

THE ROLE OF ZAKAT ON ADDRESSING POVERTY REDUCTION IN YOBE STATE

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ABSTRACT

Poverty has become paramount, and it is been given much emphasis in different aspects since the declaration and introduction of the Zakat institutions in Yobe State Nigeria. The declaration focuses strongly on the reduction of state poverty within the recent activities of Islamic Financial Institutions as Islam provides an essential tool to completely prove in reducing poverty. The objective of the study is to assess the role of Zakat in addressing some levels of poverty reduction in Yobe State, Nigeria. A survey was conducted within 17 local governments of Yobe State, in which 20 questionnaires were served to each local government with total of 340. The study employed factor analysis for assessing the relation between the variables adopted, and descriptive and independent t-test analyses are considered for the analyses. The result shows that the Zakat has played a significant role in addressing poverty reductions in Yobe State, Nigeria.

Keywords: Zakat, Poverty, Poverty reduction.

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INTRODUCTION

Poverty often describes a situation in which people barely survive, where the next meal may be a matter of life or death. Relative poverty, on the other hand, where there is a lack of income necessary to satisfy essential non-food needs such as clothing, energy, and shelter; and exist as long as there is inequality in income and weather distribution [1]. The extent of poverty differs from a community to another and from one country to another. Its result has a direct effect not only on the life of an individual but also on the community and the level of their material progress and civil development, triggering over 1 billion people around the globe today to live under unacceptable situations or conditions of poverty and almost 30,000 individual die every day due to the poverty situation around [2].

Poverty does not only depend on resource endorsements, population size, economic, and social policies, but also on the kinds of economic activities that are being undertaken. What is significant is the sort of policies, which are formulated to eradicate poverty, and to what extent their implementations are sufficiently successful in meeting objectives. Accordingly, different communities have adopted different approaches to poverty reduction over the centuries, depending on their ideology or religious belief, the extent of poverty, resource endorsements, the level of political commitment, Ahmed [3]. Islam is dedicated to universal religion that matches with human nature for brotherhood, social, and economic justice. Thus, Islamic teaching of social justice and brotherhood is considered incomplete unless accompanied by economic justice so that everyone contributes its quota to the society to bring about an equitable distribution of income and wealth [2].

Zakat is not in any way affected if the government neglects it or in the absence of constituted agencies. Where the government or its agencies are not responsible for Zakat administration, individual Muslims remain religiously obligated to give away their due Zakat by distributing directly or through charitable voluntary organizations to the specified recipients to achieve its socio-economic objectives. Due to a variety of eroding factors, the institution of Zakat in Damaturu has lost its meaning. Today, it has an *ad hoc* and irregular function reduced to almost a ritual practiced individually by a small minority of Muslims. Many who pay Zakat in the town, unfortunately, do not even know how to accurately calculate it and whom to be given, let alone its potential economic impact on society. The absence of trustworthy and credible

Zakat administration voluntary organizations in the town has made the socio-economic role of Zakat a noticeable effect in alleviating poverty. Accordingly, the study will focus on the role of the Zakat institution in addressing poverty alleviation in Yobe State. The research work is analytical with a presentation based on a survey of relevant literature to add to existing literature and synthesize opposing views on the socio-economic role of Zakat and the process of its revitalization in the modern time [4]. The objective of the study is to assess the role of Zakat in addressing some poverty reduction in Yobe State, Nigeria

Zakat is one of the most important pillars of Islam. It is mandatory for every Muslim who is financially stable, to pay zakat to the poor and needy. Zakat is an act of worship that every Muslim should perform to help underprivileged Muslims. Zakat is meant to be paid to purify the wealth. Therefore, those Muslims who have enough wealth have to give a little amount of their wealth to the poor and needy. Wealthy people must serve the deprived community by helping them in every possible way. Zakat is not a voluntary charity but an obligation. Muslims pay zakat every year to purify their wealth and to seek blessings from Allah. Zakat in Islam and its potential roles in poverty alleviation [5].

RECIPIENT OF ZAKAT

As the Noble Quran imposed the Zakat on Muslims only; it clearly outlines the groups who are eligible recipients of Zakat for eight groups of people.

"Zakat expenditures are only for the poor and for the needy and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise" (Q9:60)

From the above, it is clear that the primary objective of zakat relates to poverty alleviation, as five out of the eight categories of beneficiaries relate to those facing some form of poverty; the poor, the needy, the slaves, the debtors, and the wayfarer [6]. However, the poor can be defined as those who do not own enough to be eligible to pay Zakat. The needy (i.e., Masakin): Those who are in deep poverty, and cannot adequately support themselves. Because of their situation, they might ask for help [7]. Those employed to collect Zakat (i.e. Al-Amileena Alaiha): To administrate the collection and distribution of Zakat. These

types of recipients include the collectors of Zakat funds, the distributors of Zakat to its recipients and beneficiaries, the custodians or treasurers of Zakat and charity, the accountants of Zakat funds, and the managers. Laborers of Zakat are included in this type of recipient too. This type of Zakat recipient is debatable among Islamic scholars. The slaves or free captives (i.e. Fir-Rikaab): Freeing of those in slavery. However, such recipients are no longer available due to the extinction of the slavery system nowadays. The debtor, known as Al-Gharimeen, those who are in debt, Zakat money could be used to pay off the debt or part of it at the time of receiving Zakat. The cause of Allah (i.e. Fi-Sabeel Allah) those who are working in the cause of Allah, such as the preaching of Islam, also includes supporting a battle declared by the state for just cause. The (stranded) traveller or wayfarer (i.e. Ibn As-Sabeel) who requires help during his travel, however, the purpose of travel should be permissible. As in the case of a wealthy man in his residence, but at a particular time, he became stranded and needed financial support to return home.

SOCIO-ECONOMIC ROLE OF ZAKAH.

In the human history, Zakah was created as the first universal welfare system. The economic system that emerged when Islam took hold in the Arabian Peninsula was a reflection of what is known in the contemporary world as a welfare economy [8]. Zakah is a cornerstone of the values that govern Islamic economics. It describes the economic order that attempts to establish and express the ideals and aspirations of society, and also considered as a fiscal mechanism that performs some major functions of modern public finance, which deals with social security, social assistance, entitlements, childcare, education, food subsidy, housing, healthcare, and public transportation in a welfare state [9].

Zakah aims at eliminating poverty and the desire for personal accumulation at any cost and encouraging socially orientated behavior. It aims for the reduction of socio-economic differences by providing support and financial help to the have-nots to bring them closer to the haves. It is an effective means of redistribution of wealth yearly to keep the poor propertied and facilitates the attainment of full employment. The major social and economic objectives of Zakah include purification of Zakah payer, heart reconciliation between the payer and recipient, satisfaction of the basic economic needs of the poor, and solving indebtedness and inequitable income distribution [10]. Zakah distribution reduces the risk of debt failure as part of its proceeds is distributed to persons under debt; Zakah collection and distribution increase employment through job creation. It is also argued that in contemporary Muslim society, Zakah may increase labor force participation as well as labor productivity without any negative effect on the incentive to work among the rich; induce an increase in investment; and enhance the efficiency of investment [2]. Zakah proceeds, according to some contemporary Muslim economists, may be used to finance Islamic socio-economic infrastructure that includes providing for the beneficiaries Islamic education; vocational training and the necessary tools; agriculture and cottage industries; simply fixed assets for small utility and trade projects working capital to craftsmen; and low-cost housing and medical facilities [11].

ROLE OF ZAKAT IN POVERTY ALLEVIATION

The system of zakat provides a permanent and wonderful mechanism within the economy, and continuously transfer and circulating income from the rich to the poor or vulnerable within society. The causes of poverty and vulnerable individuals are always taking care of by the welfare of the poor (Zakah). The allocation of Zakah and disbursement between the needy, poor, and other recipients, on the one hand, and between capital goods and consumption goods. Furthermore, what is given to the poor essentially and determined with the aim of enriching them and removing them completely from the poverty level such a factory level in which they produce sufficient income to take charge of all their needs. There is a consensus of Islamic scholars that the higher priority in Zakah disbursement is for the eradication of poverty [12].

There was a time in the early history of Islam, which is recognized by contemporary historians also when hardly anyone needed charity. Muslims were finding it hard to locate poor and hungry to discharge their religious obligations of paying Zakah. Umar bn al-Khattab and Umar bn Abdul-Aziz in those periods, poverty was eliminated among the people, as nobody was willing at that time to collect anything from Zakah. According to Ahmed [3], during the reign of Umar bn al-Khattab, Mu'adh bin Jabal who was in Yemen sent one-third of the Zakah he collected in a particular year to him in Madinah. Umar rejected it saying: "I sent you to take from the rich and render it to the poor among them," but Mu'adh replied: "I did not send a thing that I find anyone who would take it from me." In the following year, Mu'adh sent one-half of the Zakah and the same exchange of talk took place between them. In the 3rd year, he sent to Umar all the Zakah collected in Yemen and when queried, he said: "This year I did not find a single person who needs from me anything of the Zakah." In the second report, the governor of Egypt wrote to Umar bn Abdul Azeez asking him what to do with the proceeds of the Zakah he collected because there is no single individual in need from the wealth of zakat.

THE CONCEPT OF POVERTY

Attempts at the identification, conceptualization and measurement of poverty have been the major preoccupation of economists and policymakers alike. Weaver [13] defines poverty in terms of basic needs signifies a state whereby the disposal of the individual resource of is limited or insufficient to meet his basic needs people around such as shelter, food, and clothing. Poverty is been attributed to individuals when the estimated living standard is below the poverty line, that is, <1 dollar/day [14]. Briefly, poverty means a lack of basic needs and services such as food, clothing, beddings, shelter, basic healthcare, and education. The causes of poverty include ignorance, laziness, corruption, greediness, bad leadership, and selfishness. On the other hand, the consequences of poverty in Nigeria, among others, include a high crime rate, poor infrastructural development, rampant cases of disease among the population, overdependence, and conflicts among the youth [15]. According to Imam Al-Ghazali, poverty is being defined as a situation or condition of someone who does not possess both the material wealth and who also does not have a strong relationship with Allah (S.W.T) and as a slave to the Almighty Allah. This is referred to simply absolute poverty [16]. Animashaun [17] classified poverty as a lack of access to a visible and invisible item that can improve welfare such as drinkable water, shelter, food, education, health-care, security, and other services.

THE POVERTY SCENARIO IN NIGERIA

The problem of poverty in Nigeria has for a long time been a cause of concern to the government. Initial attention was focused on rural development planning as a practical means of dealing with the problem of poverty. To mitigate the causes of poverty and other ills, the 2nd and 4th National Development Plan called for the provision of a master plan for future expansion and better physical layouts with facilities including adequate water supply, housing, sewage, electricity, and efficient transport and communication network and the establishment of the necessary institutions to ensure their maintenance [1]. Failure to implement these programs can also be seen as the precursor to most of the present causes of poverty in the country. Table 1 shows the trends and indices of poverty between 1980 and 1996.

Table 1: Reliability test

Variables	Composite Reliability	Cronbach's Alpha	Average variance extracted (AVE)
Role_z	0.837	732	0.749
Poverty_w	0.831	725	0.741
Satisfaction_z	0.818	726	0.726
Trust_pz	0.836	730	0.748

Source: Author's designed

Summary of poverty index from 1980 and 1996

Year	1980	1985	1992	1996
Level of poverty %	27.2	46.3	42.7	65.6
Estimated population in years	65 Million	75 Million	91.5 Million	102.3 Million
Population Poverty	in 17.7 Million	34.7 Million	39.3 Million	67.1 Million

Source: FOS

The following are the measurements of poverty:

1. The Absolute Poverty measurement: Absolute poverty is a state of having little income to acquire the necessities of life such as food, shelter, clothing, healthcare, and education. It has also been considered as a proportion of income spent by the family for subsistence goods [18]. Therefore, an individual is classified as poor if is considered below the line.
2. The Relative Poverty measurement: This implies being poor compared to the average person's earning in society even if he/she can afford the necessities of life. The relative poverty concept is so dynamic because it is associated with the existence of an income gap between the poor and the rich. In this respect, relative poverty can only be eradicated if everyone has the same income level.
3. The 1-Dollar/Day measurement: This refers to the World Bank's Purchasing Power Parity (PPP) index, which defines poverty as the proportion of those living on less than the US \$ 1/day poverty line.
4. The Subjective Poverty measurement: This is where poverty is measured based on self-assessment from the respondents interviewed. Unlike the other three statistical measurements of poverty, it considers the respondents' opinion on whether or not they consider themselves to be poor [19].

METHODOLOGY

The population of the study

Research is a systematic study to examine or investigate the issue or problem and find out the relevant information for the solution. For the study, data are to be collected from the respondents. The population is a very large number of persons or objects or items which are not feasible to manage. Sampling is the process in which a representative part of a population determines the parameters or characteristics of the whole population is selected. This is called a sample. It is easier to contact a smaller part of the population for data collection. It can be done within a limited time, effort and minimum cost. For the selection of a sample special care should be taken that the sample is a proper representative of the whole population. Every segment of the population should be included but the number should not be very large which may become difficult to manage within time and cost limits. For this research study purpose out of different sampling methods, stratified random sampling has been selected. The population involved 340 respondents and comprises Businessmen, Farmers, Scholars, Vulnerable persons and the board of Zakat of Yobe State religious affairs, Damaturu.

The questionnaire is a set of question has been prepared to ask several questions and collect answers from respondents relating to the research topic. Several questions usually in printed or electronic form are to be answered by the individuals. The forms often have blank spaces in which the answers can be written. Sets of such forms are distributed to groups and the answers are collected relating to the research topic. A questionnaire is a series of questions asked to individuals to obtain statistically useful information about a given topic. When properly constructed and responsibly administered, questionnaires become a vital instrument by which statements can be made about specific groups of people or entire populations. Inappropriate questions can distort the ordering of questions, bad scaling, and can make the survey valueless, as may not reflect the opinion or views of the participants.

RESULTS

The 350 questionnaires were distributed to an indigene of Yobe State across its local government and amazing response were recorded about 90% of the questionnaires were returned and approximately each local government respondent to not <20 persons responded within the 17 local governments of the State. Therefore, Table 1 below indicates that the number of the genders response 52% is considered to be male and 47% female. The level of education differs as secondary school below got a huge percentage of 65.7%, degree students constitute 21.4, and Master-above 12.9% of the total observations. Most of the respondents are between the ages of 18 and 40 years old 78% while 41-60 were 15.1% and 61-above was 6.9%. In the same vein, most of the respondents have lower income as shown below as 82% annual earned below N1,000,000 which is considered less compare to Nisab of Zakat approximately in 2020 would be reaching a range of 1,100,000 – above as Nisab for zakat. And the remaining percentage earned 1million – above in a year. However, the 20 items were constructed four constructs were from demographic data while the other 16 items of the questionnaires have been categorized into two dimensions. The first dimension is the demographic analysis and the second dimension is constructed which consists of Role_z means (Role of Zakat), Poverty_w (means Poverty without Zakat), Satisfaction_z (Satisfactions with having Zakat), and Trust_z (means Trusted the zakat institution in distribution). The demographic characteristics of the respondents as seen below

Demographic analysis

Items	n	%
Gender		
Male:	184	52%
Female:	166	47%
Education		
Secondary school – below	230	65.7%
Degree	75	21.4%
Master - Above	45	12.9%
Age		
18-40	273	78%
41-60	53	15.1%
61-above	24	6.9%
Annual income		
100,000-1,000, 000	290	82%
1,100,000-above	60	17.1

Source: Author's designed

Normality test

The test was statistically conducted to justifies the significant rationale among the variables and confirm the normality test and its reliability on study utilization based on the variable tested. Therefore, the results of the test indicate normal distribution as the above table indicated. The test was conducted using the measurement of skewness and Kurtosis. It is considered that both skewness and Kurtosis estimated values were below or $\leq \pm 1.0$ which revealed the projections as excellent as indicated by Fornell and Larcker [20]. Therefore, the study considered in terms of distribution as normal and its parameters were used as the above table demonstrates the normality test.

In the same stratum, the test for reliability result indicates that Cronbach's Alpha value was measured above the required minimum cutoff of 0.7 as recommended by Hair *et al.*, 2010 as Role_z 0.732, Poverty_w 0.725, Satisfaction_z 0.726, and Trust_pz 0.730. The Cronbach alpha was achieved as indicated above. The composite reliability was tested and the results were as follows: 0.837, 0.831, 0.818, and 0.836 which met the required cutoff stipulated as above 0.7 as stated by Macmillan [21] and Average variance extracted (AVEs) was been considered as the AVEs need to be above 0.5 that was sequentially addressed and met the target as all passed the required cut-off AVE 0.749, 0.741, 0.726, and 0.748. All factors loading used were considered

	Levene's test for equality of Vari.		t-test for equality of means of zakat						
	F	Sig	t	df	Sig	Mean D.	Std. Er.	Lower	Upper
Poverty_w	0.320	0.572	0.428	0.348	0.669	0.0303	0.0708	-0.108	0.169
Satisfaction_z	3.231	0.073	0.543	348	0.587	0.037	0.069	-0.097	0.172
Trust_pz	0.007	0.933	0.844	348	0.399	0.056	0.664	-0.074	0.186
Role_z	3.120	0.070	0.500	348	0.508	0.039	0.070	-0.635	0.198

Source: Author's designed

acceptable as indicated by Fornell and Larcker, 1981, as show the high level of internal consistency in the data.

Factor loadings

Variables	Role_z	Poverty_w	Satisfaction_z	Trust_pz
V1	RO1 0.702	PO1 0.703	SA1 0.658	TR1 0.700
V2	RO2 0.802	PO2 0.743	SA2 0.732	TR2 0.695
V3	RO3 0.750	PO3 0.720	SA3 0.743	TR3 0.788
V4	RO4 0.744	PO4 0.800	SA4 0.774	TR4 0.809

Source: Author's designed

The table above indicates the respective latent constructs in each variable with their respective loadings, the result shows above indicating high loading of each latent under each variable which is considered to be significant and acceptable as each loading is above 0.5 as recommended and agreed upon by the Bello [22] which are considered acceptable while values of 0.5 above are preferable to demonstrate a high level of internal consistency in the data. The questionnaires thoroughly undergo and passed the reliability test because none of them was <0.5 as the table above presents the details of the factor loadings.

Independent samples test

The Independent-Samples t-test was adopted the mean scores and significant level of each variable which indicated the acceptability based on Levene's Test for Equality of variance based on the group on a given dimensional construct the purpose in indicating differences based on the gender group responded to the study. The independent sample T-test showed that the mean of the role played by zakat for male and females, respectively. The mean difference was shown not statistically as the p-value was all above the alpha value of 0.05 which indicates thus implies that whether the variances are significantly different. Therefore, the described and recommended variables were statistically assumed as Levene's test shows that the equality of variance for Zakat was assumed as all p-value was above 0.05.

Variables	n	Min	Max	Std. Dev.	Mean	Skewness		Kurtosis	
						Statis Error	Std. Error	Statis Error	Std. Error
Role_z	350	2.0	5.0	0.640	4.248	-0.408	0.130	-0.062	0.260
Poverty_w	350	2.0	5.0	0.660	4.182	-0.397	0.130	0.006	0.260
Satisfaction_z	350	2.0	5.0	0.642	4.251	-0.545	0.130	0.549	0.260
Trust_pz	350	2.0	5.0	0.620	4.265	-0.394	0.130	0.105	0.260

Source: Author's designed

CONCLUSION

Based on the analyses above the research identifies the significant role of zakat played to tackle poverty, our demographic analyses show that the number of participants and respondents 52% of respondents was male and the female was 47%. The same as education 65.7% of respondents have a lower level of education and the remaining percentage belongs to the degree above, and the huge income of residence was all below 82%. The various tests were tested and justify the same results such as

the Normality test, Reliability test, and Independent Sample test, which Levene's test shows equality of variance between the variables were achieved as all above 0.05. It is eventually clear that perception study about the role of zakat with poverty reduction satisfaction and trust in the process of carrying out the distribution of zakat accordingly. Further, findings of all variables become significantly correlated in all the angles of analyses were achieved. The need for the Yobe State government to collaborate with the Judiciary and other Islamic organizations to have Shari'ah courts for the adjudication of matters on zakat. This is because the finding is strongly positive on the need for the institution to still reformulate to be more strengthening of the legal framework for Zakat institution in terms of operation and other legal frameworks for survival and growth of the institution. It is also revealed that a big percentage of the respondents have a positive perception for the Zakat institution on poverty reduction and promote adequate relief on the less income and vulnerable as their respective individual shows positive correlation and to ensure that the staffers of Zakat institution receive the relevant and required training for rapid growth and facilitate more meaningful economic growth by reducing poverty in the state.

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