



A BRIEF SURVEY OF INSTITUTIONAL ADMINISTRATION OF *ZAKAH* IN NIGER STATE

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ABSTRACT

This paper employed qualitative design in exploring the services of Niger State *Zakaat* and Endowment Board on the administration of *Zakah*. It surveys the organizational structure of the Board and its functions on collection and disbursement of *Zakah*. Established in 2001 by state law, the Board was conferred with the powers to collect and distribute *Zakah*. Apart from the law establishing the Board, Niger state has a separate law on *Zakah*, which prescribes the items, beneficiaries, collection and distribution. For an effective organized collection and distribution, the Board delegates responsibilities to councils and committees. Thus, collections were carried out by committees functioning at state, zonal, district, village and ward levels. Reports of collection and disbursements showed that, *Zakah* proceeds collected and disbursed were mainly cash and grains. In some cases proceeds collected in forms of grains and animals were converted into cash for disbursement. Contents of the reports of collection showed that some zones made more collection than others, with some zones recording no collections on certain items. However, sharing the proceeds equally to the beneficiaries in all the zones demonstrated that collections and disbursements were below expectation. Though this had affected the success of the services of the Board, it goes to show that there are elements of transparency and accountability in institutional administration of *Zakah*.

Keywords: *Niger State, Institutional Administration, Zakah,*

INTRODUCTION

Human beings are naturally fond of wealth and its accumulation (Q3:14, 9:24), for purposes of comfort in life and acquiring statuses. But not all humans are endowed with sufficient wealth to cater for their needs, or acquire social prestige. In all societies, there are individuals who have sufficient wealth, and at the same time, others who do not have enough to meet their basic needs (Q43:32). In Islam, wealth is a trust in hands of its

owners, attached with numerous responsibilities (Q2:267). The religion of Islam makes it an obligation on the owners of wealth, to assist people who have little, or nothing to take care of their needs, through prescribed charitable services (Q2:267, 9:60, 72:20). Thus, *Zakah* is one of the principles of Islam, prescribed on the obligatory basis on the wealth of the rich. The proceeds are distributed to the eight categories of beneficiaries prescribed in Qur'an chapter 9 verse 60. It was prescribed in the early period of Islam and remained in practice throughout the history Islam (Kahf, 1995). *Zakah* is prescribed, with the aim of assisting individuals with little or no wealth to take of their needs. It is a mechanism of wealth distribution that helps meet the consumption needs of the beneficiaries, and improving their economic condition (Sadeq 1994, Mahmud and Shah, 2009). Its administration has been carried out by governments in different parts of the world including the Emirates of Northern Nigeria for centuries (Comprehensive Tax History, ND).

The recent re-implementation of *Shari'ah* in Northern Nigeria re-awakens the interests of the *Shari'ah* implementing states in reviving the official administration of *Zakah*. Thus, Niger state is one of the Northern Nigerian states that re-implemented the *Shari'ah* and established *Zakah* administering body in 2001. It is the only *Shari'ah* implementing state in North-Central Nigeria. The state occupies an area of 68,925 square kilometers or 26,923.83 square miles (National Bureau of Statistics, 2010). It has a population of about 3,954,772 people, according to 2006 census (National Bureau of Statistics, 2010). The Niger State *Shari'ah* Commission law enacted in 2001 conferred on the *Shari'ah* Commission, among other things, the status of advisory body to the state government on *Zakah* and other related matters (Niger State of Nigeria 1, 2001). In the same year, Niger State *Zakat* and Endowment Board law was enacted which established the Board and provided it with the powers, to collect, administer and distribute *Zakah* (Niger State of Nigeria 2, 2001). The Board is run by the committees of collection, distribution, finance, and staff disciplinary. These committees are made up of the members of governing council of the Board, and the directors of some departments. For an organized collection and distribution of *Zakah*, the state was divided into nine zones including Minna, the seat of the Headquarters of the Board. Collection and distribution of *Zakah* are carried out through committees that function at the state, Emirate, local government, district, village, and ward levels.

This paper surveys the services of Niger State *Zakaat* and Endowment Board, and analyzes the reports of collection and distribution carried out at the Emirate, district and village levels. The aim is to find out the effectiveness of the services of the Board on collection and distribution of *Zakah*. The paper employs qualitative research design in exploring the services of the Board on collection and distribution of *Zakah* at different levels. Data were collected from primary and secondary materials. They include unpublished reports prepared by the Board, laws establishing the Board, state law of *Zakah*, *Fiqh* works and other secondary materials. Niger State *Zakaat* and Endowment Board decentralized its services by setting up committees at the zonal or Emirate, district and village levels. These committees were assigned with the duties of collection and distribution at those levels, and they played significant roles in the overall functions of the Board. At its headquarters, employees of the Board carry out administrative duties in different departments. Beside the collection and distribution of *Zakah*, the Board is responsible for administering *Waqf* (Endowment). However, services of the Board on *Waqf* and administrative duties carried out by the Board employees in the headquarters of are beyond the scope of this paper.

Structure of Niger State *Zakaat* and Endowment Board

Niger State *Zakaat* and Endowment Board was established in 2001, following the re-implementation of *Shari'ah* in the state. The bill establishing the Board was passed into law and came into force in July 2001. The law establishing prescribed its structure, number of members, powers and functions. In section 1, the law provided for the appointment of thirteen persons as members of the Board, they include:

- a- Chairman
- b- Treasurer
- c- Assistant treasurer, and
- d- Other ten members

These members are appointed by the state government and are responsible for running the affairs of the Board. They also serve in committees of collection, distribution, finance and staff disciplinary (Niger State of Nigeria 1, 2001). In 2013, the law enacted earlier 2001 was amended. The new law reduced the number of the Board members from thirteen to five. The amendment of the 2013 law in section 12(2), prescribed the following members for the Board:

- a- Chairman to be appointed from among the Permanent Commissioners of *Shari'ah* Commission

- b- A member representing Council of *Ulama'*
- c- A member selected from the full time members of the *Shari'ah* Commission
- d- A representative of government ministry not below the rank of a Director
- e- Secretary of the Board

Under the 2013 law, the responsibility of appointing the Chairman and members of the Board shall be carried out by the Commissioner of religious affairs and poverty alleviation (Niger State Law Reform Commission, 2013). The Board had three departments and one directorate including the Department of Distribution, Department of Endowment and Collection, Department of Finance and Administration, and Directorate of Planning, Assessment and Supervision (Niger State of Nigeria 2, 2001). The departments and the directorate have personnel who perform different administrative duties in designated ranks and capacities (Niger State *Zakaat* and Endowment Board 2, 2001). In administrative matters, Niger State *Zakaat* and Endowment Board is headed by an Executive Secretary. The Executive Secretary and three directors of the Board are appointed by the state Governor. The Executive Secretary is the chief administrative officer, responsible for the execution of the policies of the Board, preparing budget and annual reports, and has the power to conclude contracts in accordance with the approved budget. The Chairman of the Board and other members oversee the affairs of the Board on behalf of the state government. Directors of the departments are responsible to the Executive Secretary, who in turn is answerable to the Chairman of the Board (Niger State of Nigeria 2, 2001).

Functions of Niger State *Zakaat* and Endowment Board

The major functions of the Board are services of collection and distribution of *Zakah* in the state. To facilitate its services the Board set up committees in Emirates, zones, districts and villages. The key functions of the Board prescribed in section 5 (1) of the 2001 law, and retained in the 2013 law, include:

- a- Organizing administrative and financial affairs of the Board
- b- Collecting up 60% of due *Zakah* from contributors
- c- Requiring and approving *Zakah* declaration by the contributors
- d- Constituting committees for referral of cases of non-payment of *Zakah*

e- Investing the surplus *Zakah* in ways that should serve the purpose of *Zakah*

f- Prosecuting through the office of the Attorney General defaulters of *Zakah* (Niger State of Nigeria 2, 2001, Niger State Law Reform Commission 2013).

In its organizational structure, the Board has three departments and one directorate, namely;

- 1- Department of Endowment and Collection
- 2- Department of Distribution
- 3- Department of Finance and Administration
- 4- Directorate of Planning, Assessment and Supervision

Department of Endowment and Collections is responsible for the collection of *Zakah* and endowment, and other forms of donations from individuals and organizations. The Department of Finance and Administration is responsible for recruitment of personnel of the board. It monitors the personnel and ensures that they carry out their duties in line with laid down principles and procedures. It also documents and keeps records of financial expenditures of the board. The Directorate of Planning, Assessment and Supervision prepares and publishes the *Nisab* on different items, and method of assessment for the enlightenment of the contributors. It initiates policies for effective collection and distribution as well as providing appropriate levy of *Zakah*. This Directorate monitors and audits the funds of the Board, and attends to complaints made by the public. The Department of Endowment and Collection, and the Department of Distribution are responsible for collection and distribution of *Zakah* and endowment, collection of donations from government, individuals and organizations. These two departments jointly work with the departments of finance and directorate of planning. The Department of finance and Directorate of Planning document and audit the finances of the Board including collections and distributions made by the Department of Endowment and Collection (Niger State *Zakaat* and Endowment Board 2, 2001).

Collection and Distribution Committees

The law establishing the Board and the state law of *Zakah* 5(1), prescribed for the Board the duties of collecting and distributing *Zakah*. These legal provisions confer on the Board the status of the legitimate government institution responsible for administration of *Zakah* in the state. For the purpose of general administration of *Zakah*, the Board sets

up four standing committees. They include Collection Committee, Distribution Committee, Staff Disciplinary Committee, and Finance Committee. These four committees function only at the state level, and their members are:

1- Collection Committee, members of this committee are:

- i- Chairman who should be the treasurer of the Board
- ii- Assistant treasurer
- iii- One other member of the commission, and
- iv- Director of collection secretary

2- Distribution Committee, its members are:

- i- The Chairman who should be a member of the Board
- ii- Treasurer of the Board member, and
- iii- Director of distribution who serves as secretary

3- Staff Disciplinary committee, it is made up of:

- i- Chairman who should be a member of the Board
- ii- One other member of the Board

4- Finance and General Purpose committee, its members are:

- i- Assistant treasurer of the Board, Chairman
- ii- One other member of the Board
- iii- Director of finance, serving as secretary (Niger State *Zakaat* and Endowment Board 1, 2005).

The above committees run the affairs of the Board and participate in the works of collection and distribution of *Zakah*. The Board had delegated responsibilities to *Zakah* committees in all the Emirates of the state, and sub-committees at the district village and ward levels. The Emirate committees are known as Zonal *Zakah* Committees, the district committees known as District *Zakah* Councils. At the village and ward levels the groups of collectors are known as *Zakah* Committees. The committees working at levels of Emirate, districts, village, and ward are standing committees. They collect and disburse *Zakah* on behalf of the Board, though some members of the committees are not members of standing committees (Niger State *Zakaat* and Endowment Board 1, 2005). The committees that function at the different levels of operation and their membership are explained below:

1- Zonal Committee operates at Emirate level and has the following members:

- i- Chairman
- ii- Secretary, who is not a member of the zonal standing committee
- iii- Coordinators of collection, distribution, finance and administration
- iv- Imam or his deputy as principal collection officer

- v- Field officer
- 2- District council operates at district level, its members are:
 - i- Chairman
 - ii- Secretary who is not a member of the district standing council
 - iii- Coordinators of collection and distribution
 - iv- Chief Imam of a Village or ward as principal field officers
 - v- Field officer
- 3- Village and Ward Committees, members of these committees are appointed by the district council with the approval of the zonal committees. The members are:
 - i- Coordinators of collection and distribution
 - ii- Imams of major mosques as principal field officers
 - iii- Field officers (Niger State *Zakaat* and Endowment Board 2, 2001).

In matters of collection of *Zakah*, the secretary of the Zonal Committee heads the team of collectors, and under him are the coordinators of collection, distribution and finance. The District Council is headed by a secretary with coordinators of collection and distribution under him. The secretary of the Zonal Committee performs similar functions carried out by the Secretary of the Board as prescribed in the 2001 law. The secretary and members of the Zonal Committee are appointed by the Board. The district secretary and members of District *Zakah* Council are appointed by the Board on the recommendation of the Zonal Committee. The District Council appoints coordinators and field officers, who function at village and wards levels. Individuals appointed to the posts of field officers are Imams, and other persons capable of carrying out the required functions. Their appointments are subject to the approval of the Zonal Committees and the recommendations of the District Councils (Niger State *Zakaat* and Endowment Board 2, 2001).

***Zakah* Collection Procedures**

Niger State *Zakaat* and Endowment Board Law 2001, prescribes collection of *Zakah* on about fifteen items. The items include, among others, gold and silver, animals, grains, banknotes, trade materials, and tocks etc. The Board derives its authority on the administration of *Zakah* from section 5(1b) of the 2001 law. Under this section, the Board is empowered to collect 60% of the due *Zakah* from contributors and leave 40% to the contributors for distribution. Thus, section 5(g) of the law provides for the prosecution of defaulters through the office of Niger state Attorney General (Niger State of Nigeria 2, 2001). Section 13(1),

paragraph 1 of the 2013 law, confers on the Board the responsibility of collecting *Zakah* and in paragraph 2 of this section, the Board is assigned the duty of creating awareness about *Zakah* (Niger State Law Reform Commission 2013). Thus, Niger State *Zakaat* and Endowment Board Law 2001, prescribes the items *Zakah* and clarifies the *Nisab* and rate of *Zakah* on each item. Collection of *Zakah* is coordinated by the Board through the Department of Collection and Endowment. This Department works in collaboration with the collection committee functioning at the state level, zonal, and district levels. At zonal level the Department works with Emirate committees, and at the district level it works with District *Zakah* Councils (Abdulhameed, 2017).

The headquarters of the Board solicits for the assistance of highly placed individuals to serve in the collection committee functioning at state level. The secretary of the Zonal Committee is the administrative head and accounting officer of the committee. Imams of major mosques are the collecting agents of the Board at district and village levels (Niger State *Zakaat* and Endowment Board 2, 2001). Practically, *Zakah* is collected by, or given to the Imams or their agents in the village or ward, by the contributors. It is then passed to the district coordinators of collection, who hand it over to the District Councils. The councils seek the approval of the Board through the Zonal Committees for distribution. Before the Board embarks on work of collection, it carries out activities of enlightenment and creates awareness through the media, sends written messages or go out to meet the contributors directly, and issues receipts as evidence of payment of *Zakah*. The Board collects *Zakah* in two ways, the contributors can take their *Zakah* to the zonal committees' offices at the Emirates and villages or wards at the district level. The other way is where the collection committees go to the contributors. The Board is not directly involved in the assessment of the wealth of contributors. It only prepares documents, giving guidelines on *Nisab* and rate of *Zakah* on different wealth. The Board prepares reports on the collection and disbursement of *Zakah* in the state (Abdulhameed, 2017).

The table below presents an idea of the reports of collection made at the zones and Minna the seat of the Board headquarters. It was generated from the reports prepared by the Board on the collection of *Zakah* at the Emirate and zonal levels.

S/N	EMIRATES/ZONES	CASH	GRAINS	ANIMALS
1	BOARD HEADQUARTERS	N2,455,825.00	NIL	NIL
2	KONTAGORA	N1,375,130.00	25 Bags Sold at N130,000.00	NIL
3	KAGARA	N98,160.00	244½ Bags Sold at N1,225,500.00	20 Animals Sold at N151,500.00
4	LAPAI	N760,000.00	123 ½ bags Sold at N617,500.00	NIL
5	SULEJA	N396,000.00	214 bags Sold at N1,070,000.00	NIL
6	BORGU	NIL	88 bags Sold at N430,000.00	NIL
7	MINNA	N209,000.00	27 bags Sold at N135,000.00	NIL
8	AGAJE	N117,420.00	44 bags Sold at N220,000.00	NIL
9	BIDA	N504,930.00	NIL	NIL

Source: Niger State *Zakat* and Endowment Board

As presented in the table above, the contents of the reports show that *Zakah* collected in kind such as grains and animals were sometimes converted into cash. With the exception of Borgu zone all other zone made collections on cash. Thus, the Board headquarters made the highest collection in cash, but recorded no collection in grains and animals. Suleja and Kagara zones made the highest collection in grains as indicated in the number of bags of grains realized the amount for which they were sold. However, only the Kagara zone was able to make collection on animals, the other seven zones and the headquarters did not make collections on animals. In Borgu zone report of collection in cash was not provided, making it the only zone where collection was made grains alone.

***Zakah* Distribution Procedures**

Niger State *Zakat* and Endowment Board Law 2001, prescribes the distribution of *Zakah* proceeds to the eight categories of beneficiaries stated in Qur'an chapter 9 verse 60. The Board is the only official *Zakah* administering body recognized by the government and backed by law to distribution of *Zakah* to the beneficiaries. This function is assigned to the Board by the 2001 law in section 5(1) (Niger State of Nigeria 2, 2001), and the 2013 law in section 14(1). The laws of 2001 and 2013 mandate the Board to develop regulation on spending priority. In addition to this,

the 2013 law in section 14(3), prescribes the offering of support to *Qur'anic* Basic Education Directorate (Niger State Law Reform Commission 2013), giving priority to services of *Qur'anic* education. However, distribution of *Zakah* is carried out by the office of the director of distribution in the Board, through the disbursement committee and its branches at the Emirate, zonal and district levels.

The distribution committee is made up of three members, they are:

- i- Chairman
- ii- Treasurer of the Board
- iii- Director of distribution as secretary

The same committees and councils responsible for collection of *Zakah* are the same committees that carry out the distribution. Their composition at the Emirate, zonal district, and village or ward levels remains the same. Before the disbursement, the eligible beneficiaries are registered in collection points, at different levels of activity of the board. There is register specifically for beggars and *Zakah* is taken to them in their area of domicile or they are given at the collection centers. *Zakah* collected at the Board headquarters is distributed equally to all the districts at the Emirates. In order to ensure that *Zakah* assists in addressing the condition of the poor, each beneficiary is meant to receive N25,000.00 (Niger State *Zakaat* and Endowment Board 2, 2001). Disbursements are carried out by zonal committees and district councils by zonal committees and district councils.

Imams or their deputies act as field officers, they collect *Zakah* on behalf of the committees and councils at the village and ward levels, and the proceeds transferred to the district coordinator. The coordinator passed it on to the district council and the council seeks the permission of the board through the zonal on the disbursement of the proceeds. In some cases *Zakah* collected in kind such as grains and animals are sold and proceeds disbursed to the beneficiaries in form of cash (Abdulhameed, 2017). Disbursement of *Zakah* by the Board is carried out in two ways, first is by taking the *Zakah* to the beneficiaries. This involves the case of beggars who either go collection centers or received it in their places of domicile. At the districts, the council disburses on behalf of the board. Disbursements in the zones are carried out by zonal committees. The second way involves registering potential beneficiaries and keeping their records with information about their marital status, family size and

number of dependents. Such information is authenticated through the swearing of oath, and verifications are done periodically to avoid multiple registrations of the same beneficiaries. The Board coordinates the activities of *Zakah* committees and councils in the zones and districts (Niger State *Zakaat* and Endowment Board 2, 2001).

The table below gives an idea of the distribution carried out at some districts in the eight Emirates of the state:

S/ N	ZONE	NO. OF DISTRICTS	CASH	ANIMALS	GRAINS	NO.OF BENEFICIARIES
1	KONTAGORA	20	N1,025,130.00	NIL	NIL	112
2	LAPAI	10	N424,000.00	NIL	NIL	320
3	SULEJA	16	N396,000.00	NIL	211bags	Cash 141, Grains 133
4	KAGARA	7	N249,660.00	NIL	235½ bags	Cash139 Grains366
5	BIDA	22	N143,400.00	NIL	NIL	163
6	AGAJE	11	N107,300.00	NIL	NIL	116
7	MINNA	18	NIL	NIL	NIL	NIL
8	BORGU	13	NIL	NIL	78bags	Grains 76

Source: Niger State *Zakaat* and Endowment Board

The above table is not exactly the way reports of distribution were prepared and presented by the Board. The major issues of interest are the types of wealth, amounts and number of beneficiaries. Thus, the zones of Suleja and Kagara are the only zones that recorded distribution on cash and grains, and none of the zones recorded distribution on animals. The zone of Kagara has the highest number of beneficiaries where 139 persons received *Zakah* proceeds in form of cash and 366 persons received grains. Lapai zone has the second highest number of beneficiaries, where 320 persons received proceeds in form of cash. In Suleja 141 persons received cash and 133 persons received grains. Kontagora distributed cash to 112 beneficiaries, while Bida distributed cash to 163 beneficiaries. In Agaje 116 beneficiaries of *Zakah* received cash and in Borgu 76 persons received grains. Distribution in Minna the seat of the headquarters of the Board did not feature in the report. This could be due to the fact that the Board always encourages the distribution of *Zakah* proceeds in the areas collected (Abdulhameed, 2017).

To have an idea of what each beneficiary may have received, the proceeds collected in form of cash were equally shared among the beneficiaries. Thus, the zone of Kontagora disbursed N1, 025, 130.00 to 112 beneficiaries in 20 districts. Approximately six beneficiaries in each of the twenty districts under the zone received N9,152.00, as *Zakah*. The zone of Lapai disbursed N424, 000.00, to 320 beneficiaries in 10 districts. Each beneficiary received N1,325.00. In Suleja Zone, N396, 000.00 was distributed to 141 beneficiaries, each beneficiary received N2, 808.00. Kagara zone disbursed N249, 660.00 to 139 beneficiaries in 7 districts, each beneficiary was given N1,796.00. The zone of Bida disbursed N143,400.00 to 163 in 22 districts, this means each beneficiary was given N879.00. In the zone of Agaje N107,300.00 was shared to 116 beneficiaries in 11 districts, each beneficiary received N925.00. Though the method may not be exactly how the disbursements were carried out, it shows that fewer proceeds were collected for distribution to large number of recipients. This proves that there is the need for more efforts towards improving the collections made in all the zones and districts.

CONCLUSION

Zakah is prescribed with the aim of assisting individuals who have little or nothing to take care of their basic as well as other individuals with immediate need. It is collected from the wealth of the rich and distributed to the beneficiaries listed in *Qur'an* chapter 9 verse 60. Administration of *Zakah* by government began in Nigeria, after the establishment of Emirate governments in what is now Northern Nigeria. With the recent re-implementation of *Shari'ah* in some state of Northern Nigeria institutions were established and assigned the duty of administering *Zakah*. Niger State *Zakah* and Endowment Board established in 2001, is one of the institutions assigned with the responsibility of administering *Zakah*. Achieving the objectives of organized collection and distribution of *Zakah*, is not possible if the powers to carry out such services are concentrated in one place. Thus, the law establishing the Board requires it to set up committees at other levels of the state. Niger State *Zakaat* and Endowment Board had decentralized its services, and delegated powers to committees working at the zonal and district levels. Through the committees the Board was able reach out to both contributors and beneficiaries at the levels of zones, districts villages and wards.

The law of *Zakah* prescribes collection on about fifteen items, and confers on the Board the powers to collect the proceeds on the prescribed items. However, reports of collections in the zones show that

Zakah was collected only on three items namely, cash, grains and animals. The Board itself gives priority to cash by converted proceeds in forms of grains and animas into cash. The reports further show that the major proceeds collected were cash and grains, with only the zone of Kagara recording collection on animals. On disbursements, the original plan of the Board was to give N25,000,00 to each beneficiary. The reports of disbursement in all the zones reveal that this plan is far from becoming a reality. Thus, spreading the proceeds collected in cash equally to the beneficiaries show none of the beneficiaries received up N10,000.00. Obviously, reports of collections show that all the zones except Minna, collected less than a million naira cash. Inadequate coverage of contributors must have been the reason of low collection of the proceeds in the zones and districts. The services of the Board on collection and disbursement of *Zakah* have not been entirely successful. But the structure of the Board, and committees serving at different levels under it, show that transparency and accountability can be achieved in institutional administration of *Zakah*.

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