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RELATIONSHIP OF ZAKKAH MOBILIZATION AND DISTRIBUTION ON THE PERFORMANCE OF KANO STATE ZAKKAH AND HUBSI COMMISSION

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Abstract

Zakkah as one of the five pillars of Islam is a religious duty and hence, it is obligatory on every Muslim who has the financial means (nisab). In the Islamic system zakkah plays various important roles which cover religious, social and economic. This study examines the relationship of zakkah mobilization and distribution on the performance of Kano State Zakkah and Hubsi commission (KSZHC). Using simple random sampling, 113 questionnaires were administered to respondents whose income reach or pass Nisab. The data were analysed using Partial Least Square SmartPLS 3. The results revealed that, both zakkah mobilization and distribution are positively and significantly related to the performance of KSZHC at 5% (P-value 0.004) and 1% (P-value 0.000) significant level respectively. The study will provide relevant information that is useful to policy makers and will also serve as the basis for further studies that could contribute to the general performance of KSZHC. the study recommends that; (i) There is need for Islamic scholars and government to strengthen their effort in enlighten the public about the importance of distributing their Zakkah through KSZHC by organising seminars, workshops etc. (ii) Adequate operational facilities and staff should be provided to the commission to enable it discharge its responsibilities effectively and help in improving its performance.

Key Words: Zakkah, Nisab, Distribution, Mobilization, Performance.

1. Introduction

There has been a rising concern on the widening gap between the rich and the poor by all economic system globally. For instance, Capitalist, Socialist and Islamic economic systems' concerned on income distribution paved ways of initializing different models of income distribution to narrow this rising gap. In Islamic economic system, one of the models of income re-distribution is zakkah which is a religious duty. Zakkah is one of the five pillars of Islam; hence, it is obligatory on every Muslim who has the financial means (*nisab*). *Nisab* is considered an amount equal to the essential needs of a

person or family for one year (Ali & Hatta, 2014). Zakkah literally means to grow, to increase and to purify (Mahmud & Haneef, 2009). Zakkah have been mentioned in the holy Qur'an and the Sunnah of prophet Muhammad (PBUH) a number of times. It is an important mechanism for redistribution of wealth, bridging the gap between rich and poor and poverty eradication in Muslim community. However, zakkah is not only an institution for the purpose of poverty eradication. Poverty can be tackled through other means such as *sadaqah* which is non-obligatory actions, where it is left to a giver's faith and charitable nature to give without being asked believing that the

Almighty will compensate him and hoping for a greater reward (Ali & Hatta, 2014)

In most contemporary Muslim countries, zakkah is collected through a decentralized and voluntary system, where eligible Muslims are expected to pay the zakkah. Under the voluntary system, zakkah committees are established which are tasked with the collection and distribution of zakkah funds and is collected in a centralized manner by the state (Mahmud & Haneef, 2009). Mobilization and distribution of zakkah in a centralized manner makes the process systematic (Yusuf, 2000). Countries such as Indonesia, Brunei, Sudan, Yemen, and Saudi Arabia already have compulsory zakkah administration (Ali & Hatta, 2014).

In Nigeria, some states like Kano, an organization, Kano State Zakkah and Hubs Commission (KSZHC) was established in 2003 which among its responsibility is zakkah mobilization and distribution within the state (KSZHC, 2004). The sustainability and performance of the organization guarantees its continuous existence and function hence mobilization and distribution of zakkah within the state has been used as an indicator of its performance (KSZHC, 2004).

This motivated the study to investigate the relationship of zakkah mobilization and distribution on the performance of KSZHC. The objectives of the study are to:

- i. determine the relationship between zakkah mobilization and performance of KSZHC; and
- ii. determine the relationship between zakkah distribution and performance of KSZHC.

The remaining part of the paper is organised as follows: Section two is a brief literature review of the previous studies on zakkah. Section three describes the methodology employed in the study. Section four presents the findings and discussion of results. Section five presents limitations, conclusions and recommendations based on the findings.

2. Literature Review

Review of literature indicates that, the ultimate goals of zakkah are to reduce inequality and to establish human rights, social justice, and empowerment of the poor by poverty reduction in Muslim communities (Ali & Hatta, 2014). Zakkah regulates the wealth contribution in its minimum, making it a religious obligation from which the

individual cannot evade or take concessions, since it is the right of the Muslim community to be devoted to the benefit and empowerment of the needy and disabled individuals. Anwar, (2017) reported from his research that mobilized zakkah empowerment should have a positive impact on the needy individuals. Sulistyowati, (2018) found that, productive zakkah cannot be separated from funds mobilization strategies. This can have positive influence in its distribution performance. Holloway (2001) according to Sulthoni (2017) categorises fund raising or resources mobilization into three. First, raising or mobilizing movable and immovable resources from society. Second, creating a revenue bases from the existing assets through investment and innovations. Third, utilising non-monetary resources such as volunteers, equipment and positive images of the institutions to achieve the resources mobilization. In its proper sense, mobilization and distribution of zakkah is a practical manifestation of the brotherhood between the faithful and establishes mutual solidarity between them by the firm bond it creates between rich and poor, in a way that strengthens the individual's sense of relation to the community and the community's awareness of the value of the individual, and that it is strengthened by his strength and weakened by his weakness (El-Khouly, 2013).

The findings of Farah, Shafiai and Ismail (2019) revealed the existence of diversity of commitments and obligations for compliance behaviour on zakkah donation. Amongst the universal themes of zakkah paying motivations namely; religious duties, knowledge about the zakkah donation into the poor, confidence in the fair distribution of mobilized zakkah to Asnaf, a blessings from Allah, assisting Muslim society, the inspire of zakkah administrators, tax repayment incentive, cleanse one's revenue and wealth, and control of spiritual teachers.

Hassan, (2010) reported that well mobilized zakkah is one of the effective instruments for suppressing poverty at the grass root as wealth is transferred from well-off people to worse-off people in the Muslims community. Islam stated clearly the obligation to pay zakkah. (See Quran 2:43, Q 2:83, 2:11, 9:18, 9:71; 22:78; 24:56; 33:33; 58:13; 73:20 98:5). Severe punishments await those who do not practice regular charity as stated in Quran. (See Quran 41:67, Q 9:98; 69:25 – 36). Those who pay regular charity out of their wealth are rewarded both in this world

and in the hereafter as stated in the Quran. (See Quran 2:227, Q 4:162; 31:45; 27:3; 9:99; 5:12). (Gusau, 1992)

The category of people that are entitled to zakkah has been clearly stated in the Quran. Q 9:60 states “Alms are for the poor and the needy, and those employed to administer the funds, for those whose hearts have been recently reconciled to truth, for those in bondage and in debt; in the cause of God and for the wayfarer: (thus is it) ordained by God and God is full of knowledge and wisdom”.

2.1 Zakkahable Wealth

The Prophet (P.B.U.H.) in his time designated six common types of wealth which constituted income sources which are zakkahable. They were metals (gold and silver-minted and un-minted), agricultural crops (wheat, maize, barely, date and grape), mineral, treasure troves, livestock (camel, sheep and cow) and trade inventory (Gusau, 1992). The succeeding generations of scholars have added other growing sources of wealth to the above list. Today zakkahable wealth consists of agricultural wealth, animal wealth, underwater wealth, mineral wealth, industrial wealth, cash money, trade asset and income from shares, bonds, etc. (Mahmud and Haneef, 2009)

2.2 Mobilization and Organisational Performance

Resource mobilization refers to all activities involved in obtaining new and additional resources for an organization. It also involves efficient use of existing resources. Resource mobilization in the context of KSZHC is the process of mobilizing zakkah resource

from resource provider (Person whose wealth reached Nisab), using different process or mechanisms to implement the organization’s work for achieving the pre-determined organizational goals which is zakkah distribution to the prescribed recipients. This involves acquiring the resources (zakkah resources) in a cost effective manner, at the right time with making right use of mobilized resources thus ensuring optimum utilization of the same. (Akbar & Abbas, 2017). Mucai, Wanjiku and Murigi, (2014) found that, resource mobilization do not significantly affect performance of organization. Whereas Judith, (2014) reported that, effective resource mobilization form part of an organization’s performance and overall functioning. Thus, Zakkah mobilization is positively related to KSZHC’s performance.

2.3 Distribution and Organisational Performance

Distribution is the handling and moving of anything inform of physical goods within organisation or industrial firms. Gong, Law, Chang, and Xin (2009) believed that, distribution involves the planning and implementation of physical flow of materials and from one point to another. In the context of KSZHC, one can view distribution as involving the planning and implementation of the physical flow of zakkah from point of mobilisation to the final recipients. The link between distribution and performance is that effective distribution system as reported by Oladun, (2012) is useful and has positive effect to performance especially when the final beneficiaries derive level of satisfaction. Therefore, Zakkah distribution is positively related to KSZHC’s performance.

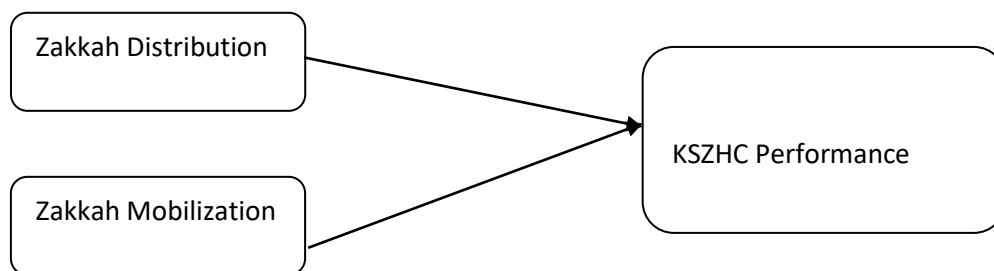


Figure 1: Research Framework

H1: Distribution is positively related to organisational performance (KSZHC)

H2: Mobilization is positively related to organisational performance (KSZHC)

3. Methodology

3.1 Sample and Data Collection

The number of people giving out zakkah through KSZHC consisted of 158 based on the list of KSZHC (KSZHC, 2021). Based on this, the study employed survey research design on which one hundred and thirteen (113) questionnaires were administered to respondents based on Kreycie and Morgan (1970) table for determining the sample size reproduced by Haruna (2010). These include

business men and civil servants whose income reach or pass Nisab and distribute their zakkah through KSZHC. Nonetheless, government ministries and traders' associations are some of the meeting points of vast number of civil servants and businessmen respectively; hence, they were used as one of the mediums of administering the questionnaires to the respective respondents. The questionnaire items on performance, mobilization and distributions were adapted with modification from the studies of Gorondutse & Hilman 2013; Mowday, Porter & Steers, 1982 and Oladun, 2012 respectively. Each adapted items were assessed on a five-point Likert scale on which strongly agreed, agreed, neutral, disagreed and strongly disagreed are represented by 5,4,3,2 and 1 respectively. All the respondents were randomly selected. Out of the 113 questionnaire distributed, 106 were successfully completed and returned representing 94% response. 7 copies of questionnaire were discarded due to number of missing data and 2 cases were identified through the process of Mahalanobis

distance analysis, as multivariate outliers with P value <0.01. These respondents were automatically deleted leaving 97 cases for analysis. Partial Least Square SmartPLS 3 was used for the data analysis.

3.1 Reliability values

In determining the accuracy of measures, reliability and validity methods are employed (Aliyu and Rosli, 2014). The accuracy of measure, reliability test method is shown in table 1. After computing the cronbach alpha report shows that coefficient of organisation's performance and Organisation's distribution is: 0.709 and 0.620 respectively. According to Sekaran (2003), any value of cronbach alpha coefficient greater than 0.5 is deemed to be accepted. Hence, it can be concluded that the instruments adapted in this study are reliable, since none of the item is with less than 0.5 (Aliyu, Ibrahim, Kamariah, Abdullahi, Popoola, Musa, Kabiru & Othman 2013).

Table 1: Reliability values

Construct	Source	Internal reliability Cronbach alpha
Organisation's Performance	Gorondutse & Hilman, 2017	0.709
Organisation's Distribution	Oladun, 2012	0.620

Source: Researchers' computation 2022

4. Presentation and Discussion Results

4.1 Demographic Characteristics of the Respondents

Table 2 presents the demographic characteristics of the respondents. Results revealed that, majority of the respondents representing 94% were male while 6% were female. This indicated that, more male made their zakkah available to be distributed through KSZHC compared to female this may be as a result of inadequate awareness campaign on the existence and functions of KSZHC and the implication is that, more zakkahable funds which could effectively be distributed through KSZHC may be

left immobilised among female who are eligible to give zakkah. Majority 44% of the respondents belong to age group 46-60 years, 29% fall within 31-45 years, 25% were reported to be on age of 61 years and above, Only 2% of the respondent belongs to age group 18-30 years. This shows that, majority of the respondents that distribute zakkah through KSZHC fall within the age bracket of 46-60 years. With regards to respondents' education, majority 63% are SSCE/Undergraduate, 13% have Diploma, 5% are Degree/HND holders, 3% have masters and 15% belong to others.

Table 1: Demographic Characteristics of the Respondents

Variables	Frequency	Percentage
Gender		
Male	91	94
Female	6	6
Total	97	100
Age		
18-30 years	2	2
31-45 years	28	29
46-60 years	43	44
61 and above years	24	25
Total	97	100

Education		
SSCE/Undergraduate	61	63
Diploma	13	13
Degree/HND	5	5
Masters	3	3
Others	15	15
Total	97	100

Source: Field Work 2022

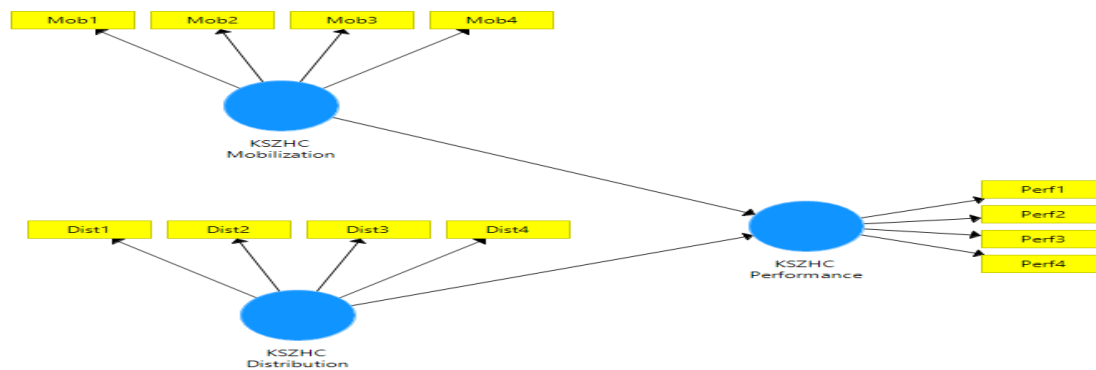


Figure 2: Research Structural Model for PLS-SEM with 12 indicators

Source: Researchers' computation 2022 Using PLS-SEM

Table 3: Indicator Loadings, Convergent Validity and Multicollinearity Diagnostics

Variables	Indicators loading	Composite Reliability	Average Variance Extracted (AVE)	VIF
KSZHC Distribution		0.920	0.744	
Dist1	0.906			3.271
Dist2	0.906			3.601
Dist3	0.876			3.619
Dist4	0.882			3.474
KSZHC Mobilization		0.940	0.797	
	0.858			2.500

Source: Researchers' computation 2022 Using PLS-SEM

The primary criterion used in PLS-SEM approach is the convergent validity which enables the assessment of measurement model (Gorondutse & Hilman, 2017; Hair Jr., et al., 2013; Ramayah, Lee, & In, 2011). Also Composite Reliability (CR) in PLS-SEM design was used to assess the consistency while validity was examined using convergent validity via Average Variance Extracted (AVE), and the Fornell-Larcker standard was employed for discriminant validity. Fornell-Larcker (1981). Table 3 indicated the loadings range revealing sufficient internal

consistency reliability (Hair et al., 2017). The result of composite reliability is above the recommended benchmark of 0.70 (Gorondutse & Hilman, 2017; Hair et al., 2013). All the AVE values exceeded the threshold of 0.5, and this shows a good result of the outer model (Hair et al., 2013). The Variance Inflation factor (VIF) for all the variables is not greater than five or ten; hence multicollinearity is within the conventionally acceptable levels (Hair, Black, & Babin, 2010).

Table 4: Discriminant Validity

Variables	KSZHC Distribution	KSZHC Mobilization	KSZHC Performance
KSZHC Distribution	0.893		
KSZHC Mobilization	-0.103	0.863	
KSZHC Performance	0.245	0.605	0.924

Source: Researchers' computation 2022 Using PLS-SEM

In evaluating the constructs' discriminant validity, two popular criteria were used. This comprised an examination of outer loadings and Fornell and Larcker (1981) criterion (Gorondutse & Hilman, 2017; Hair et al., 2017). Table 4 reported that, separately, the construct's

square root of AVE must be higher than its correlation among all variables in the model (Hair et al., 2017). Based on the report, no indicator loaded greater than any other variables (Hair et al., 2017; Henseler et al., 2009).

Table 5: Path Coefficients (Hypotheses Testing)

Hypotheses	Beta	Standard Deviation (STDEV)	t-Value	p-Values	R ² Adjusted	Decision
H1:Distribution	0.310	0.108	2.872	0.004**	0.450	Supported
H2:Mobilization	0.637	0.068	9.390	0.000***		Supported

*** = 1%, ** = 5% and * = 10% significant level

Source: Researchers' computation 2022 Using PLS-SEM

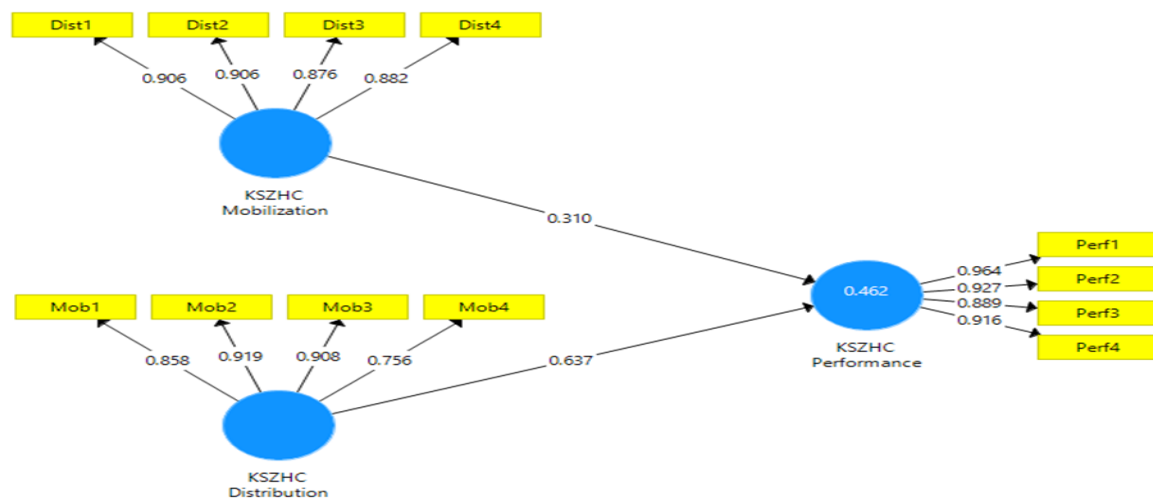


Figure 3: Measurement Model.

Source: Researchers' computation 2022 Using PLS-SEM

4.2 Measurement Model

The hypothetical relationship between the dependent and the explanatory variables were measured using Smart PLS-SEM software bootstrapping for the significance of the correlation. Based on PLS-SEM software bootstrapping the number of cases, 5000 sample was used to carry out structural analysis procedure (Gorondutse & Hilman, 2017; Hair et al., 2013; Henseler et al., 2009).

The outcome as reported in in Figure 3 and Table 5, reported r^2 value of 0.450 this shows that the explanatory variables (zakkah mobilization and zakkah distribution) explained 45% variance on the dependent variable (KSZHC performance) and the implication is that the contribution of the variables to the model is substantial. This is supported by the Cohen classification that suggests 0.26 = substantial, 0.13 = moderate and 0.02 = weak (Cohen, 1998). However, the structural model revealed a significant and positive relationship between zakkah distribution and KSZHC's performance at 5%

significant level ($\beta = 0.310$, t -value = 2.872, P -value = 0.004). Therefore, Hypotheses 1 ($H1$) is supported. The implication is that effective distribution of zakkah has a positive and significant influence on the performance of KSZHC. This result is in conformity with the findings of Oladun, (2012) which reported positive relation between effective distribution and organisation's performance. Similarly, the results revealed a positive and significant relation between zakkah mobilization and the KSZHC's performance at 1% significant level ($\beta = 0.637$, t -value = 9.390, P -value = 0.000). Thus Hypotheses 2 ($H2$) is supported. This implies that effective zakkah mobilization has positive influence on the performance KSZHC. This is not in line with findings of Mucai, Wanjiku and Murigi, (2014) who reported that, resource mobilization do not significantly influence performance of organization. This may be as a result of difference in location and the nature of the studied organisations. However, the result is in conformity with Judith, (2014)

who found that, effective resource mobilization form part of an organization's performance.

The model summary reported r^2 value of 0.450 this shows that the explanatory variables (zakkah mobilization and zakkah distribution) explained 45% variance on the

Table 6: Predictive Relevance

Dependent variable	R Square	R Square Adjusted	Cross-validated redundancy
KSZHC Performance	0.462	0.450	0.364

Source: Researchers' computation 2022 Using PLS-SEM

Accordingly, the cross-validated communality Q^2 results reported in Table 6 revealed that the value is above 0, signifying adequate predictive relevance (Fornell & Cha, 1994). Hence, the cross-redundancy value of the model is 0.364, in which, according to Chin (1998) on interpretation criteria and SmartPLS results, the predictive relevance of the model is large as the Q^2 value per exceeded 0.02 (small predictive relevance) and 0.15 (medium predictive relevance) and is close to 0.35 which is the largest predictive relevance. Thus, from the outcome, the overall model has adequate predictive power (Gorondutse & Hilman, 2015; Hair et al., 2018).

4.3 Implication of the study, limitation and suggestion for future studies

The current study has theoretical contribution in the sense that, it reveals the significant effects of both mobilization and distribution on the performance of KSZHC. The findings of this study will benefit the zakkah administrators, regulatory bodies (such as the council of *Ulamas*), and government at national, state and local levels and will also serve as reference to future studies. The study has a number of limitations. Firstly, the data for the study were mainly collected from only those who distribute their zakkah through KSZHC. Thus, the findings are based on data from a section of those eligible to give out zakkah. In order to overcome some of these limitations, future studies of larger sample size and examination of other zakkah commission are highly recommended. Secondly, the selection of the study area is by researchers' discretion. Considering the importance of the subject under study the researchers are recommending for further studies on the same area and similar areas such as the position of zakkah in social welfare from the Islamic point of view, possible position of zakkah in Islamic finances etc.

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5. Conclusion and Recommendations

The present study examines the influence of zakkah mobilization and distribution on the performance of KSZHC in Kano state. Based on the findings of the study, the analysis highlighting the relationship between mobilization and distribution on KSZHC's performance is positive and significant with p-values ($p < 0.000$) and ($p > 0.004$) respectively. Thus, mobilization and distribution are significantly and positively related to KSZHC's performance.

Based on the findings, the study recommends:

- Since zakkah mobilization and distribution significantly influence the performance of KSZHC based on this study, there is need for Islamic scholars and government to strengthen efforts in enlighten the public about the importance of giving out their Zakkah through KSZHC by organising seminars, workshops, printing of pamphlets, advertisement, organising TV programmes etc. these would help increase the awareness of existence of the commission and improve its performance.
- The Nisab (the zakkahable minimum amount) should be published on monthly basis by the commission and communicate same to the general public. This would help public in getting adequate information about income valuation.
- On the distribution of zakkah to the deserving recipient, a committee should be inaugurated which would be charged with responsibility of verifying the genuineness of the claims by the recipient to check false claims. It is also advised that women should be part of staff because sometimes it is difficult for male staff to effectively verify any claim by women. Female staffs are at the better position to handle such task. This would also help improve the performance of the commission.
- Adequate operational facilities and staff should be provided to the commission to enable the commission discharge its responsibilities effectively. Facilities to be provided include sound and functional operational vehicles, computers to each office, internet access to the

staff, standby generating set and above all a permanent structure should be allocated to the commission. In the area of staffing, those with adequate education on zakkah both Islamic and western should be appointed to head the commission under the supervision of the council of ulamah (Islamic scholars) this would help improve the performance of the commission.

v. The commission's staff should be given adequate training. Seminars, workshops etc. should be organised

for the staff at least twice a year. A study trip to countries that have centralized zakkah collection and disbursement commissions such as Saudi Arabia, Brunei, Sudan, Pakistan, Yemen etc. should be organised for the staff to go and study the way these countries handle their activities on zakkah, copy from their success and learn from their challenges and this would help improve the performance of KSZHC.

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