society. Besides providing immediate relief, zakah provides economic empowerment to communities through business start-ups, educational assistance, and welfare provision. However, the success of zakah in poverty alleviation depends on the efficiency of its administration and distribution systems (Ibrahim et al., 2018).

Scholars argue that the zakah administration can be operated through both centralized or decentralized structures. In centralized systems, zakah administration is mostly overseen by governments or formal Islamic institutions, while decentralized systems depend on individuals, mosques, community leaders, and charitable organizations for the collection and distribution of zakah (Inaie, 2018). According to some scholars, decentralized administration enhances the participation of communities and increases personal responsibility for zakah payment. Consequently, decentralization is faced with challenges of transparency, coordination, equity, and accountability in the process of administering and distributing zakah. Hence, the effectiveness of zakah administration and distribution depends on the institutional context under which zakah operations are performed (Guest et al., 2006).

Zakah compliance is another area that has attracted significant academic attention in recent times. Zakah compliance refers to the consistent fulfilment of zakah obligations by eligible Muslims (Muhammed, 2024). Various studies have established that religious commitment, trust in administrators, transparency, impact perception, and institutional credibility are the key determinants of compliance behavior. Although formal zakah systems promote accountability and public confidence, decentralized systems depend on interpersonal trust and religious awareness (Maisuna & Ahmeed, 2024). Therefore, differences in zakah administration structures have been found to affect compliance behaviors and the

general effectiveness of zakah in poverty alleviation.

Although there is a growing body of literature on zakah administration, most of the studies are on centralized and institutionalized systems in Muslim-majority countries and states operating formal Shari'ah systems in Nigeria. Very few studies have examined the effects of decentralized zakah administration in non-Shari'ah states, particularly in North Central Nigeria, where zakah administration is largely informal and community-based. There is a need to conduct further research to establish the effects of decentralized zakah administration in non-Shari'ah states of North Central Nigeria on compliance behavior and poverty alleviation outcomes (Yaacob et al., 2021)

2.1 Conceptual Framework

In this study, decentralized zakah administration refers to the informal and community-based process of the collection and distribution of zakah through mosques, Islamic scholars, religious leaders, and individual initiatives. In this conceptual framework, zakah administrative processes determine the degree of trust and confidence Muslims have in zakah administrators, hence, determining compliance with zakah obligations (Inaie, 2018). Higher levels of compliance will ensure sufficient zakah funds for redistribution to poor and vulnerable members of the community. The framework therefore shows that decentralized zakah administration affects poverty alleviation either directly by distributing zakah to the less privileged or indirectly by its influence on compliance behaviour among Muslims in North Central Nigeria (Ibrahim et al., 2018).

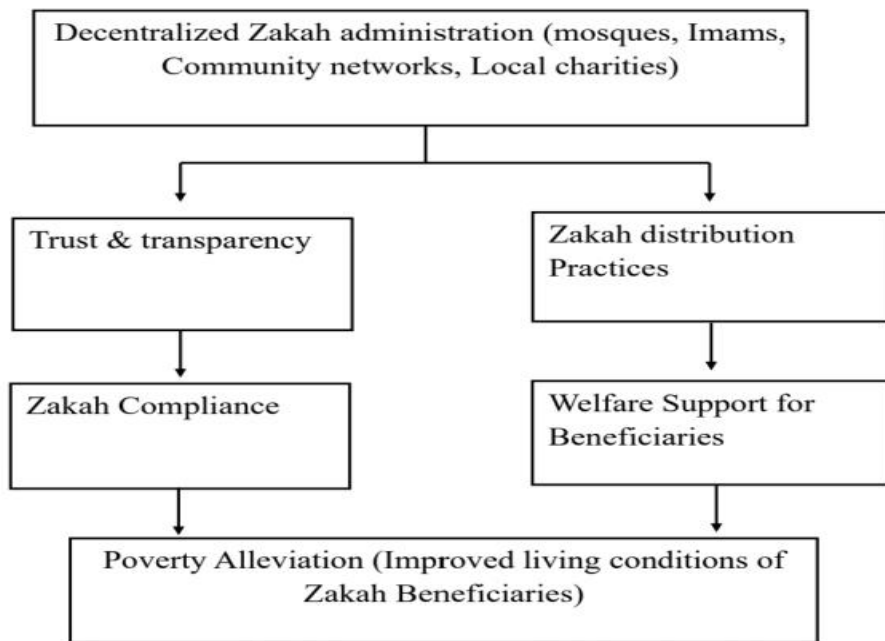


Figure 1: Conceptual Framework of the Study

Source: *Researcher’s Conceptualization (2026)*

2.2 Theoretical Framework

Institutional Theory and Social Trust Theory were used in this study to explain the relationship between decentralized zakah administration, compliance, and poverty alleviation in North Central Nigeria. Institutional Theory was formulated by John W. Meyer and Brian Rowan (1977) as a way of explaining how social structures, norms, and institutional arrangements influence human behaviour and create legitimacy in society. The theory is relevant to the current study since decentralized zakah administration in North Central Nigeria is mainly carried out using informal institutions such as mosques, Islamic scholars, and community leaders, rather than formal state structures. Informal institutions play an instrumental role in creating social norms and setting behavioural expectations in zakah administration. Previous studies, such as those by Abdurraheem and Suraju (2018), have used institutional perspectives in

explaining how social and religious structures can help in making zakah practices sustainable and useful in poverty alleviation in Nigeria. Additionally, other studies, such as Abdussalam and Abdussalam (2020), have utilized institutional explanations in illustrating how informal Islamic financial structures improve accountability and legitimacy in zakah administration. All these studies justify the use of Institutional Theory in understanding how decentralized zakah practices are sustained using informal social institutions.

Social Trust Theory was formulated by Francis Fukuyama (1995) to explain how trust facilitates cooperation and participation in social and economic activities. The theory is relevant to the current study since compliance in decentralized zakah administration relies heavily on the extent of trust that contributors have in zakah administrators and the process of distribution. When contributors trust that zakah administrators are transparent, accountable, and fair, their compliance increases, resulting in better availability of zakah resources for poverty alleviation.

On the other hand, a lack of trust leads to poor compliance, which ultimately reduces the efficiency of zakah administration. Adeniyi and Tajuddin (2024) utilized trust perspectives in analyzing Islamic social finance governance and concluded that transparency and institutional credibility significantly determine the extent of participation and effectiveness of poverty alleviation programs. Moreover, Lawal (2018) has demonstrated that trust and public confidence are necessary for sustaining community participation in Islamic finance practices aimed at addressing socio-economic issues. This literature justifies the applicability of Social Trust Theory in the current study. Combined use of these theories provides an appropriate theoretical framework for understanding how institutional structures and trust relations impact zakah administration and compliance behaviour in decentralized settings. The theories also provide insights into how these factors determine the ability of zakah to facilitate poverty alleviation in North Central Nigeria.

2.3 Empirical Review

There is consensus among empirical studies on the contribution of Islamic social finance in poverty alleviation, social welfare, and economic empowerment when effectively managed. According to studies by Abubakar et al. (2023) and Ibrahim et al. (2018), zakah improves the lives of vulnerable people through wealth redistribution, financial assistance, and socio-economic inclusion. These findings indicate that zakah serves as an essential poverty alleviation tool capable of enhancing living standards and promoting sustainable development goals. Similarly, according to Abdurraheem and Suraju (2018), zakah promotes communal welfare and socio-economic development, especially when there is increased awareness and

participation from Muslims. All these studies illustrate the developmental significance of zakah in Muslim communities.

However, scholars are divided about the most appropriate structure for zakah administration. While some studies have recommended formalized and centralized systems, others have recognized the significance of informal and decentralized structures. For instance, Sulaiman et al. (2021) and Hudaefi et al. (2022) suggested that institutional coordination, transparency, accountability, and digitalization increase public trust and improve compliance in zakah administration. Their findings imply that structured institutional systems are efficient in monitoring and distributing zakah resources. Contrarily, studies like those by Abdurraheem and Suraju (2018) have highlighted the continued significance of decentralized and community-based zakah practices, especially in societies without formal institutional arrangements. This perspective indicates that decentralized administration encourages grassroots participation and communal responsibility despite difficulties associated with coordination and accountability.

Another main issue in the literature is trust and compliance in zakah administration. Studies by Abdussalam and Abdussalam (2020) and Adeniyi and Tajuddin (2024) have shown that transparency, accountability, and institutional credibility determine the willingness of contributors to comply with zakah requirements. Their findings revealed that contributors' compliance increases when they trust the administrators and find the distribution process to be fair. Nevertheless, the literature on zakah mostly focuses on formal institutions and technologically-driven mechanisms, leaving little room

for decentralized zakah administration in non-Shari'ah environments, where informal settings are dominant.

It is clear from the reviewed studies that zakah has great potential in poverty alleviation and socio-economic development. However, the literature pays insufficient attention to the effect of decentralized zakah administration in poverty alleviation and compliance in non-Shari'ah states with informal religious institutions. This study attempts to fill this research gap by examining the relationship between decentralized zakah administration, compliance behaviour, and poverty alleviation in North Central Nigeria

3. Methodology

For this study, a qualitative research design was adopted to investigate decentralized zakah administration and its impact on poverty alleviation and Muslim compliance in the non-Shari'ah states of North Central Nigeria. Qualitative research design was deemed appropriate for the study as it seeks to gain insight into the lived experiences, perceptions and practices of people directly involved in zakah administration in informal and community-based settings. The use of qualitative research enables researchers to gain more understanding of social and religious phenomena that can only be adequately grasped through non-numerical means. Guest et al. (2006) posit that qualitative research design is suitable for studies aimed at gaining insight into participants' experiences, meanings and interpretations of the phenomena within their natural settings. Also, Yaacob et al. (2021) argue that qualitative inquiry is appropriate in cases where there is a need for exploring social processes and human interaction. It thus made it possible for the researcher to gain insight into how decentralized zakah administration works

and its role in poverty alleviation in Muslim societies.

3.1 Study Area

The study was carried out in Minna, Niger State, and Abuja, Federal Capital Territory, both of which are situated in the North Central part of Nigeria. The region was chosen for the study due to its unique nature in terms of zakah administration compared to other parts of Northern Nigeria. While other Northern States have institutionalized zakah systems based on Shari'ah, the decentralization of zakah administration in the selected regions is more pronounced, with zakah activities being coordinated by mosques, Islamic scholars, and community leaders. Additionally, the selected areas have active Muslim communities in which zakah is regularly collected and distributed in a manner that falls outside of the purview of formal state institutions. Such features make these locations ideal for exploring the dynamics of decentralized zakah administration and its impact on poverty alleviation and Muslim compliance.

3.2 Participants and Sampling Technique

The participants in this study included mosque leaders, zakah administrators, zakah contributors, and zakah beneficiaries who had direct knowledge and experience concerning zakah activities in their communities. Criterion purposive sampling was used in selecting the study participants for the study. This method of sampling gave the researcher the flexibility to purposely choose participants who could provide rich and informative responses relating to the objectives of the study. Mosque leaders and zakah administrators were selected because of their involvement in the coordination and distribution of zakah; contributors were selected in order to learn about their compliance and trust, while beneficiaries were chosen to

elaborate on the poverty alleviation effect of zakah in their communities.

3.3 Sample Size

In this study, a total of eighteen (18) participants were used and drawn from various participant groups. The sample size was deemed sufficient because qualitative research stresses the depth and quality of the information gathered rather than statistical representation. The final sample size for the study was arrived at through thematic saturation. This is the point at which conducting more interviews does not yield new themes or information that would contribute to achieving the objectives of the study. Guest et al. (2006) observe that thematic saturation can occur in relatively small samples, where the participants have direct experience with the phenomenon under study. The inclusion of participants in diverse categories helped increase the validity of the findings as it ensured multiple views on decentralized zakah administration, poverty alleviation, and compliance were adequately considered.

3.4 Data Collection Method

In-depth interviews were used to collect the data for the study. In-depth interviews allowed participants to explain their experiences, perceptions and views concerning zakah administration, compliance and poverty alleviation in their respective communities. This method of data collection allowed the researcher to probe participants to get richer and more detailed information. The interviews were aimed at collecting information on the nature of zakah administration in the area of study, compliance reasons, operational challenges and contributions of zakah towards poverty alleviation.

3.5 Data Analysis

The data collected from the interviews were analyzed through thematic analysis. Interviews were first transcribed verbatim, and the transcripts were read

thoroughly to gain familiarity with the data. Statements and recurrent ideas were identified and coded. Similar codes were clustered into themes pertaining to decentralized zakah administration, poverty alleviation, compliance and operational challenges. The identified themes were then interpreted based on the objectives of the study and supported with quotations from the participants' responses. Thematic analysis was chosen because it makes it possible to interpret qualitative data systematically and identify themes among participants' responses.

3.8 Ethical Considerations

Ethical considerations are taken into account in this study to ensure the rights and interests of the research participants are adequately protected and respected. Information about the study was provided to the participants, and their voluntary consent was sought before the interviews. The research participants were assured of confidentiality and anonymity, and their personal details were not revealed in the reporting of the research findings. The data gathered in the study were used only for academic purposes, and the research participants were given the option of withdrawing from the study at any stage, without any consequences.

4. Results and Discussion

4.1 Nature and Structure of Decentralized Zakah Administration

Findings reveal that zakah administration in North Central Nigeria is largely decentralized, informal, and community-driven, with minimal involvement of formal institutions. Mosques, Islamic scholars, and trusted community members play advisory roles, while contributors retain discretion over distribution. This system emphasizes trust, flexibility, and personal engagement, allowing zakah to be directed based on observed needs.

However, the absence of formal oversight and records creates challenges in coordination, equity, and tracking, which can affect both compliance and poverty alleviation outcomes.

A mosque leader (P1) in Minna, North Central Nigeria, noted:

“There is no official body overseeing zakah here. People either give through the mosque or directly to those in need. As Imams, we guide them on eligibility and calculation, but the final decision rests with the giver. We meet to discuss distribution, but we do not keep formal records. Most information is based on community reports and observations. It is flexible, but not formally structured.”

This highlights the reliance on informal structures and community knowledge. Similarly, a zakah administrator (P6) in Abuja, noted:

“Everything is based on trust and knowledge of the community. We do not keep official records, and the decisions are based on the needs we have observed in the community. Sometimes, some people receive zakah more than once, but some are left out in the process. It is not easy to ensure fairness in the process, but the community trusts our judgment.”

The findings, therefore, illustrate that while decentralized systems allow for flexibility in decision-making, they are poor at ensuring equity in coverage. This is in agreement with Abdurraheem and Suraju (2018) and Sulaiman et al. (2021), who emphasized that while informal systems allow for quick responses, they lack efficiency in institutional coverage.

From the perspective of contributors, decentralization in zakah administration ensures better engagement and encourages people to be more accountable for their actions. A civil servant in Minna, P10, stated:

“I prefer giving my zakah directly or through someone I trust. I once supported widows and a family with medical needs

and saw how the money was used for food, school fees, and treatment. When I give through the mosque, I still follow up. Seeing the impact gives me confidence to continue giving.”

This is in agreement with the Qur’anic perspective in Surah At-Tawbah (9:60), which emphasizes targeting eligible individuals for zakah distribution, thus reinforcing the ethical perspective in distribution based on needs.

However, despite all these advantages, structural limitations remain in zakah administration in Nigeria, as evident from the following quote from a zakah administrator in Minna, P:

“Some families receive zakah repeatedly, while others are left out because there is no central system. We depend on volunteers and observations, so those who are less visible may not get support. It is not perfect, but trust keeps the system going.”

This is in alignment with Hudaefi et al. (2022) and Adnam and Farag (2023), who emphasized that the lack of coordination affects the efficiency in informal systems for zakah distribution in Nigeria.

Overall, decentralized zakah administration in North Central Nigeria is trust-based and responsive, encouraging personal involvement and support. However, lack of records and coordination also impede equity and effectiveness, as seen in the existing literature on informal zakah systems.

4.2 Perceived Impact of Zakah on Poverty Alleviation

The study participants indicated that decentralized zakah administration plays a significant role in alleviating immediate poverty and enhancing living conditions, especially for vulnerable members in society, including widows, orphans, and poor people. Zakah was used to support immediate needs such as food, hospital bills, school fees, and other

entrepreneurial activities, thus improving living conditions and alleviating poverty. For instance, a zakah beneficiary (P14), who is also a widow in Abuja, said:

“Last year, I benefited from zakah through our mosque in Ilorin. The zakah helped me pay my rent, purchase food for my children, and pay hospital bills for my youngest child. I do not know how we would have survived without it. Sometimes we also get help for our children’s school fees. It makes me feel like the community is watching over us, even in hard times.”

This shows how zakah helps in alleviating immediate poverty, as also seen in the study by Abubakar et al. (2023) and Abdullahi and Aminu (2017), who found zakah to be instrumental in alleviating immediate poverty.

Beyond relief, zakah was also seen to empower people. For instance, another participant who is also a zakah payer (P11) in Minna said:

“I try to give zakah to families that can use it for business. I once supported a poultry farm, and now they earn from selling eggs. It is better than just giving food because it helps them stand on their own.”

This reflects the potential for long-term empowerment that zakah can provide, as emphasized by Ibrahim et al. (2018). It is also in line with the Islamic perspective on zakah, as emphasized in Surah Al-Baqarah (2:267), which encourages the provision of food from productive resources to sustain livelihoods.

Zakah administrators further emphasized that trust is a key aspect that contributes to the positive impact of zakah. In Abuja, a coordinator (P6) explained:

“When people see that zakah reaches those in need, they give more. This improves livelihoods, supports schooling, and even helps small businesses grow. Trust enhances both contributions and impact.”

This is in line with Social Trust Theory, as emphasized by Fukuyama (1995). It is further in line with Abdussalam and Abdussalam (2020) and Mohammed and Ajayi (2019), who emphasized the positive impact of zakah on livelihoods.

However, there are certain limitations to zakah in terms of distribution. A beneficiary (P16) explained:

“Sometimes we receive help, sometimes not. It depends on visibility. Some people get support often, while others are left out. I worry that not everyone who needs help is reached.”

This highlights the study by Hudaefi et al. (2022), who emphasized that in informal organizations such as zakah, there is a lack of equitable distribution.

Overall, zakah in a decentralized form is effective in improving livelihoods and strengthening social cohesion. However, in terms of overall impact, there are certain limitations in terms of distribution, as emphasized in existing literature.

4.3 Compliance and Factors Influencing Participation

Compliance with zakah obligations in North Central Nigeria is strongly shaped by trust, transparency, religious motivation, and personal accountability. Participants noted that decentralized systems, while flexible, depend heavily on community oversight and the credibility of local religious leaders to ensure regular contributions.

A mosque leader in Abuja, P3, said:

“Most people give zakah because of faith and responsibility to Allah, but they also care about how it is used. If they trust the committee or the Imam who distributes zakah funds, they are more willing to contribute regularly and even contribute more. But if they hear complaints and perceive that zakah is being mismanaged, compliance levels decrease. People talk to each other, and trust is everything.”

This reflects the significant role played by trust in motivating compliance, as also highlighted by Abdussalam and Abdussalam (2020) and Social Trust Theory by Fukuyama (1995), where cooperative behavior in a trust-based environment is critical.

Another significant contributor to compliance is religious commitment. According to P12, a professional zakah payer in Abuja:

"I give zakah because it is my duty as a Muslim. The Prophet Muhammad (peace be upon him) said: 'The zakah extinguishes sins as water extinguishes fire' [Sahih Muslim, Book 5, Hadith 2181]. Paying zakah properly brings blessings for me spiritually and in my community. But I also want to see it reaching those who are in genuine need. If it is mismanaged, I may hesitate or reduce my zakah contributions."

This is because of the dual influence of spiritual obligation and practical accountability. This is in line with the views of Abdurraheem and Suraju (2018), who stated that awareness, transparency, and perceived effectiveness influence zakah contribution.

Factors that influence non-compliance in zakah contribution include financial constraints, perceived favoritism, and lack of trust. A zakah contributor and community observer (P17) in Minna stated:

"Some people want to contribute but don't trust that the money is used well. Others can't afford to contribute. Sometimes, some families get more than others. When this happens, some people may stop contributing or may contribute less than they can afford."

The views of Sulaiman et al. (2021) and Dahiru et al. (2025) on the influence of transparency and fairness on zakah contribution were also evident in this quote.

The contribution of individuals to zakah is enhanced through their own participation in the distribution of zakah. A mosque leader (P4) in Minna stated:

"When contributors observe the distribution of zakah, they become more committed to contributing. Sometimes they may even contribute the items themselves. Others may attend meetings to observe decisions being made."

This supports observations by Abdullahi and Aminu (2017) and Adnam and Farag (2023), showing that donor engagement improves compliance and effectiveness.

From the quotes and views presented above, it is evident that compliance in decentralized zakah contribution is influenced by religious obligation, trust, transparency, and participation. While religious obligation is the main driver of contribution to zakah, transparency and fairness are important in enhancing compliance. The limitations of informal systems in providing transparency and fairness may affect the contribution to zakah's impact on poverty alleviation.

4.4 Challenges and Limitations of Decentralized Zakah Administration

Despite the advantages of the decentralized system of zakah administration, the participants identified several challenges affecting the effectiveness of the system. The first challenge involved coordination. The participants noted difficulties associated with keeping records. A zakah administrator (P5) from Abuja noted:

"Our system is entirely informal. We do not have registers or databases to track who has given and who has received zakah. Sometimes, the same family receives help multiple times from different donors, while others, who are less visible or less vocal, do not receive anything. We try to keep notes, but it is mostly memory-based and volunteer-dependent. It makes planning and fair distribution very difficult."

This confirms the findings of Hudaefi et al. (2022). These researchers noted the difficulties associated with informal systems, including the lack of transparency, coordination, and tracking. Sulaiman et al. (2021) noted the difficulties associated with the lack of institutional mechanisms, which affected the confidence of the public.

Equity and inclusion were also noted as a challenge. A zakah beneficiary (P15), a student from Minna, noted:

“I sometimes receive help, but it is not consistent. Some families seem to receive help repeatedly because they are more visible or have relatives involved in the distribution committees. Those of us who are quieter or less connected sometimes do not receive anything, even when our need is greater. It does not seem fair at times, but we rely on the community.”

This shows that an informal system may favor the more visible or well-connected members of society, thus failing to address the social justice objectives of the zakah, as noted by Abdurraheem and Suraju (2018).

Another challenge is related to the capacity of administrators. A mosque administrator (P1) stated:

“Most of the zakah administrators are volunteers or mosque members. They have other jobs and cannot always devote enough time and resources to managing and distributing the zakah. Besides, there is no training on how to handle finances and target the poor. The decisions they make are based on their own experiences and judgment. Sometimes this may lead to mistakes or inefficiencies.”

This is consistent with the study by Abdullahi and Aminu (2017), who emphasized that proper management and trained administrators are crucial for the achievement of desired poverty alleviation outcomes.

The sustainability of the poverty alleviation impact is another area of

concern. A zakah administrator (P6) in Abuja stated:

“Generally, the zakah here is mainly for relief. We help with food, rent, and school fees. However, this does not ensure that the poor have improved their living standards. The poor remain poor because there is no follow-up to help them start their own businesses. We try to advise and even help those who have businesses. However, this is not possible for everyone.”

This is consistent with Adnam and Farag (2023) and Abubakar et al. (2023), who emphasized that sustainability is crucial for the achievement of desired poverty alleviation outcomes.

Ethical and social issues were also identified. A poor (P17) stated:

“Sometimes there is conflict over who to give zakah to and who is receiving more than the other. Sometimes we feel that some people are receiving too much. We know that the zakah is in the hands of the committee. Though human feelings cannot be ignored, and it can be a source of conflict.”

This is consistent with the study by Dahiru et al. (2025), who emphasized that equity is crucial for the achievement of desired poverty alleviation outcomes.

Despite all these challenges, the participants were unanimous in their affirmation of the reliability, cultural acceptability, and potential for rapid response and personalized support of decentralized zakah systems. The results support the potential of balancing flexibility with coordination, transparency, and capacity building to enhance compliance and poverty reduction outcomes, consistent with research by Abdussalam and Abdussalam (2020), Adnam and Farag (2023), and Abdullahi and Aminu (2017).

The results obtained from the study show that decentralized zakah administration in North Central Nigeria relies heavily on

informal and trust-based community structures that have a great impact on poverty alleviation and compliance among Muslims. It can be observed from the results that the process encourages flexibility, personal involvement, and quick response in assisting the vulnerable people, especially in aspects such as the provision of food, health care, education, and small business assistance. Furthermore, the results show that some of the key factors that determine compliance with zakah include trust, transparency, religious commitment, and community involvement. Despite the positive attributes of the process, there are certain limitations in terms of poor coordination, lack of documentation, uneven distribution, and low administrative capabilities that hinder the efficiency and sustainability of the system. Consequently, the research concludes that although the decentralized collection and management of zakah is socially accepted and applicable in non-Shari'ah societies, there is a need to enhance coordination and administrative capability to increase poverty alleviation efficiency and sustain public trust.

5.0 Conclusion and Recommendations

This study analyzed the effects of decentralized zakah administration in poverty alleviation and compliance among Muslims in North Central Nigeria. This study concluded that decentralized zakah administration involves community-based, informal and flexible procedures that rely heavily on the trust relationship between contributors, administrators, and beneficiaries. The research shows that mosques, Islamic scholars, and community leaders have considerable influence on the administration of zakah, thus encouraging personal involvement and social responsibility among Muslim communities. Furthermore, this study

concluded that zakah is an essential tool in poverty alleviation by providing food aid, health care services, school fee support, rent payment, and small business support to vulnerable groups, such as widows, orphans, poor laborers, and impoverished households.

This study further concluded that the level of compliance with zakah obligations depends on the contributor's confidence in the distribution process fairness, religious devotion, the transparency of the administration process, and the trustworthiness of administrators. These conclusions align with the Islamic doctrine of social welfare, justice and support for the less privileged as stipulated in Surah At-Tawbah (9:60), Surah Al-Baqarah (2:267) and other relevant Hadiths. However, the research has identified various limitations of decentralized zakah administration that include poor documentation, lack of coordination, unequal distribution, inadequate administrative capacity, and inadequate means of sustainable poverty reduction.

In conclusion, the research finds that decentralized zakah administration plays a critical role in poverty alleviation, social support, and compliance within non-Shari'ah communities in North Central Nigeria. However, improved transparency, coordination, accountability, and administrative capacity will improve the efficiency and sustainability of zakah administration in attaining higher socio-economic developmental outcomes.

Recommendations

The recommendations made in this study are based on the results of the study concerning the operational challenges, compliance issues, and poverty alleviation effects of decentralized zakah administration in North Central Nigeria. Considering that the findings show problems with poor coordination, lack of

documentation, unequal distribution, lack of sustainability, and the need for trust and transparency to enhance compliance, the following recommendations are made:

1. **Improved Documentation and Coordination:** In light of the finding that there was a lack of proper documentation and tracking of beneficiaries, mosque committees and zakah administrators should put in place simple documentation or register systems to keep track of zakah collection and distribution activities. This would most promote transparency, accountability, and equitable distribution.
2. **Strengthen Community Oversight and Transparency:** Since the findings indicated that trust and transparency were key factors that could improve compliance, it is recommended that communities and zakah contributors be encouraged to monitor the process of distribution to improve the public's confidence in accountability.
3. **Improvement of Equity in Distribution:** In consideration of the finding that some of the vulnerable individuals are not receiving the zakah because of their invisibility or lack of social connection, mechanisms should be put in place to ensure equal and inclusive distribution

of zakah among all suitable beneficiaries.

4. **Sustainability in Poverty Alleviation Efforts:** Considering that the findings indicate that the efforts have been relief-based, zakah administrators should consider including income-generating and empowerment programs like grant support for small businesses, vocational training, and educational support in their plans.
5. **Use of Simple Technology for Zakah Administration:** To help overcome the challenges of coordination and monitoring of zakah collection and distribution, it is recommended that simple technologies be used for these processes as suggested by Adnam and Farag (2023) and Abdussalam and Abdussalam (2020) to enhance efficiency, transparency and accountability in zakah administration.
6. **Encourage Community Awareness and Education about Zakah:** As religious commitment and awareness were found to affect the respondents' attitudes towards zakah, it is imperative that constant sensitization campaigns should be undertaken through the mosques and other Islamic institutions to educate muslims about the importance, administration and socio-economic benefits of zakah.

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