

**THE IMPACT OF THE ISLAMIC ACT OF ALMS GIVING  
AS A MEANS FOR POVERTY ALLEVIATION AMONG  
THE POOR IN LUSAKA DISTRICT – ZAMBIA**

**BY**

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Fulfilment of the Requirements for the Award of the Degree of  
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## DECLARATION

I, ZANGA ZIMBA, do hereby declare that this dissertation is my own work and that the works of others have been duly and appropriately acknowledged. I further declare that this dissertation has never been submitted to any institution for the award of any academic paper.

Signature of Candidate ..... Date .....

## APPROVAL

This Dissertation by ZANGA ZIMBA is approved as a partial fulfilment of the requirement for the award of the Degree of Master of Education in Religious Studies at the University of Zambia.

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## ABSTRACT

The study investigated the impact of the Islamic Act of Alms Giving (Zakat) as a means of poverty alleviation in order to determine its contributions to poverty alleviation among the poor in Lusaka urban district. The objectives of the study were to: establish the type of Alms (Zakat) given; explore the benefits of Alms (Zakat); ascertain the challenges associated with Alms (Zakat) and identify measures that can help improve Alms (Zakat) given to the needy in Lusaka urban District. The study was qualitative and adopted a descriptive design, were focus group discussion, document analysis and Interviews were conducted. The participants comprised of five (5) Imams, four (4) Islamic members of the Muslim association and one (1) Focus Group of Recipients (members from the general public) in Lusaka urban District who were sampled homogenous purposive sampling technique. Data were thematically analysed. The study established that Alms (Zakat) was practiced in Lusaka urban District and helped to empower locals with money to buy food and other basic amenities; recipients were mainly given cooking oil, sugar, salt, soap, clothes, meali-meal, rice, blankets, fertilizer and seeds among other things (but not everything at once). Zakat encouraged members to convert to Islam because of the basic needs they were receiving. The study further revealed some challenges which included some Muslims not fulfilling Zakat due to greediness and non-compliance and an official way of giving Zakat in undesignated place. In addition Zakat given to people was not enough to enable the recipients to venture into small enterprises for self-sustenance and that it encouraged suppliant among street kids. It also lacked monetary mechanisms to allow authorities make follow ups after Zakat was given to check if small and medium enterprise were set. Zakat institution in Lusaka further lacked innovation, creativity and knowledgeable staff in financial matters. Lack of innovation and creativity was also reported and indeed unofficial way of giving Zakat in undesignated places. Notwithstanding the challenges, the study concluded that Zakat was a programme that needs the attention of Muslim Associations Leaders to work together to help alleviate poverty among citizens. It was recommended that Imams and Muslim Association (MA) should encourage every Muslim to give Zakat in time, work together as a team and make follow ups when Zakat was given to the needy to ensure money and other help were spent in a meaningful way.

**Key Words:** Imam, Needy, Poverty, Muslim, Zakat.

## **DEDICATION**

This Dissertation is a special dedication to my husband Mr Jere and my children Ceasar Jere, Kenny Jere, and Edwin Jere. I dedicate it to you for your love and patience when Mummy was ever out for studies. I love you so much.

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## **ABBREVIATIONS**

CSO	Central Statistics Office
DC	District Commissioner
DEBS	District Education Board Secretary
GDP	Gross Domestic Product
HGSFP	Home Grown School Feeding Programme
IDB	Islamic Development Bank
MA	Muslim Association
MGE	Ministry of General Education
MOE	Ministry of Education
MNGRA	Ministry of National Guidance and Religious Affairs
MCDSS	Ministry of Community Development and Social Services
NZA	National Zakah Agency
SADC	Southern Africa Development Corporation
SDG	Sustainable Development Goals
UN	United Nations
WB	World Bank
ZI	Zakat Institution
ZDHS	Zambia Demographic Health Survey

# CHAPTER ONE

## INTRODUCTION

### 1.1 Overview

The chapter presents the background to the study, statement of the problem, purpose, research objectives, research questions, significance, delimitations, limitations, theoretical framework and operational definition of terms.

### 1.2 Background of the Study

Globally, spectators of development have observed that the problem of poverty and how to alleviate it remains the most pressing issue in the international development agenda (Ahmad, 2012; World Bank, 2014; United Nations, 2016; Fauza, 2017; Muhammad, 2017; Banda, 2017). Despite the increase in global income levels and prosperity during the last few decades, Kasri (2014) observed that poverty remained persistent such that, in 1990, the number of people living on daily income of USD 1.25 was slightly less than 1.9 billion. Over the past few years there has been a slight decrease although the number still remains high at 1.2 billion of the population. World Bank (2014) report, most of the people lived in developing countries such as East Asia and Pacific account for (20.7%), Sub-Saharan Africa (34.1%) and South Asia (41.7%).

The Southern Africa Development Corporation (SADC) protocol on governance systems recognises poverty as the main enemy of development in the region. United Nations (2016) report on Sustainable Development Goals (SDGs) mentioned that poverty was one of the major challenges facing the SADC region where about 40% of the population live in abject poverty. This is reflected in high levels of malnutrition, illiteracy, unemployment, underemployment, declining life expectancy and unsatisfactory access to basic services and infrastructure needed to sustain basic human capacities” (United Nations, 2016; David, 2013; Bundy, Burban, Grosh, Geli, Jukes and Drake, 2012). According to the 2015 Zambia Demographic Health Survey (ZDHS) most rural communities in Zambia were still living below the poverty datum line (CSO, 2015). Prior to this, the Ministry of Education (MOE) (1996) had also noted that poverty in Zambia was a big challenge as malnutrition was extremely high.

Much later Banda, (2017), also shared the same sentiments in a study of Home Grown School Feeding Programme (HGSFP) where he observed that children in rural areas often suffered parasitic infections due to poor sanitation and bad nutrition. Poverty therefore is a human condition. Social, economic, psychological and political factors which affect society can alleviate as well as stimulate poverty.

Religion and poverty seem to be extraordinary bedfellows. The question can indeed be asked whether the concepts of religion and poverty belong together in the same verdict. Poverty refers to the absence of sufficient sustenance to maintain a complete life. This completeness refers to the provision on different levels of human existence, whether it be physical food and shelter or psychological security or political freedom (Russell, 2010). Although the terms 'sufficient' and 'complete' are totally personal, a minimum standard as to what is considered 'sufficient' and 'complete' is to be deduced from other definitions of poverty. The bottom line is that poverty functions on a plane level focusing on human earthly existence. Religion on the other hand transcends in a vertical route earthly and material human concerns towards that which is deemed to be spiritual. In this regard, religion and poverty seem to be concerned with different human spheres of existence: poverty with earthly concerns and religion with spiritual concerns (Beyers, 2014).

Du Toit's analysis of poverty states that poverty consists of material, cultural as well as spiritual poverty. He suggests that poverty should be understood not only in a quantitative but also in a qualitative way (Du Toit, 1996). This places the discussion of poverty in the discourse of values. Discussions from a religious point of view can contribute to the debate on poverty as religion is expressed in terms of ethics (Sundermeier, 1999). This implies that religion and poverty are connected when discussed from a qualitative perspective.

Loy suggests that when attempting to define poverty, the search must be to identify what is considered to be truly poor. According to him that which makes people truly poor is the absence of moral quality (Loy, 2008). Loy is however unclear as to who determines the measure of this moral depravity. It must however be stated clearly that religious affiliation does not determine moral quality. People with no religious affiliation can also possess moral quality (Kroger, Lubbe & Steyn, 2009). Poverty cannot be measured only in terms of material conditions. Loy (2008) suggests that the true problem of society is not the

unequal distribution of technological and economic value, but rather the psychological and spiritual need of humans to understand their own minds.

This links with Du Toit's notion to measure poverty qualitatively instead of quantitatively as it manifests itself materialistically, culturally or spiritually (Du Toit, 1996). However, religion provides a unique perspective on the phenomenon of poverty and can play three functions related to it. Firstly, religion can redirect human thought to spiritual concerns, focusing on spiritual poverty instead of material concerns. Secondly, it can provide the moral fibres needed in society (Weber, 2003) by influencing the response to poverty by having an ethical impact where principles benefiting all in society are applied within economic systems. It can also influence the response to poverty by fostering an attitude of willingness to practice generosity. In addition, it can educate communities in order for human dignity of all in society to be restored. Thirdly, religion can be part of the system actively encouraging and participating in alleviating poverty (Olupona, 2009).

Islam is one of the major world religions and one of its function is to help the people in need through the provision of basic needs. This is done through the principle of *Zakat*, the obligatory gift to the poor whose function is to maintain the integrity of the *umma* [community] (Hashmi, 2010). This *Zakat* is one of the five pillars that a Muslim believer must follow to please Allah and it is their obligation which they must observe. It is given yearly after identifying who to give from the community. Muslims distribute wealth so that none in the community will go wanting. In Zambia, Lusaka and Kamwala in particular, Muslim association leaders through Imams are the organisers for *Zakat* from all the mosques in Lusaka urban.

Apart from *Zakat* there is also what they call *sadaqa* which can be given weekly (on Fridays), or monthly depending on an individual Muslim believer's specific basic needs like food, money and clothes. This activity is done every month end or weekly and they make sure these needs are distributed equally and enough for everyone who is identified to be given. If they realise that *sadaqa* is not enough to accommodate everyone then in that week or month they will not give the recipients. This is how Alms Giving is practiced in Lusaka urban district just to sustain the lives of the poor people in the community and not really to alleviate poverty completely (Chyssidis & Geavers 2007).



People everywhere face risks and vulnerabilities. Unfortunately, those living in rural communities face the harsh realities of the economy. Empirical evidence points to the fact that poverty levels are going in the wrong direction and that if measures to reverse the situation are not implemented the world is heading towards widening inequality gaps between the elite and the poor. From an Islamic perspective, a promising institution that is recommended to be utilized to overcome the problem of poverty is *Zakat Association (ZA)* (Ahmad, 2012). Islam has both religion and socioeconomic system based on five main pillars, that is - five basic acts considered mandatory by Muslims, summarized in the hadith of Gabriel as follows:

*“Islam is built on five (pillars): Testification that there is no God but Allah, and Muhammad is His Messenger, performing the Salah-Prayers, giving the Zakat-Charity, fasting in the month of Ramadan, and performing Hajj if one is able” ( Imam march, 2018).*

Crucial to the five pillars of Islam is Zakat as already alluded to. According to Badan (2014) Zakat means giving a certain percent of one’s savings to the poor and needy. It is essentially a right of the poor to receive wealth from the rich. Technically, it is an annual levy on an individual’s wealth above a certain threshold whose profits must be distributed to the needy. Kasri (2014) also noted that Zakat helps generate a flow of funds and at the same time increase the consumption of the poor and needy. Typically, Muslims are expected to give to the poor and the sick to help in eliminating inequalities in the society. Muslims who have surplus wealth are obligated to give Zakat to the poor and the needy in order to help alleviate poverty and economic hardships that the poor and the needy face.

Zakat in Arabic is derived from the verb *Zakah*, which means ‘to purify’ with the connotation of growth or increase of a believer (Muhammad, 2017). Zakat has been defined by a majority of Islamic jurists as a duty that was tasked by God for economic and social efficiency (Muhammad, 2017). The above definition conveys the belief that Zakat was mandated by God, and that it has efficient functions toward the economy and society. Although it is not regulated by the Zambian Government, devoted and sincere Muslims regard Zakat as an important religious duty (Ahmad, 2012). Research suggests that many economies in different parts of the world had successfully implemented Zakat system and

have achieved benefits of Zakat, one of which was poverty reduction (Todaro, 1989; Sachs, 2011; Zaim, 2012; Kasri, 2014; Muhammad, 2017). Therefore, implementation of Zakat to a developing nation like Zambia is critical due to alarming levels of poverty. Unfortunately, the impact of the Islamic act of Alms Giving (Zakat) as a means of poverty alleviation among the poor in Lusaka district of Zambia is not known. A search of empirical evidence has failed to reveal an adequate number of studies conducted to investigate on the impact of Zakat in SADC region (Sachs, 2011). The literature becomes even more depleted within the local context of Zambia and severely lacking in Lusaka district. Therefore, the current study endeavoured to address this research gap.

### **1.3 Statement of the Problem**

Alms Giving (Zakat) in Islam can help the needy and poor get out of the challenge of poverty and disease (Kasri, 2014; Muhammad, 2017; Ahmad, 2012). Despite the practice of Zakat in Zambia since independence (Cheyeka in Carmody, 2004), poverty levels are on the increase as established in the study conducted by Hanjoomo (2015) in Chibombo, Zambia. If left unchecked the cycle of poverty will remain unbroken and this will perpetuate human suffering which will negatively impact on the development of the nation in that the affected people will fail to participate in the developmental activities of the country. It is not clear how Zakat is alleviating poverty among urban population of Lusaka in the sense that there is little theoretical documented studies done in Zambia to investigate on this. It is in this regard that, the study aimed at investigating the impact of Zakat as a means for poverty alleviation among the poor in Lusaka urban District.

### **1.4 Objectives of the study**

This research was guided by the following general and specific objectives.

#### **1.4.1 General objective**

To investigate the impact of the Islamic Act of Alms Giving (Zakat) as a means of poverty alleviation among the poor in the urban population of Lusaka District.

### **1.4.2 Research Objectives**

- 1.4.1 To establish the type of Alms (Zakat) given to the needy in Lusaka urban District.
- 1.4.2 To explore the benefits of Alms (Zakat) given to the needy in Lusaka urban District.
- 1.4.3 To ascertain the challenges associated with Alms (Zakat) given to the needy in Lusaka urban District.
- 1.4.4 To identify measures that can help improve Alms (Zakat) given to the needy in Lusaka urban District.

### **1.4.3 Research Questions**

This study sought to answer the following questions which were derived from the specific research objectives as follows

- 1.4.1 What type of Alms (Zakat) are given to the needy in Lusaka urban District?
- 1.4.2 What are the benefits of Alms (Zakat) given to the needy in Lusaka urban District?
- 1.4.3 What are the challenges associated with Alms (Zakat) given to the needy in Lusaka urban District?
- 1.4.4 What measures could be adopted to help improve Alms (Zakat) in Lusaka urban District?

### **1.5 Significance of the Study**

The findings of this study may be important to the government of Zambia, specifically Ministry of National Guidance and Religious Affairs (MNGRA), Ministry of Community Development and Social Services (MCDSS), development partners, civil society organisations, Muslim Associations, researchers and members of the public in many ways.

- *To the government through the MNGRA and MCDSS:* it is hoped that the study will provide insights on how religions like Islam were contributing to poverty alleviation.
- *Development partners, civil society organisations and Muslim Associations:* findings of this study may be used as an appraisal of the strategies Muslims

employ to manage Zakat. By making relevant recommendations, the study may in the first instance help Muslim Associations to take necessary measures to improve efficiency in their daily operations of Zakat. On the other hand, Development partners and civil society organisations may learn a thing or two on how to channel their resources so as to effectively alleviate poverty.

- *Researchers and members of the public:* The study may also add to the existing body of knowledge on Alms (Zakat), its impact on Sustainable Economic Empowerment at household level, Sustainable National Development, and promotion of social justice. Findings may lead to the identification of new research avenues that may be carried out in future by interested researchers.

### **1.6 Delimitation of the Study**

This research is based on the Islamic act of Alms (Zakat) as means of poverty alleviation and was conducted in Lusaka District-Zambia in urban Mosques among Imams, Muslim Association Leaders and recipients. This means that the findings of the study will not be generalised to a wider population of other Districts of Lusaka Province which have rural Mosques. The study was limited to some Muslim leaders and recipients of Zakat in Lusaka urban Mosques. Nevertheless, findings of this study may help in providing a general picture on Alms Giving in Lusaka urban District. The district was preferred due to the presence and manifestation of Islamic buildings like Mosques. Cheyeka in Carmody (2004) acknowledges the Islamic presence in Zambia as evidenced by the Mosques.

### **1.7 Limitation of the Study**

The major challenge was that the researcher had a problem getting hold of recipients in order to collect data from them. This challenge was mitigated by the researcher through asking the Imams to organise the recipients. Hence the success in collecting the required data.

### **1.8 Theoretical Foundation**

This study was guided by Social Theory advocated by Max Weber (Keister, 2011), and Basic Needs Theory based on Maslow's hierarchy of needs, Maslow's Theory of Human Motivation in psychology proposed by Abraham Maslow (Mark 2006).

## 1.9 Social Theory

Marx Weber talks about the relationship between religion and poverty as evidenced from his famous pronouncement that religion is “the opium of the people” (Kahl, 2009). Effects of religious beliefs and practices have been a long discussion in social theory. Weber’s theory states that the social scientific literature shows that religion is shaped by social structures including economic and political structures and also that, as an integral element of many cultures, it can shape those same structures in turn (Lamont, 1992). Religion has the capacity to alleviate poverty where it might figure in inequality’s endurance or exacerbation.

The range of the empirical cases considered not only suggest the power of religion to address poverty, but also and importantly, the ways in which religion can be co-opted in addressing the *status quo* for poor and politically subjugated groups (Keister, 2011). For an alienated people, religion provides a form of comfort that they can turn to alleviate their suffering, hence Marx’s famous pronouncement that religion is “the opium of the people” (Kahl, 2009). In addition, they also show some places, perhaps unexpected, where religion is the liberator and not merely a form of “opium” that helps people endure their oppression, or religion being perceived as the opium of the oppressed.

Weber’s theory further explore how religion can also strongly benefit the poor and that this occurs when religious communities commit themselves to more democratic structures that empower the poor in the religious context. Religion often offers structural benefits to those in poverty and can assist people in navigating their everyday lives. These benefits include, for instance, the services that religious institutions provide for the poor, the personal and communal meaning people from all classes derive from religion, and the fact that religious organizations remain a key building block of civil society in countries around the world.

However, while religion can and does often aid in producing social and economic changes that benefit those living in poverty, it can also be implicated that it promotes social and economic inequalities that have adverse effects upon the poor. Religion can sustain and even promote class divisions and inequalities that are hostile to the values and ideals of many religious traditions.

Religion can, for example, uphold the *status quo* in various ways, be it by legitimating social inequalities, bringing society's power dynamics into the religious field, or reinforcing class-specific behaviors or ideologies. Weber further explains that when and how religion either benefits or inhibits those in poverty is not simply a function of theology, though theology can play an important role. However, when religion can be activated to aid the poor, it is often a powerful force for change. Importantly, such findings are, within limits, applicable not only to the Western contexts in which sociology developed but also more broadly the world.

### **1.10 Basic Needs Theory**

The theory of basic needs is linked to Maslow's hierarchy of needs known as Maslow's Theory of Human Motivation, which is often portrayed in the shape of a pyramid with the largest, most fundamental needs which are Homeostasis, Food, Water, clothing, shelter and sleep at the bottom and the need for self-actualization and transcendence at the top, Bradshaw (2007). Maslow's theory suggests that individuals' most basic needs (Homeostasis, Food, Water, clothing, shelter and sleep) must be met before they become motivated to achieve higher level needs (Maslow, 1996).

This is further supported by Mark who also says Physiological needs, which are Homeostasis, Food, Water, clothing, Shelter and sleep are considered the main physical requirements for human survival, (Mark, 2006). This means that Physiological needs are universal human needs. Physiological needs are considered the first step in internal motivation according to Maslow's hierarchy of needs. The theory states that humans are compelled to fulfill these physiological needs first in order to pursue intrinsic satisfaction on a higher level. If these needs are not achieved, it leads to an increase in displeasure within an individual, (Maslow, 1996).

Basic Needs Theory aims at increasing the incomes of the poor by raising the level of development, which in turn leads to an increase in national income. Several thinkers and economists are seeking, through this theory, to achieve the basic objectives for the citizens such as increasing the income of the poor, the elimination of unemployment, the provision of services, improvement in health care and education level as well as providing appropriate housing and food.

This theory is ideologically and politically supported because it aims to achieve social equity through the provision of services and basic needs such as education and health care to the poor, and providing job opportunities which will lead to an increase in the gross domestic product (GDP) and also achieve prosperity (Bukhari, 2013). Although this theory is ideal for social equality, it however only focuses on the consumer sector through its dependence on available resources to provide services to the poor without focusing on the production sector. However, an increase in production capacity will raise the standard of living in the long run.

### **1.10.1 Linking the above two theories to this study**

The justification of linking Social Theory and Basic Needs Theory to this study is that both theories focus on ensuring that people's basic needs which are mainly food, clothing, shelter and money should be met to enable them function well. Lack of human basic needs may lead to poor health as well as poverty. Poor health hinders people from being productive and hence people become a burden to the nation, which may in turn hamper the development of the nation. Furthermore, lack of human basic needs is oppressive and hinders a person to achieve higher level needs as stated by Maslow, (1996). On the other hand, the practice of Almsgiving (Zakat) by Islamic religion focuses on meeting the basic needs for the needy as those emphasized by Maslow in his theory, hence a link on the above theories to this study.

A further justification with the stated theories is on poverty alleviation whereby the practice of Almsgiving (Zakat) by Muslims aims at alleviating poverty which is the focus of this study, which is also advocated by the Basic Needs Theory which focuses on increasing the incomes of the poor by raising the level of development, which in turn leads to an increase in national income, (Bukhari, 2013). On the other hand, Social Theory is linked to this study in the sense that the poor among the Lusaka Urban population resort to seek help from the Muslims where they receive mainly basic needs which are emphasized by Maslow in his theory.

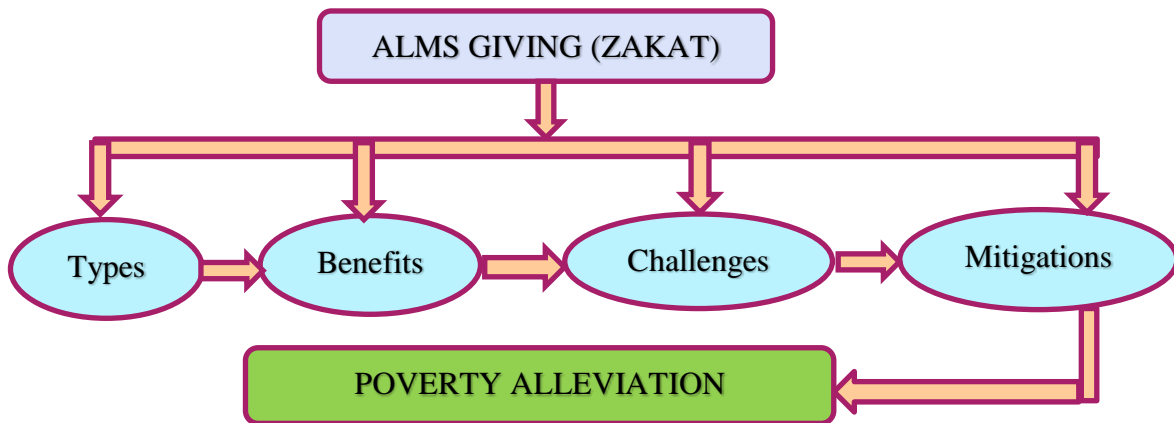
### **1.11 Conceptual Framework**

A conceptual framework is a model of presentation where a researcher presents the relationship between variables in the study and shows the relationship diagrammatically,

(Orodho, 2009). A conceptual framework contributes to a research because it identifies research variables, and clarifies relationships among variables.

It is also valuable in the sense that it sets the stage for presentation of research questions that drive the study. In this case, a conceptual framework assists a researcher to develop awareness and understanding of the situation under scrutiny. When clearly articulated a conceptual framework has potential usefulness as a tool to assist a researcher make meaning of subsequent findings. It forms part of the agenda for negotiation to be scrutinized and tested, reviewed and reformed as a result of investigation. The conceptual framework for this study is as illustrated below.

**Figure 1: The conceptual framework for Islamic Act of Alms Giving**



*Source: Researcher 2018*

Fig 1 shows the conceptual framework that was framed in the mind of the researcher. Alms giving is an independent variable that has an influence on poverty alleviation as a dependent variable. According to this conceptual frame, the type of Alms given to the needy can be manipulated in terms of quality and quantity in order to have a positive impact on the lives of the citizens. If the type of Alms given to the needy lack quality and quantity, it may be difficult to break the cycle of poverty. Secondly, it is proposed that benefits of Alms are clearly identifiable and clear to both the givers and the receivers so as to ensure maximum utilization of the given Alms.

Thirdly, the act of Alms Giving may be challenged by many factors at various levels of the distribution chain, which make it difficult for the real needy to receive and thereby alleviate poverty. Lastly mitigations (measures) must be put in place to overcome the challenges being faced in Zakat arrangements regardless at which level the problems are faced. The current study endeavoured to identify the real challenges that are associated



with organisation, storage and distribution of Alms and the role that Muslim associations play to mitigate such challenges to ensure beneficiaries receive the aid with less difficulty.

### **1.12 Definition of terms**

The following key terms are defined according to the way they have been used in the study.

**Poverty alleviation:** refers to a set of measures, both economic and humanitarian, that are intended to permanently lift people out of poverty.

**Needy:** refers to a person who is in a state of poverty and needs help in getting food, clothes and finding a place to live.

**Recipients:** refers to people who received Zakat proceeds as end users; these includes elderly, orphans, physically challenged, visually impaired, hearing impaired etc.

**Zakat:** refers to giving a certain percent of one's savings to the poor or needy.

### **1.13 Summary**

Chapter One has discussed the research study as it clearly introduced the research problem, objectives, significance, delimitations and limitations of the study. The chapter stated the theoretical and conceptual framework for this study and operational definition of terms for discourse. The next chapter deals with related literature to the current study by different scholars to establish the gap in the research question at hand.

### **1.14 Organisation of Dissertation**

**Chapter one** provides the background of this study. It presents the statement of the problem, the purpose of the study, the research objectives, the research questions, the significance of the study, delimitations of this study, conceptual frame work and operational definition of key terms of this study.

**Chapter two** presents theoretical underpinnings and provides a review of literature related to this study. It explains the concept of Zakat, poverty and religion. It further critiques the

studies reviewed, and identifies and justifies the gap and the essence of undertaking this study.

**Chapter three** presents the methodology that was used for this study. It shows the research design that was adopted, the population and sample size, the data collection method and instruments and data analysis methods as well as the procedures, discussions, validity, reliability and credibility.

**Chapter four** is a presentation and analysis of the findings for this study. The findings are presented using research questions and the emerging themes.

**Chapter five** provides a discussion of findings. This is done using research objectives and the emerging themes. The findings are also confirmed and disconfirmed by the reviewed literature and the theoretical framework adopted for this study.

**Chapter six** presents a conclusion for this study as well as the recommendation made. Thereafter, the chapter is succeeded by references and appendices.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Overview

This chapter presents reviewed literature related to the study of Islamic Act of Alms Giving (Zakat) as a means of poverty alleviation among the poor in Lusaka District of Zambia. It begins with what religion and poverty are; the basic concept of Zakat in the Qur'an; Zakat as a tool for poverty alleviation; Zakat management; Zakat collection; Zakat distribution; and ends with a summary.

#### 2.2 What is poverty and what is religion

Poverty is a creature with many heads and several tails, as is religion. The different heads would refer to the different forms poverty and religion can assume in society. There are many expressions of poverty as well as of religion. The tails dragging behind would refer to the consequences, influences and the effects of religion or poverty on society. Some effects of religion on poverty might be positive whilst some might be negative. However, in the case of poverty, it might be difficult to identify any positive effects on human existence.

Geremek (1994) defines poverty as 'the point at which the survival of the individual and of the family become threatened'. He refers to the threat of physical survival as well as the threat of making progress in life. It is obvious that a distinction should be made between relative and extreme poverty (Geremek 1994). Du Toit (1996), defines poverty as a state that operates on a scale ranging from 'absolute poverty' to 'relative poverty'. Again it remains the discretion of the individual to determine what 'absolute' and what 'relative poverty' is. Olupona (2009) refers to IL Life's differentiation of poverty into two groups: those who struggle continuously to preserve themselves and their dependants from physical want' and the 'poorest of the poor, whose poverty has reached epidemic proportions'.

According to IL life (Olupona 2009), most people living in Africa from time to time drift in and out of the first category of poverty. Religion on the other hand is that which transcends in a vertical route earthly and material human concerns towards that which is deemed to be spiritual. Religion is a people's search for that which they spiritually consider to be the ultimate in life. It is that which transcends human understanding and unknowable from man's own knowledge

### **2.3 Basic Concept of Zakat in the Qur'an**

According to Bakar and Rahman (2007), Zakat is a compulsory levy imposed on Muslims after fulfilling minimum value required for Zakat (nisab) and evaluated after completing Islamic year (Haul) which is about 355 days. Wealth was redistribution from the comparatively well-to-do members of the Muslim Society to the destitute and needy. Kasri (2014) identified Zakat as an Islamic social welfare practice because it is an obligation for every capable Muslim to give part of his or her possessions to the needy.

Therefore, Khalidi (2008), eight groups of people are entitled to receive Zakat according to the Qur'an namely: the poor; the destitute; the agents employed therein; those whose hearts are to be won over; the freedom of slaves; the (relief of) debtors; expenditure in the way of Allah; and the follower of the way. The Qur'an stresses the importance of Zakat, which it considers as obligatory as prayer. It is not known in Lusaka urban if Muslims are fulfilling what the Qur'an has imposed on them to pay Zakat and help the needy. Moreover, it is also not known how people used to survive before Zakat was put in place and what Zakat has done on people who are in need after its implementation, hence an attempt to carry out this study.

Zakat has several meanings according to literary term; it means blessing, growth, development, purity, and neatness (Muhammad and Ali, 2013). Economically, based on the study done by Ahmad (2008), Zakat in theory may result in economic prosperity as Zakat is paid from those who have surplus to the poor, so that this may improve and enhance the poor's purchasing power which may lead to a higher demand on goods. The organisation of Zakat is among several instruments instituted by Islam to combat and enhance welfare in the society. Zakat helped to generate a flow of funds and recruit the necessary manpower.

In addition, Yusoff *et.al.*, (2012) noted that Zakat plays its role as a financial mechanism as it performs some of the major functions of modern public finance, which deals with social security entitlements, social assistance grants for childcare, food subsidy, education, health care, housing, and public transportation. Besides that, Zakat creates a balanced growth cycle.

When a certain percentage of one's wealth was spent annually over the foregoing eight categories as prescribed in the Qur'an, Zakat had a significant economic impact on society (Tarar *et.al.* 2012). In essence, what Zakat means is that income support provided to the needy may result in a measured increase of the money supply in the economy causing upward shift in demand for goods and services. To support this upward shift in the demand for basic necessities of life such as food, clothing and shelter, the production facilities would gradually expand and begin to absorb the idle capital. In order to support the increased production, the economy would generate more jobs and new employment opportunities that would generate more demand for goods and services, more room for additional investments and, finally, the growth cycle based on balance of consumption would contribute to a balanced economic growth.

## **2.4 Global Studies on Zakat**

### **2.4.1 Zakat as a Tool for Poverty Alleviation**

The problem of poverty is a global complex issue that does not only concern one single nation but has persisted to varying degrees in different countries and societies around the world since time immemorial, regardless of culture or stage of development. In a study to comprehensively explore and systematically analyse the economic (monetary) and multidimensional (non-monetary) impacts of the *Zakah* institution in alleviating poverty in the context of *Zakah* implementation in Indonesia, Kasri (2014) utilised a mixed-method research design using a survey and collected primary data on the socio-economic conditions of 685 poor households receiving *Zakah* assistance in nine cities of the Greater Jakarta Metropolitan area in Indonesia in 2011. Data was analysed using descriptive and inferential statistics (ANOVA and logistic regression); and poverty index analysis. The study found that *Zakah* institution contributed positively to reducing the hardship of the recipients, whose poverty was related to large household size, lack of assets and certain characteristics of heads of households.

The Indonesian sample provides a good platform for analysis. However, it is not known whether Zakat has similar impacts in Zambia specifically Lusaka. In such a situation, it follows that the conceptualizations of poverty are also varied and must be understood in relation to social, cultural and historical contexts of the society under study. Lusaka provides a different socio-cultural setting thereby enabling the originality of the current study. Kahf (2004) in Malaysia found that, Islam established Zakat as a compulsory charity tool that can be used for poverty alleviation.

The effectiveness of helping the poor was dependent on the method of distribution and also the purpose of it. Mashreque *et.al.* (2006) revealed that the strength of Zakat as a poverty alleviation tool depends on how much of the prevailing poverty gaps would be financed by Zakat proceeds. The strength can be measured by portion of poverty gap that Zakat can finance in rural and urban areas. This rural-urban segregation does not have any legal implication but it provides insights on the effect of interventions pursued on regional basis. The information received may help in preparing policies which may encourage resources to be transferred wherever these would be of best use.

Yusoff (2006) in Malaysia analysed the potential of Zakat as the major economic policy instrument in an Islamic State. He found that Zakat played its role in the macroeconomic stabilization policy through the non-discretionary and discretionary policy. The built-in stabilizer mechanism occurred when Zakat collection was automatically reduced during recession giving more money to people to spend which tends to stimulate the economy; while during the boom period more Zakat was collected, reducing the ability of the people to spend which tended to dampen economic activities. These reduced macroeconomic fluctuations. As a discretionary fiscal policy, the government varied the disbursement of Zakat to the recipients whenever necessary during the phases of the business cycle (Yusoff, 2006).

In the current study, it is not known of the impact of Zakat towards macroeconomic stabilisation of Zambia's economy, hence the study to establish the economic impacts of Zakat in poverty alleviation among the poor and needy in Lusaka district. Studies done by Hassan and Khan (2007) estimated the impact of Zakat funds on the annual development plan of Bangladesh. The Zakat funds increased the taxation potential of the government through the improvement of productivity, employment and output.

Further, the implementation of Zakat in Bangladesh had several potential effects on government budgets such as relieving budget categories targeted for poverty alleviation for other budgetary need, increased the potential of taxation through the improvement of productivity, employment and output, and also Zakat collection could be used as an important economic policy tool by the government. Rosly (2010) also explained that Zakat played an important role in a pivotal role in poverty eradication and income redistribution of the Muslim people and it formed a critical component of public finance in Islam.

Muhammad (2017) in Kenya studied Zakat as a mode of poverty alleviation and found that Zakat had impact in terms of consumption and investment variable. Thus, the more Zakat is disbursed to the recipient, the more an increase in the amount of aggregate consumption is created into the economy. Further, Hussin and Ahmad (2010) reported that overall, only 6.9% out of 537 respondents that received capital aid from Zakat institutions in Selangor and Kuala Lumpur managed to pass the Zakat Poverty Line. The study further explained that the reason behind the high percentage of failure was mainly due to the amount of capital aid received from the Zakat institutions. Wahid *et al.*, (2004) studied impacts of Zakat to the quality of life of the *Asnafs* (recipient) by examining their satisfaction on the Zakat received.

It was found that the respondents were generally not satisfied with the Zakat distribution as education and social involvement were the only factors that the respondents were satisfied relative to other quality of life variables such as transportation, communication, health, and shelter. This is in line with the two theories, Social Theory and Basic Needs Theory. Religion often offers structural benefits to those in poverty and can assist people in navigating their everyday lives. These benefits include the services that religious institutions provide to the poor, the personal and communal meaning people from all classes derive from religion, and the fact that religious organizations remain a key building block of civil society in countries around the world. If these things are not benefited by the needy in the community their lives fall in danger. This is why the current study examines participants' satisfaction of Zakat received in Lusaka district.

Mohammad (2011) in Malaysia examined the impact of Zakat spending and education on economic growth using panel data where the cross-section units were the fourteen states of Malaysia. Education and economic growth were represented by student enrolment ratio and growth of real GDP of each state. The study found that empirical evidence supported the hypothesis that Zakat spending and education were important determinants of real GDP growth suggesting that they were essential ingredients to be considered in formulating economic development programs in the Muslim countries. The study further recommended that Muslim countries must make all efforts to establish Zakat and education as the major ingredients in the development policy.

The current study in Lusaka urban district established measures put in place by the Muslim Associations to mainstream Zakat into the national agenda for poverty alleviation. A study done by Ahmad *et al.* (2013), again in Malaysia, examined the effectiveness of monthly Zakat distribution as a mechanism to poverty reduction in the state of Kelantan. 481 respondents were randomly selected from Kelantan's Zakat recipient's list from the poor and needy category for ten districts in Kelantan. In-depth interviews were used to gather the data. For analysing the data, descriptive statistics were applied. Results indicated that Zakat elasticity was about 0.46, suggesting that, holding other variables constant, if the Zakat distribution went up by 1 per cent, the monthly income went up by 0.46 per cent. Further, the male coefficient was about 0.15, meaning that the male gender received more income compared to female gender, again holding other variables constant.

Therefore, Zakat distribution was significant in determining the income distribution among this group and bringing positive effect towards improving the income distribution of poor people. A study done by Anwar (2017) in Nigeria explored Zakat productive empowerment in Islamic law perspective. Document analysis was used to gather information from the books, journals, magazines, and some reports related to the study. The study found that productive Zakat empowerment according to Islamic law was justifiable, as long as attention was paid to the basic needs for each recipient.



Ahmed (2002) and Kahf (2004) in Malaysia also found that the implementation of Zakat could provide a micro financing to the poor. Zakat could be given out to the poor for consumption purposes to avoid diversion of funds from production. What this meant was that the combination of micro financing and Zakat funds may make it easier for the poor to break out of the vicious cycle of poverty. In a study of factors influencing Zakat compliance behaviour on saving, Azman and Bidin (2015) in Malaysia found that the collection of Zakat including the Zakat on saving was still unsatisfactory.

Previous empirical evidences reported that many factors influenced individuals in paying Zakat. By applying multiple regression analysis on a sample of 80 individual Muslim employees who were working at Universiti Utara Malaysia, the study established that Zakat compliance behaviour on saving could be predicted by individual's attitude, the referent group, religiosity and perceived corporate credibility at 34% level. The implication of this study was that faith based voluntary programmes could record great success if individuals demonstrated compliance behaviour towards achievement of religious rites. Positive attitudes and cooperation were important in the organisation, storage and distribution of resources. If members of a grouping are not willing to participate fully, it may be difficult to promote poverty alleviation interventions such as Zakat.

It is not known, however, how Muslim affiliates demonstrate compliance behaviour towards fulfilling Zakat in Lusaka, hence the study. Kahf (2004) put it on the limitations of the Zakat proceeds, hence suggested for the expansion of the Zakat base. In a study of Zakat investment in Malaysia, Ahmad (2012) explained that Zakat can create demand that is one of the most important components in, calculating Gross Domestic Product (GDP). The distribution of Zakat may create ability for Muslim associations to increase their capability to purchase. It is obvious that the fuqara (poor) and masakin (needy) do not have high demand power due to their low and insufficient income to support their needs. So their preference of using things among them is higher than rich people.

Therefore, because of that, Zakat can assist them by increasing their purchasing power. Any growth in demand obviously may accelerate to higher production for goods. Muhammad (2012) shared same sentiments that Zakat played an important role in poverty

eradication and income redistribution of the Muslim people which is a critical component of public finance in Islam.

Sarea (2012) in Bahrain studied Zakat as a benchmark to evaluate economic growth. The purpose was to determine the need for Zakat as a financial system in order to evaluate the growth of the economy of Manama in Kingdom of Bahrain. Reviewing the conceptual framework of Islamic economies to propose an alternative model, the study found that Zakat was one of the proper methods used to measure the economic growth, which meant that, when people paid Zakat the level of economic growth was higher and vice versa.

Muhammad (2012) revealed that the strength of Zakat as a poverty alleviation tool depended on how much of the prevailing poverty gaps would be financed by Zakat proceeds. The strength could be measured by portion of poverty gap that Zakat could finance in rural and urban areas. This rural-urban segregation did not have any legal implication but provided insights on the effect of interventions pursued on regional basis. Badan (2014) in a statistical bulletin on development and distribution in Islam highlighted that Zakat can play a very significant role in the redistribution of income in the society which is performed by the Muslim obligation, who recognized their inborn rights to survival in this world. This report explained the economic impact of Zakat from the macro stand points which are, incentives to produce, to invest, to save, to consume and to work. If Zakat could be accepted as an economy-wide type of redistribution mechanism of transferring resources from the rich to the poor, then it could provide the best tool for transfer mechanism in the society.

A critical analysis of contemporary policy and practice in relation to sharia law in Malaysia by Ahmad (2012) found that Zakat could give impact in terms of consumption and investment variables. Thus, the more Zakat is disbursed to the recipient, the more increase is the amount of aggregate consumption created into the economy. Kasri (2014) reported that Zakat institutional performance in terms of collection had shown improvements in the last few years following the favourable institutional development of the institution in Indonesia. Legally, implementation of Zakah in Indonesia is guided by Law No. 38/1999. Following the Law's enactment in 1999, new government and private Zakah agencies were established throughout the country. As of 2010, apart from the National Zakah Agency (NZA), there were 33 provincial Zakah organizations, 240 district/regional Zakah organizations and around 300 non-government Zakah

organizations that were mostly affiliated with corporate and non-profit institutions. This finding was important to the current study because legal binding of Alms Giving in Lusaka have not been investigated.

It would be worthwhile to establish legal binding of Muslim associations and their mandate in championing development through poverty alleviation in Lusaka urban District. Bukowski (2014) in Tanzania studied social role of Alms (*Zakāt*) in Islamic economies and found that *Zakāt* purifies the heart of the recipient from envy and hatred of the rich, and fosters in his heart good feelings towards his Muslim brothers. Economic justice was a matter of great concern in Islam. *Zakāt* was considered mainly as a way to improve the difficult situation of the poor and as such fulfils an important role of a tool serving to redistribute income and eliminate poverty. The objective of the system of *Zakāt* was to assist the needy, the poverty-stricken and the poor, preferably giving financial assistance to widows and orphans. The current study investigated the type of Zakat given to the urban population of Lusaka District, whether recipients were also given income and to investigate the avenues recipients of Zakat income venture into.

#### **2.4.2 Zakat Management**

Johari, Ali and Aziz (2015) in Australia analysed related literatures on Zakat between 2003 until 2013 using a qualitative approach based on content-analysis of previous articles and literatures that specifically discuss Zakat. The study found that there were a lot of issues pertaining to management of Zakat among the associations charged with the responsibility of managing it. Salim (2003), in his research in Swaziland, mentioned that one of the recent developments indicating the resurrection of Islam was the growing of Islamic charitable and welfare organisations with modern management, drawing funds from Muslim Alms and Zakat in particular.

The objective of Zakat management was to achieve the best possible outcome in the timely collection and distribution of Zakat as ordained in Islamic Shariah Law. Therefore, Muhammad (2017) suggested that the efficiency of any system proposed in Zakat management must be assessed in terms of achieving that particular objective in the best possible way. The current study therefore seeks to provide an opportunity to assess the management of Zakat in Lusaka urban District. Secondly, Johari (2004) in Indonesia observed that the role of Zakat organization was to promote social justice and ensure sustenance of economically unfortunate sections of the society. The efficiency of the Zakat

system cannot be viewed independently to the extent of trust that Zakat payers may assign to it. The whole idea of Zakat management was to help Muslims perform this pillar of Islam and establish its primary function as a means to alleviate poverty.

But if trust was not sufficiently maintained between Muslims and Zakat centre, Kasri (2014) in Indonesia said that the potential Zakat payers may prefer to pay Zakat directly to their own relatives who are poor or needy, rather than deal through the Zakat centre. In the current study, the researcher endeavoured to investigate mechanism put in place to ensure that payers have the trust and confidence in the system to deliver to the poor in Lusaka urban district. Like any other non-profit organization, Zakat organization faces various kinds of challenges due to environmental changes in modern societies. Abdul (2006) in a study of Zakat in India suggested that creativity and innovation were important elements to ensure the relevance of Zakat organizations in modern Muslim societies. According to him Zakat practitioners needed to change their mind set and be opened to new techniques in administering Zakat. Kasri (2014) in Indonesia indirectly recommended that Zakat practitioners must be creative and innovative in facing new challenges such as changing needs and modern demands.

Zakat administrators must ensure that the concept of diligence should be incorporated in their management of Zakat funds. It is arguable that in the modern management of Zakat, practitioners must be knowledgeable for them to look at creativity and innovation as something that can assist them to achieve the objectives of Zakat. The current study endeavoured to investigate the creativity and innovations initiated towards the effective management of Zakat in Lusaka urban district since Independence in 1964. Ahmad (2012) observed that another problem that had been recognized in Malaysian Zakat organisations as shortage of staff and experts in the Zakat institutions relative to the numerous tasks under their responsibilities. This limitation may lead to inefficiency and ineffectiveness of Zakat management performed or in other words under potential performance by the Zakat organisations. The current study had the question to find out the expertise of the handlers of Zakat in the reception, identification, management and distribution of Zakat in Lusaka urban district.

On the other hand, Ahmad (2006) examined the factors that influenced the individual dissatisfaction towards formal organisations in Malaysia. By using primary data, he found out that satisfaction towards the Zakat management significantly influences individual

compliance behaviour towards formal institution. He found out that 57% of 753 respondents were not satisfied with the current distribution of Zakat in Malaysia which significantly affected their payment of Zakat to Zakat institutions.

The result indicated that to attract more people to formal institutions, they should first increase the individual satisfaction. This can be done by constantly improving Zakat management, maintaining good will, becoming more transparent and conducting a more productive distribution scheme. The current study investigated the management scheme put in place by the Muslim associations or Imams to defeat potential threats in the smooth running of Zakat in Lusaka district.

Muhammad (2017) in Pakistan revealed geographical problems where potential Zakat recipients could not be reached and identified by the association because of their homes being scattered in the village, district or state. A second issue that arose from this case was the payment done by Zakat payer through the unofficial channel or in other words the Zakat payer was paying Zakat directly to the Zakat recipients. Consistent with this finding, Wahid *et al.* (2009) in Malaysia highlighted the issues of transparency and unclear method of Zakat distribution as the main reasons of dissatisfaction towards Zakat institutions in Malaysia. The majority of Zakat payers in Malaysia are not satisfied with the way Zakat institutions distributed the Zakat; they have felt that the process of distribution was vague and the information regarding to the Zakat distribution is unclear. It is logical therefore that Zakat collection and disbursement should be as transparent as possible.

## **2.5 African Studies on Zakat**

### **2.5.1 Zakat Collection**

Ahmed (2004) estimated the potential of Zakat collection and resources required for poverty alleviation for a sample of 24 Islamic Development Bank (IDB) member countries by using a \$1/day and \$2/day international poverty lines. He found that, at one extreme, Tunisia required only 0.3 per cent and 1.4 per cent of its GDP for the alleviation of extreme poverty while at the other extreme, Nigeria required a huge amount of 107.7 per cent and 149.6 per cent of GDP for poverty alleviation. In calculating the potential of Zakat, Zarqa (2002) comes with estimation of the potential Zakat proceeds in a contemporary Islamic economy at about 3 per cent to 3.6 per cent of the GDP. Ahmed further expressed reservation on the possibility of using the extent of the coverage of

Zakat collection as a policy tool. He further argues that the disbursement, mix ratio, cash mix ratio, the equilibrium share of other claims, and the dates of collection and disbursement, can all be used as a controlling tools of fiscal policy since there was nothing which prevented that in *Shariah*.

The originality of this literature reminds the readers that Zakat in Islamic states has been legally bound in law. It is a way of life to bridge the gap between the rich and the poor. The current state of affairs was not known in Zambia, particularly Lusaka urban district. Shirazi (2006) in Malaysia attempted to estimate the resource shortfall and potential Zakat collection for poverty elimination in the low income Muslim countries. He estimated the resource shortfall by utilizing the international poverty lines (under USD 1 and 2) headcount and poverty gap index estimated by the World Bank.

Potential Zakat collection had been estimated by utilizing Kahf's definitions of Zakatable items with some modifications. The study found that some of the low-income Muslim countries could meet their resource gap under USD 1 international poverty line with potential Zakat collection. However, other countries, mostly belonging to Africa, cannot meet their resources shortfall from their potential Zakat collection. Yaumidin (2009) estimated the resource needed for poverty alleviation and potential Zakat collection for Malaysia and Indonesia. She concluded that Malaysia performed better than Indonesia. Hassan and Khan (2007) in Bangladesh found that Zakat fund could largely facilitate the government budgetary expenditure and support the poor through transfer of payment. Zakat funds can increase the tax potential of the government through the improvement of productivity, employment and output.

It has been emphasized that in Islam, the primary motivation of paying Zakat should be the worship (*ta'abudi*) factor. In a study of Zakat investment in Malaysia, Ahmad (2012) also investigated the factors affecting individual decisions in Zakat contribution hence provided an understanding of their motivation. He indicated that participation in Zakat was not only motivated by religious factors but also self-satisfaction and organizational factors. The argument was that the efforts to raise the level of Zakat activities should emphasise not only the religious aspect but also the individual's and organizational dimensions. This may have significant impacts on the personal financial planning and development of Islamic economic systems in general. Reinstein (2006) in Indonesia supported worship factor as one of the main motivations that contributed to the compliance of Zakat, Sadaqa

(donation) and other uninterestingly behaviour (*ijtima'i*). He further claimed that the act of paying Zakat could be an indicator of high level of *iman* (faith). This was because individual compliance towards religious obligation to pay Zakat was highly dependent on his belief of the religious teaching.

Apart from the worship factor, the individual's level of understanding on Islamic principles could also motivate people to comply and adhere to the injunction to pay Zakat. Muhammad (2017) in Algeria found that Muslims who paid Zakat on both periods monthly and annually have a stronger faith, appreciation, selflessness, and self-appreciation. The place of choice to pay the Zakat also affected the respondent's choice to pay the Zakat on a monthly basis.

The respondents who pay Zakat to formal institutions had a good judgment of the organization's performance.

However, there was almost no significant difference between the perceptions of those who paid their Zakat to formal or informal institutions. Therefore, they estimated the total of Zakat potential in Indonesia and explored the relationship between demographic characteristics and Zakat payment. The results showed that a total of all Zakat potential in Indonesia from various sources is approximately 217 trillion rupiah. This number was equal to 3.4% of Indonesia's 2010 GDP. The study showed that education, occupation and income were important factors which influenced respondent's frequency and choice of place when paying Zakat and Alms in particular.

### **2.5.2 Zakat Distribution**

Ahmed (2004) contends that the traditional practice of Zakat distribution in form of cash payment could basically not help the recipients, especially in the long term. Zakat beneficiaries are more likely to spend most of the distributed wealth for the consumption. Rahman (1986) reminds that such a disbursement may create a permanent class of dependants with no motivation to work. Hence, the traditional practice of giving Zakat in the form of monthly income or in daily necessities should be limited to those who have no power of sustenance, as such a distribution, according to Ahmed, will only manage to fulfil the basic necessities without significantly changing the living standard of the recipient. He further mentioned that any attempt to treat productive recipients like unproductive ones may only result in the poverty persisting continuously.

In a study of Zakat management in Indonesia, Lessy (2009) mentioned that Zakat distribution must acquire at least a level of sufficiency and comfort living for the recipient and his dependants. The distribution must be in a certain proportion that ensures continuity of quality life whereby the recipient must obtain certain standards of living.

Islam has often stressed on the believers to consider the role of *Zakat* seriously, in particular in improving the lives of the downtrodden. He also expresses that the proportion of Zakat received by the poor should have helped them improve their standard of living. Therefore, the funds received should enable them to enhance their life. As for the disbursement aspect, the consideration was mostly to utilize Zakat as a poverty eradication mechanism. Hassan (2007) argued that the current targeting of Zakat in Indonesia was not merely relieving the poor temporarily but enriching them with the hope that the recipients would be transformed and become payers.

Hence, the Zakat fund was used as an income generation initiative, a modern development approach to release the poor permanently. The redefinition of recipients and the introduction of new ways of disbursement alongside the economic perspective of poverty eradication was a step towards the translation of what had been imagined by the scholars. The current study investigated how the disbursement of Zakat funds was done to alleviate poverty among the poor in Lusaka district.

## **2.6 Zambian Studies on Zakat**

Hanjoomo (2015) in Zambia conducted a study based on Islamization of Liteta in Chibombo District of Central Province. His objectives were to establish which variety of Islam has come to Liteta, identify the categories of people converting to Islam, establish the reasons for conversion to Islam by people of Liteta and establish Islamization in Liteta. His main objective was to establish the reasons for conversion by people of Liteta and his major findings based on objective (3) were that people of Liteta converted to Islam because of poverty, Islam's tolerance of polygamy, dress code, promotion of good diet and good health and Islamic religious festivals.

Though he talked about poverty and other things, it is really poverty that made the people of Liteta to convert to Islam so that they could live a healthy life through the same Alms



Giving (Zakat). This current study is different from the study conducted by Hanjoomo (2015) in the sense that the researcher of this study aimed at investigating if things they receive from Islamic religion through Zakat have an impact on alleviating poverty among the needy in Lusaka urban district.

Due to the differences in the area of focus the identified gap by the researcher of this study as stated in the problem statement was not addressed by Hanjoomo, hence an attempt to carry out this study in order to fill the gap.

## **2.7 Identified Gap from the reviewed Literature**

Based on the reviewed literature, it is clear that the four research objective and the problem for this study were not earlier on addressed by local researchers in this area of Lusaka. This is attributed to the fact that most of the writings and studies reported findings from foreign countries which could not be generalised to the Zambian scenario. Additionally, the local studies reviewed had their objectives different from what the current study aimed to achieve.

For instance, Hanjoomo (2015) concentrated on Islamization based on conversion. Kapya (2015) based his study on poverty reduction by exploring the practice of Zakat in Luanshya district. Their studies have revealed the types, causes and high levels of poverty among the needy. However, the current study did not focus on conversion neither why Muslims practice Zakat, but on Zakat as means of poverty alleviation among the needy in Lusaka district. It appears no clear studies have been done to investigate how Zakat has impacted on the lives of the needy in Lusaka district. Owing to the forgoing above, the problem for the current study was not addressed and the research questions were not answered fully by the previous studies and academic publications, but were adequately answered by this study.

## **2.8 Summary**

Zakat has been discussed as one of the five pillars of Islam aimed at helping achieve socio-economic justice and poverty alleviation among the Muslim community. The literature review has shown that Zakat in Muslim communities helped alleviate poverty among the needy and poor people. Literature further confirmed that the utilization of Zakat for income generating activities may improve income and reduce the poverty rate. Through this programme, Zakat funds can finance the economic activities of the eligible

recipients based on their skills and capabilities. In addition, the literature stated that the effectiveness of Zakat in helping the poor was dependent on the method of collection, management and distribution. The current study investigates the type of Zakat given, management, distribution, benefits and challenges and mitigation associated with the act of Alms Giving (Zakat) among the Muslim community in Lusaka urban District. The next chapter deals with the Methodology that was used in this study.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Overview**

The previous chapter reviewed literature from different countries around the world by different researchers and scholars related to this study. This chapter presents the methods that were used to carry out the study on the impact of Islamic act of Alms Giving (Zakat) among urban population of Lusaka District. It introduces and describes the following: philosophical assumptions, research design, target population, sample size, sampling methods, research instruments, data collection procedures, methods of data analysis and ethical issues.

#### **3.2 Philosophical Assumptions**

The study takes an interpretivist worldview. In this philosophical foundation researchers seek understanding of the world by developing subjective meaning of life experiences towards societal things (Creswel 2009). Interpretivist world view, according to Dilthey (1976) is a philosophical foundation where researchers rely on participant's views over a given problem to construct meaning through discussion and interaction. Open ended questions are used in order to give chance to the participant to explain the problem at hand in line with social, cultural and historical context. The world view emphasises a search for meaning, understanding and social interaction as the basis for knowledge. According to Creswel (2009) interpretivism is premised on the principle that the social world was open and changing by ways people go about their lives.

Therefore research methodologies must be capable of capturing the quality of people's interpretations and understand the meaning to people's course of actions. The basic

assumption was that “there are multiple truths” (Crotty, 2005). This means that meanings come into existence in and out of people’s engagement with the realities in the environment. In this understanding of knowledge, it is clear that different people may construct meaning in different ways, even in relation to the same phenomenon. The current study was anchored on this philosophy to help solicit for participant’s views and experiences towards the management and distribution of Zakat in Lusaka urban District as a way of assessing the impact of the act of Alms Giving (Zakat) among the urban population of Lusaka urban District.

### **3.3 Research Design**

According to Kombo and Tromp (2013), a research design is considered as the structure of research. Orodho (2003) defines it as a scheme, outline or plan that is used to generate answers to the research problems. Achola and Bless (1988) define a research design as “... a programme which guides the researcher in collecting, analysing and interpreting observed facts. This current study used descriptive design. Kerlinger (1969) points out that descriptive studies are not only restricted to fact findings, but may often result in the formulation of important principles of knowledge and solution to significant problems. They are more than just a collection of data. They involve measurement, classification analysis, comparison and interpretation of data.

Descriptive research is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals (Orodho, 2003). This study falls under qualitative research. Bryman (2001) defines qualitative research as a strategy that relies on information that is not always quantifiable or computable by arithmetic means in analysis. Qualitative researchers try hard to understand context of the participants by visiting where participants live and works. This is important for understanding the participants’ views as collection of information is being done by the field of study (Creswell, 2009; Creswell, 2007). The researcher found the qualitative approach appropriate because of the flexibility and full interaction with the participants. This helped to obtain broad, truthful and clarified information in the field.

Furthermore it allowed the researcher in the current study to bring out the participant’s views and opinions on the subject in a more elaborated manner in order to establish the

findings of the study. According to Maxwell (1996), qualitative approach is helpful in understanding the extent and scope of specific problems and for suggesting possible interventions on how the problem could be dealt with. In this context qualitative research helped to have an in-depth understanding of people's experiences.

### **3.4 Target Population**

Population is a set of people or entities to which findings are to be generalised. Fraenkel and Wallen (1993) define research population as the group of interest to the researcher, the group to which the researcher would like to generalise the results of the study. In this study, the target population means a group of individuals that had the same characteristics from which the sample was drawn. Kombo & Tromp (2006), Creswel (2009) and Kasonde-Ng'andu (2013) have all commented on a target population in the research study as a set of cases, objects or events of interest to the researcher from which a sample is drawn and to which the research findings would be generalizable. All Muslim leaders (Imams), Islamic Members of Muslim Association in Lusaka urban Mosques and recipients of Zakat formed up the study population.

### **3.5 Sample size**

A sample is a subgroup of the target population that the researcher plans to study for the purpose of making generalisation about the target population. Fraenkel and Wallen (1983) cited in Yawson (2009), refer to a sample in a research study as any group from which information is obtained. The sample size for the current study comprised of seventeen (17) study participants: five (5) Imams, four (4) Leaders from Muslim Association and one (1) focus group comprised of eight (8) members from the general public affiliated to Islam who were elderly and were also recipients of Zakat in Lusaka urban District. All the participants were purposively sampled due to their affiliation to Islam.

### **3.6 Sampling Procedures**

The study used purposive sampling technique to carefully choose five (5) Mosques in Lusaka urban District. Purposive sampling was also used to recruit the Ten (10) study participants affiliated to Islam. Commenting on the use of this technique, Kombo and

Tromp (2013) state that purposive sampling is a “sample method where the researcher purposively targets a group of people believed to be reliable for the study.” Therefore, the study carefully selected the Mosque leaders (Imams), Islamic Leaders of Muslim Association and members from the general public affiliated to Islam who were also recipients of Zakat in various Mosques in Lusaka urban District.

### **3.7 Research Instruments**

The current study used Interview Guides, focus group discussion and document analysis to assess the impact of Islamic act of Alms Giving (Zakat) among the urban population of Lusaka urban District. These instruments were preferred and suitable for studying people’s understanding of prevailing situations and for describing their experiences, attitudes, ideas and opinions towards Zakat.

#### **3.7.1 Interview Guide**

A Semi-structured interview guide was used to collect primary data from the sampled respondents. Berg (1989) argued that semi-structured interviews involve the implementation of a number of predetermined questions and/or special topics where the questions are typically asked of each interviewee in a systematic and consistent order but allow the interviewees sufficient freedom to digress; that is, the interviewees are permitted to probe far beyond the answers to their prepared and standardized questions. Thus, the researcher of this study used interview guide to generate primary data through individual interviews with 5 Imams from 5 different Mosques, 4 Leaders from Muslim Association and 1 focus group discussion from the general public affiliated to Islam who were also recipients of Zakat in various Mosques in Lusaka urban District.

A semi-structured interview is a qualitative method of inquiry that combines a pre-determined set of open questions. These are questions that prompt discussion with the opportunity for the interviewer to explore particular themes or responses further. A semi-structured interview however, does not limit respondents to a set of pre-determined answers but allows them to discuss and raise issues that the researcher may not have considered Kombo and Tromp, 2013.

### **3.7.2 Focus Group Interview Guide**

Focus group discussion as the other primary source was conducted, of which one (1) focus group from the general public members affiliated to Islam who were also recipients of Zakat in various Mosques in Lusaka urban District was interviewed. Focus group interviewing represents an open purposive conversation where the researcher asks questions on a specific topic and then guides the discussion by means of questioning.

Focus Group Discussions was used in this research to collect data which revealed the experiences, feelings, knowledge, perceptions and beliefs of the respondents on the Islamic act of Alms Giving among urban population of Lusaka urban District-Zambia. Types of Alms given to the recipients, benefits to both givers and the recipients, challenges faced by the Imams and leaders from Muslim Association in the management, as well as proposals on mitigating the challenges faced, which were under consideration in this study were discussed. A voice recorder was used to record information during Focus Group Discussions.

### **3.7.3 Documents Review**

The researcher used documents such as Muslim registers, Qur'an, books and assorted literature from the Muslim library to get more clarifications on the practice. This approach helped the researcher to consult available literature especially from Asian countries concerning the subject at hand. Care was taken to evaluate the authenticity and accuracy of the information before using it. The researcher also checked on the recorded dates to make sure the phenomenon were most recent.

### **3.8 Piloting the Study**

The data collecting instruments that the researcher used were subjected to pilot study before they were finally used in order to test them on how well they could be used to collect the final data. It was observed by the researcher that the two research objectives though formulated differently with different research question were providing the same answers by the three individuals interviewed (Imam, Members of Muslim association and the recipients) and from one focus group discussion. Owing to this fact, corrections were made by doing away with objectives to the research instrument (individual interview and focus group guides).

### **3.9 Data Collection Procedures**

Data collection procedures are processes of gathering information in order to prove or refute facts. Kombo & Tromp (2006) said that researchers collect data to help policy makers plan properly and effectively by influencing progressive and legislative policies and regulations.

Before the participants were interviewed, the researcher got their consent on their willingness to participate in the project.

Other than permission from University of Zambia, the researcher sought permission from the Lusaka District Commissioner (DC) to conduct a study about Islamic act of Alms Giving (Zakat) among urban population of Lusaka District.

The DC introduced the researcher to the Imams (leaders of a Mosque) for an interview who later linked the researcher to the members of the general public affiliated to Islam as well as on Zakat programme. In-depth interviews (open-ended conversations with key participants) were conducted with the aid of a structured topic guide and meetings were held in a quiet place that was most convenient to participants. The interviews were carried out in English and local language (Cinyanja) to enable participants to freely express themselves.

### **3.10 Methods of Data Analysis**

Data analysis is the process of reducing large amounts of collected data to make sense of them. It involves uncovering underlying structures, extracting important variables, detecting any anomalies and testing any underlying assumptions. It also involves scrutinizing the acquired information and making inferences. It divides the methods for analysing data into two categories, these being exploratory methods and confirmatory methods. For this study however, thematic analysis was used to analyse data. Common themes were identified based on the research objectives of the study. The data was presented in form of verbatim. In supporting of this method Creswell (2009), said that thematic analysis is encouraged in social research because qualitative data that is similar if grouped together in order to easily interpret it.

Themes refer to topics or major subjects that come up in discussions. This form of analysis categorises related topics. After collecting data, the researcher processed it in some way

before carrying out an analysis. The researcher did pre-processing as a way of correcting problems which were identified in the raw data. Thereafter a coding scheme was provided. For instance the researcher in this study involved three categories of Muslim affiliates and they were coded as Imams, Recipients and Muslim Association Leaders. After coding the data the researcher decided on the long term storage of the information generated both in electronic and non-electronic form. Thereafter, data was analysed.

The specific steps taken by the researcher when analysing the data were that firstly, the collected data was checked and that the relevant information to the research questions and objectives were identified. This was followed by developing a suitable coding system based on samples collected which identified important features of the data that was relevant to answering the research questions. This involved coding the entire dataset, organising all the codes and all relevant data extracts together for later stages of analysis.

Key issues and topics were covered. This involved examining the codes and collated data to identify significant broader patterns of meaning (potential themes). Thereafter, collating data relevant to each candidate theme was done so as to easily work with the data and review the viability of each candidate theme. The texts were re-read and key questions/insights and interpretations were highlighted. This phase involved checking the candidate themes against the dataset, to determine that they told a convincing story of the data, and one that answered the research questions. It is at this stage that themes were typically refined, which involved them being split, combined, or discarded. A detailed analysis of each theme was developed and working out the scope and focus of each of these themes determined the 'story' of each theme. It also involved deciding on an informative name for each theme. The coded materials were placed under the major themes or topics identified. All materials relevant to a certain topic were placed together.

A summary report identifying major themes and associations between them was developed. Comparative bar-graphs and verbatim were used to present the findings. The researcher recorded the intensity, which had to do with the number of times certain words or phrases or descriptions were used in the discussion. The frequency with which an idea or word or description appeared was used to interpret the importance. Finally, the researcher came to the final stage which was the write-up. This involved putting together



the analytic, narrative and data extracts, and contextualising the analysis in relation to existing literature that has informed this study.

### **3.11 Trustworthiness in Qualitative Research**

It is important to realise that for qualitative studies trustworthiness is referred to in terms of validity and reliability. This is so as qualitative researchers use instruments with established metrics about validity and reliability. However, in qualitative research, this concept is defined in different terms on how the researcher establishes that the findings are credible, transferable, confirmable and dependable. Credibility, dependability, transferability and Confirmability is a very important feature to consider for trustworthiness of research findings in qualitative research. In the sub-sections below the researcher explains how this study ensured the aspects of credibility, dependability, transferability and confirmability.

#### **3.11.1 Credibility**

Creswell (2012) states that the researcher must employ a variety of collection methods in order to enhance credibility of information. The scholar further stated the methodological triangulation involves the use of multiple qualitative and quantitative methods to study a programme. In this case qualitative researchers can use triangulation to show that the research findings are credible. In adherence to this, data from interviews, document analysis and focus group discussions was compared in order to establish similarities. Similar data was collected from all these instruments hence rendering the data credible. Despite this approach being quiet involving in data analysis, it comes with merit that include complementing the methods' and instruments' weakness as well as removing inconsistencies, thus making data credible. In qualitative terms credibility in this case meant how confident the qualitative researcher is with regard to the truth of the research findings. (Achola & Bless, 1988); (Patton, 1990); (Brewer & Patton, 2002).

### **3.11.2 Transferability**

Transferability refers to how the qualitative researcher shows that the findings are applicable to other context that include similar situations, similar population and similar phenomena. In line with the concept of transferability, the researcher used descriptions to show that the research findings can be applicable to other contexts, circumstances and situations. In qualitative research this transferability is similar to validity. Validity is the extent to which the results can be generalised to the real world (Brewer & Patton, 1990).

### **3.11.3 Confirmability**

Confirmability refers to the level of neutrality in the research findings. This means that the findings are based on participants view point and not from any potential bias from the researcher. To be more critical Confirmability in this case implies making sure that researcher personal motivation does not affect the response of the participant to fit a certain narrative. To establish Confirmability in this study, an audit trial that shows steps of data analysis that was done in order to provide a rationale of decision making.

### **3.11.4 Dependability**

Dependability refers to the extent that the study could be repeated by other researcher(s) and the findings would be consistent. This means that if other researchers wanted to replicate this stud, they would have enough information from this report to do so and should obtain similar findings as this study did. To adhere to dependability, this study used inquiry audit with an external person to review and examine the research process and data analysis to ensure that the findings are consistent and could be repeated. In order to ensure that there was dependability of information collected the researcher was recording and listening to these recordings at the end of each day. This assisted in having a clear understanding of the respondents' actual views in case of errors in writing and make vital correction. This has been referred to as member checking (Patton, 1990). Berg (1989) argued that engaging a variety of methods in data collection lead to trust worthiness of data. Hence this study abided by Berg's argument as the study engaged interviews, document analysis and focus group discussion.

### **3.12 Ethical Considerations**

As part of ethical considerations, all participants were assured of total confidentiality and privacy. The identity of the respondents was not required and the researcher ensured that the phrasing of questions in the questionnaire did not cause psychological or emotional injury on the part of the study participants. The researcher also made sure that no participant was forced to participate in the exercise. Seeking consent of the Mosque administration in the concerned Mosques was a priority before anything was done at a Mosque. During interviews, the freedom of the interviewees was well respected.

All collected information was kept under lock and key, accessible only to the researcher for confidentiality and privacy sake. Above all, permission from the District Commissioner to work with the Imams in the District was sought.

### **3.13 Summary**

Chapter three has successfully presented the procedures the researcher carried out when conducting this research in urban district of Lusaka. It has stated the philosophical design – which is interpretivism, research design, the kind of people involved in the study, the instruments used and the methods for data analysis and interpretation. All the requirements in the effective collection, analysis and presentation of qualitative data were presented in this chapter. Chapter four presents the findings of the study as reported by the study participants in Lusaka urban District.

## **CHAPTER FOUR**

### **PRESENTATION OF RESEARCH FINDINGS**

#### **4.1 Overview**

The previous chapter provided the methodology used for collection and analysis of data for this study. This chapter presents the findings of the study. The presentation is given under the following headings: Type of Alms (Zakat) given to the needy in Lusaka; Benefits of Alms Giving (Zakat) to the needy in Lusaka; challenges in the administration of Zakat in Lusaka; and Measures to improve Alms Giving (Zakat) to the needy in Lusaka.

The purpose of the presentation is to provide answers to the research questions. To answer all the four research questions, qualitative data was collected from three categories of respondents of whom 5 were Imams between 25 and 37 years of age from the different Mosques, 4 were Leaders from Muslim Association all male between ages of 27 to 45 years and one focus group comprising 3 female and 5 male above 40 years of age and who were recipients of Zakat. In all there were 17 participants comprising 12 male and 5 female. This study had more male due to the fact that in Islam Imams are all male and Muslim Association

Leadership is male. All these research participants were affiliated to Islam at the time of the study. Responses on the types of Alms (Zakat) given to the needy, benefits of Alms, challenges Muslim face and proposals to mitigate the challenges have been illustrated using the tables and bar graphs.

The study questions were as follows:

1. What type of Alms (Zakat) are given to the needy in Lusaka urban District?
2. What are the benefits of Alms (Zakat) given to the needy in Lusaka urban District?
3. What are the challenges associated with Alms Giving (Zakat) to the needy in Lusaka urban District?
4. What measures could be adopted to help improve Alms Giving (Zakat) to the needy of Lusaka Urban District?

## 4.2 Demographic profile of research participants

**Table 1: Total sample population**

Participants	Gender		Age	Experience	Total
	Female	Male			
Imams		5	25 to 37	3 to 10 yrs	5
Muslim Association		4	27 to 45	5 to 15 yrs	4
Recipients	3	5	40 and above	2 to 5 yrs	8
Total	3	14			17

## 4.3 Type of Alms (Zakat) given to the Needy in Lusaka District

The first objective of the study was to establish the type of Alms (Zakat) given to the needy in Lusaka District. This objective was guided by the research question: *What type of Alms (Zakat) were given to the needy in Lusaka urban District.* From the nine individuals interviewed and one focus group conducted, the following were the major themes that emerged based on the type of Alms (Zakat) given to the needy in Lusaka urban District; Food, Clothes and Money.

### 4.3.1 Findings on food as a type of Alms (Zakat) given.

Responses on food being one of the types of Alms given to the poor among the population in Lusaka urban, as one of the themes that emerged are as presented on Table 4.1 below:

**Table 4.2 Responses on Food**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Mainly Given	Rarely Given
Focus Group for Recipients	1	1	NIL
Muslim Association	4	2	2
Imams	5	5	NIL
<b>TOTALS</b>	<b>10</b>	<b>8</b>	<b>2</b>

*Source: (field Data)*

The above findings show the level of support on food as a type of Alms (Zakat) given to the needy in Lusaka urban District. Food was expressed in form of cooking oil, sugar, salt, mealie-meal, Rice, Macaroni, Sweets, biscuits ... There was one focus group discussion and nine individuals interviewed giving a total of 10 respondents, as shown on table 1. Food had a representation of 8 out of 10 responses established from all categories of respondents who responded that food was mainly given to the needy and 2 out of 10 who responded that food was rarely given as a type of Alms (Zakat) to the needy.

Responses from a focus group for recipients said food was mainly given, individual interviews among Muslim Association, 2 out of 4 responded that food was mainly given as a type of Alms (Zakat) and 2 out of 4 responded that food was rarely given to the needy in Lusaka urban District in both responses. The last category of respondents were individual interviews among Imams where all of them responded that food as a type of Alms (Zakat) was mainly given to the needy in Lusaka urban District. As a way of emphasis on food as a type of Alms (Zakat) given, one of the recipients being the key respondent stated that:

*Yes they give us Zakat. You cannot be a Muslim without Zakat. We are the poor in the community... who will look after us? We shall not stop going to the Mosque because they give us cooking oil, sugar, Rice, sweets, salt and mealie-meal... most of us don't have children who can look after us. These people feed us. On that issue,*

*we shall remain Muslim until we die...* (Response from a group discussion: March, 2018)

Another Recipient emphasised that:

*Before I was put on Zakat programme, I was a destitute moving up and down looking for food and hustling to make ends meet. Life was very difficult. When a friend told me that Islam gives rice I decided to join them so that I can be receiving a monthly contribution of rice from them as well. When we come here they give us rice in packets of 2.5kgs or 5kgs. This really helps me to survive with my small family.* (Group discussion: March, 2018)

Imam 2 said that:

*At this Mosque we give street kids, elderly, blind people, physically challenged, orphans and strangers food like (meal-meal, rice, sugar, salt etc. ) and money (K50, K20, K10, K5, K1) to help them solve their problem.*

#### **4.3.2 Findings on clothes as a type of Alms (Zakat) given.**

Responses on clothes being one of the types of Alms given to the needy among the population in Lusaka urban, as one of the themes that emerged are as presented on Table 4.2 below:

**Table 4.3 Responses on clothes**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Mainly Given	Rarely Given
Focus Group for Recipients	1	NIL	1
Muslim Association	4	3	1
Imams	5	4	1
<b>TOTALS</b>	<b>10</b>	<b>7</b>	<b>3</b>

*Source: (Field Data)*

The above findings show the level of support on clothes as a type of Alms (Zakat) given to the needy in Lusaka urban District. Clothes were expressed in form of beddings (bed

sheets and blankets), Jerseys, dresses, skirts, shirts and blouses. Clothes had a representation of 7 out of 10 responses established from all categories of respondents who responded that clothes were mainly given to the needy and 3 out of 10 responded that clothes were rarely given to the needy as a type of Alms (Zakat).

Going by responses from a focus group for recipients, most of the group members said clothes were rarely given, individual interviews among Muslim Association, 3 out of 4 responded that clothes were mainly given, 1 out of 4 responded that clothes were rarely given and last category of respondents, the Imams, 4 out of 5 said were mainly given while 1 out of 5 were rarely given.

As a way of emphasis on clothes as a type of Alms (Zakat) given, Imam 1 stated that:

*Actually last Friday we gave out Zakat. Being a cold season we decided to buy blankets, Jerseys, dresses to help those in need. We distributed these blankets to the elderly of our community. They came to the Mosque for prayers and we eventually gave them. (Response from Imam 1 during interviews: March, 2018)*

Imam 2 gave this explanation

*As a leader at this Mosque I make sure that the things that we distribute are enough for each and every one who is supposed to get. If they are not enough then we don't give. For example if its rice, mealie meal, sugar cooking oil etc. everyone should get rice, mealie meal, sugar, cooking oil, same kilo grams and same litres of cooking oil. If the rice is not enough then we don't give to the recipients. We treat everyone equal. (Imam 2 during interviews: March, 2018)*

Recipient said that:

*In 2017, I received a bag of fertilizer and seeds to help myself grow food for my family... they gave me uniforms, beddings and books for my grandchildren. I keep these four children because their parents passed away. Am the only one to take care of them but look*



*am old now I cannot work the way I used to. This makes it difficult for me to find food and other basic needs. Zakat is helping a lot in alleviating my problem. Thank you to Imam (name withheld) for his good gesture (Response from Group discussion: March, 2018)*

#### **4.3.3 Findings on Money as a type of Alms (Zakat) given.**

Responses on money being one of the types of Alms given to the poor among the population in Lusaka urban, as one of the themes that emerged are as presented on Table 4.3 below:

**Table 4.4 Responses on Money**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Mainly Given	Rarely Given
Focus Group for Recipients	1	1	NIL
Muslim Association	4	2	2
Imams	5	3	2
<b>TOTALS</b>	<b>10</b>	<b>6</b>	<b>4</b>

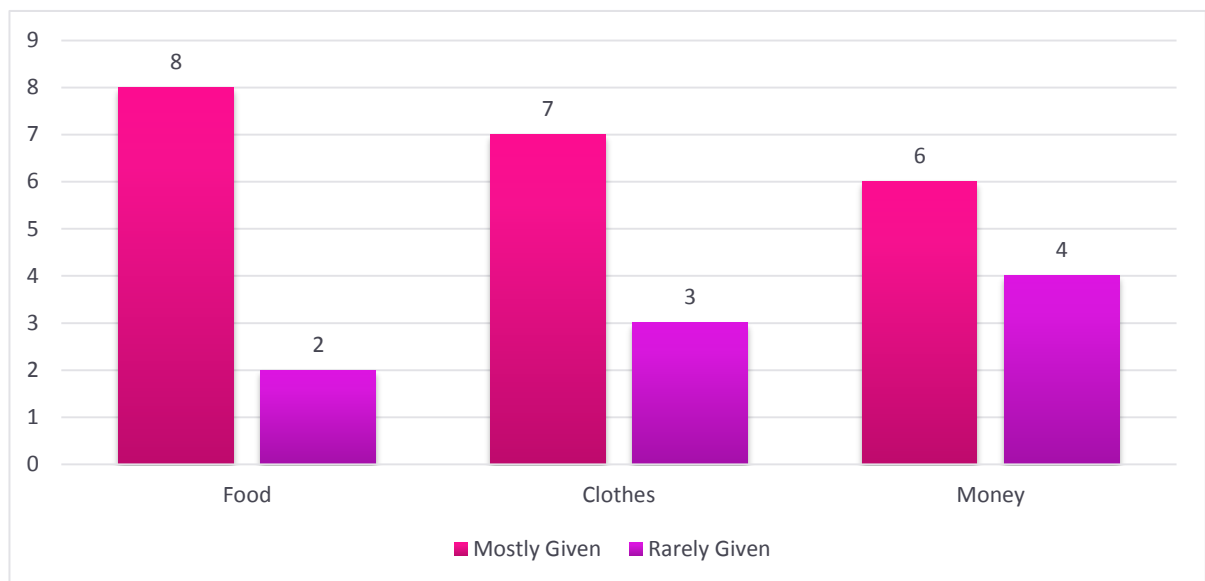
*Source: (Field Data)*

The above findings show the level of support on money as a type of Alms (Zakat) given to the needy in Lusaka urban District. Money was expressed in form of coins and notes (K50, K20 K10 K5 K1 and 50n, 10n, 5n). One focus group discussion and nine individuals interviewed with a total of 10 respondents, is shown on table 3. Money had a representation of 6 out of 10 responses established from all categories of respondents who responded that money was mainly given to the needy and 4 out of 10 who responded that Money was rarely given as a type of Alms (Zakat) given to the needy. Most of the group members from the focus group for recipients said money was mainly given, but in small amounts whereby they couldn't venture into small or medium businesses. In individual interviews among Muslim Association, 2 out of 4 responded that money was mainly given

and 2 out of 4 was rarely given. The last category of respondents were Imams where 3 out of 5 responded that money was mainly given while 2 out of 5 said it was rarely given to the poor in Lusaka district. As a way of emphasis on money as a type of Alms (Zakat) given, one of the recipients being the key respondent stated that:

*“Yes they give us Zakat and sometimes we are given K50, K20, K10 and K5 to go and buy our needs and for transport”.* (Response from recipients during a focus group discussion: March, 2018).

**Figure 2: Summary on Types of Alms given to the needy**



#### **4.4 Benefits of Alms (Zakat) given to the Needy in Lusaka Urban District.**

The second objective of the study was to explore the benefits of Alms (Zakat) given to the needy in Lusaka urban District. This objective was guided by the research question: *What are the benefits of Alms (Zakat) given to the needy in Lusaka urban District. ?* In trying to explore the benefits of Alms (Zakat) given to the needy, the following were the major themes that emerged: Sustainance, Purification and Assurance.

##### **4.4.1 Findings on Sustenance as a benefit.**

Responses on Sustenance being one of the benefits of Alms given to the poor among the population in Lusaka urban, was one of the themes that emerged are as presented on Table 4.4 below.

**Table 4.5 Responses on Sustenance**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Major Benefit	Minor Benefit
Focus Group for Recipients	1	1	NIL
Muslim Association	4	4	NIL
Imams	5	5	NIL
<b>TOTALS</b>	<b>10</b>	<b>10</b>	<b>NIL</b>

*Source: (field Data)*

The above findings show the level of support on benefits of Alms (Zakat) given to the needy in Lusaka urban District. Benefits were expressed in form of having at least a meal in a day, living a safer life without any harm from enemies and their standard of living were uplifted in all the categories of respondents. All the nine individuals were interviewed and one group discussion of recipients was conducted and had a total of all the 10 responses as shown on table 4 above stating that Alms (Zakat) are mainly benefited by all the categories in different ways.

To validate these findings one Imam stated responded:

*It is stated in the Hadith that, by giving Zakat, a Muslim derives numerous benefits and gain the pleasure of Allah. For example, a Muslim who gives faithfully experiences increase in wealth and protection from losses. Allah forgives sin and blesses a believer with uncountable blessings. Zakat also ensures protection from the wrath of Allah and from a bad death. It is believed and emphasised in the Quran that a believer lays a shelter on the Day of Judgment... and assures security from Seventy Misfortunes. (Response from Imam 4: March, 2018).*

Imam 3 said that:

*I can further tell you that the holy book says that, Allah the Almighty in the Quran 2:261 mentions those who spend their wealth in the way of Allah that they shall experience increase... Allah increases manifold to whom he pleases. It is also believed*

*that when you give, you earn protection from both community and from Allah. (Response from Imam 3: March, 2018)*

Muslim Leader D said that:

*The main purpose of Alms (Zakat) is a reward that we will get from God in the hereafter in our next life, God had commanded us that if we give and obey God (Allah) he will reward us. Some of these benefits are not physical that we might touch them and say here is what we have gotten back from our giving, we just give knowing and hoping that God will forgive our sins for doing some good works and it's also part of our faith. (Muslim Leader D: March, 2018)*

#### **4.4.2 Findings on Purification as a benefit.**

Responses on purification being one of the benefits of Alms given to the poor among the population in Lusaka urban, as one of the themes that emerged are as presented on Table 4.5 below:

**Table 4.6 Responses on purification**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Major Benefit	Minor Benefit
Focus Group for Recipients	1	NIL	1
Muslim Association	4	4	NIL
Imams	5	5	NIL
<b>TOTALS</b>	<b>10</b>	<b>9</b>	<b>1</b>

*Source: (field Data)*

With regards to Alms (Zakat) given to the needy in Lusaka urban district creating a sense of purification sins and a hope of life hereafter, almost all the respondents expressed that this was so. This was supported by 9 out of 10 responses except for one who expressed that Alms (Zakat) was a minor benefit to create a sense of purification in the giver. To cement on the above views, Muslim association leader A had the following to say:

*Giving is beneficial in Islam. The truth is that God is happy to every believer who gives in truth and honesty. Giving purifies oneself from sin. When a Muslim gives Zakat it is stipulated in the Quran that God forgives sins .... Uh from what I know, Zakat is one of the five pillars of Islam. It has been mentioned, along with daily Prayers, over seventy times in the Quran. Allah’s word commanding “.....and establish regular Salaat and give regular Zakat.....” are referred to in many parts of the Quran.*

Imam 5 said that:

*Zakah purifies from selfishness, arrogance and a greedy heart. It trains one to be sympathetic and compassionate towards the poor and needy. It reminds one of the blessings from Allah and encourages one to be grateful. It also bridges the gap between different socio-economic classes and groups, and is a form of social security. Zakat reduces poverty and ensures equality by making it obligatory upon the rich to share some of their wealth with the less fortunate..... So that this wealth may not circulate solely among the rich. (Imam 5: March, 2018).*

#### **4.4.3 Findings on Assurance as a benefit.**

Responses on Assurance being one of the benefits of Alms given to the poor among the population in Lusaka urban, as one of the themes that emerged are as presented on Table 4.6 below:

**Table 4.7 Responses on Assurance**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Major Benefit	Minor Benefit
Focus Group for Recipients	1	NIL	1
Muslim Association	4	4	NIL

Imams	5	5	NIL
<b>TOTALS</b>	<b>10</b>	<b>9</b>	<b>1</b>

*Source: (field Data)*

The Islamic act of Alms (Zakat) given to the needy in Lusaka urban population was expressed in form of an obligation, fulfilled by a true Muslim and based on the promises on life after death. This was supported by 9 out of 10 responses against 1 who expressed that Alms (Zakat) was a minor benefit to create a sense of assurance in recipients.

To cement on the above views, Imam 2 said that:

*Zakat payer pays his dues to Allah as an act of worship, a token of submission and an acknowledgment of gratitude. The receiver of Zakat receives it as a grant from Allah out of His bounty, a favour for which he is thankful to Allah. Simply put, Zakat is aimed at alleviating and reducing poverty and vulnerability among the Muslim communities. (Response from Imam 2: March, 2018)*

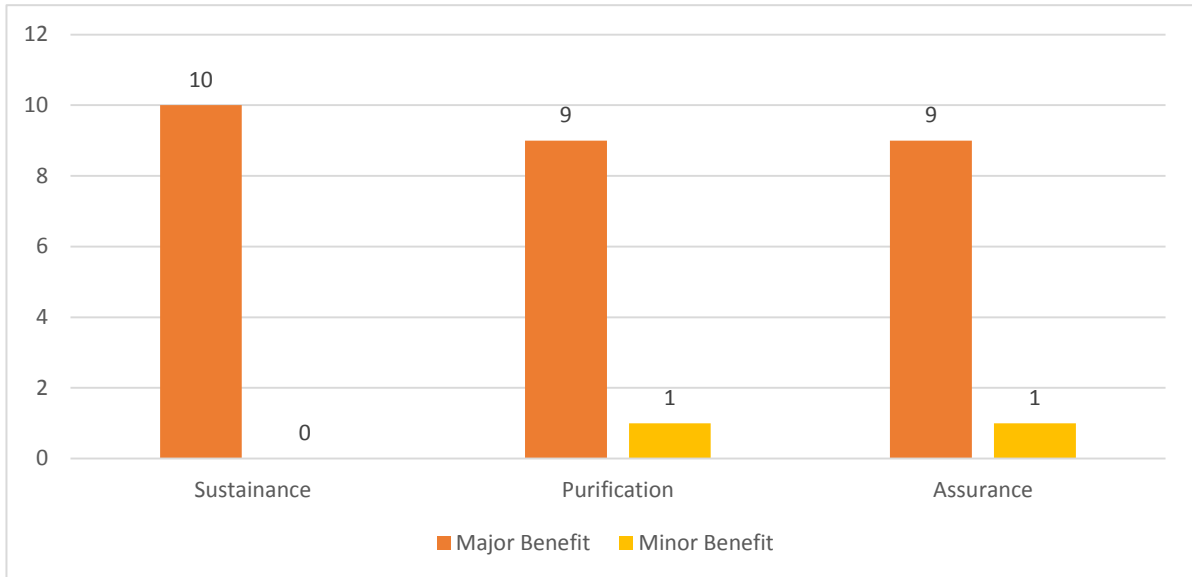
Emphasis from Muslim Association Leader B

*Linguistically, Zakat has two meanings: purification and growth. Technically, it means to purify one's possession of wealth by distributing a prescribed amount to the poor, the indigent, the slaves or captives, and the wayfarer. So each Muslim wants purification from sins and growth of wealth. This is an obligation for each Muslim believer. (Response from Muslim Leader B)*

Another response from Imam 3

*From this, we can conclude that after Salaat, Zakat is the most important act in Islam. Just as Salaat is the most important act of worship, which has to be performed bodily, so is Zakat the main act of worship which has to be performed monetarily. Those who fulfil this duty have been promised abundant reward in this world and hereafter. Whoever evades Zakat has been sternly warned in the Quran and Hadith of the consequences. (Response from Imam 3: March, 2018)*

**Figure 3: Summary on the benefits of Alms (Zakat) given to the needy**



#### **4.5 Research Findings on Challenges Associated with Alms (Zakat) given to the needy in Lusaka District of Zambia.**

The third objective of the study provided the researcher an opportunity to ascertain the challenges that the Muslims encounter in the collection, distribution and management of Alms (Zakat). The study was guided by the research question: *What are the challenges associated with Alms (Zakat) given to the needy in Lusaka urban district.* In addressing this question, qualitative data was collected from 10 categories of respondents and that all the respondents were asked the same question. In trying to ascertain the challenges encountered in the collection, distribution and management of Alms (Zakat) in poverty alleviation, the following were the major themes that emerged: Lack of Sustenance, Non-compliance and ineffectiveness.

##### **4.5.1 Findings on lack of sustenance.**

Responses on lack of sustenance being one of the challenges of Alms given to the poor among the population in Lusaka urban, as one of the themes that emerged are as presented on Table 4.7 below:

**Table 4.8 Responses on lack of Sustainance**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Highly Supported	Less Supported
Focus Group for Recipients	1	1	NIL
Muslim Association	4	1	3
Imams	5	4	1
<b>TOTALS</b>	<b>10</b>	<b>6</b>	<b>4</b>

*Source: (field Data)*

The number of believers who regularly give alms is minimal to sustain the programme and also there are usually no follow up on beneficiaries to find out how alms are utilised. The total number of responses that brought out the above challenge was 6 out of 10, as opposed to 4 out 10 responses which were really not in support of the challenge of Sustenance. To emphasise the responses above, one of the respondents lamented that: One recipient said that:

*The help we receive is small to start our own life. It is usually hand to mouth because we do not have capital to start our own businesses. Aba amwenye amatipasa K10 manje K10 ungagulemo ciani? [These Indians just help us with K10, what can you buy from it?] (Response from a recipient: March 2018)*

Muslim Association Leader B said that:

*We have a large population that needs to receive Zakat. I do not know what can be done but numbers are quiet overwhelming. If only rich Muslims could remain faithful to this organisation, we may move a step in alleviating the problem... (Muslim Association Leader: March2018)*

Imam 4 said that:



*These groups have a high tendency of consuming everything we give them, where there is nothing to spare for them to generate income for self-sufficiency. However, most households uh ... uh ... are poor because they cannot use the full potential of their resources due to some constraints and mostly we have scanty collection of Zakat from our able Muslim believers. (Imam 4: March 2018).*

#### **4.5.2: Findings on the challenge of Non- Compliance.**

Responses on non-compliance being one of the challenges of Alms given to the poor among the population in Lusaka urban, as one of the themes that emerged are as presented on Table 4.8 below:

**Table 4.9 Responses on non-compliance**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Highly Supported	Less Supported
Focus Group for Recipients	1	NIL	1
Muslim Association	4	4	NIL
Imams	5	5	NIL
<b>TOTALS</b>	<b>10</b>	<b>9</b>	<b>1</b>

*Source: (field Data)*

Non-compliance by Muslim believers was expressed in form of them not responding when it's time to give Zakat at the Mosque and lack of cooperation among the Muslim leadership. Although it's an obligation, some Muslim believers tend to either not to give or not give on time, or not to give in full, 2.5% of their income, as the minimum required by a rich Muslim to give per annum. The total number of responses who strongly supported the challenge of non-compliance was 9 out of 10 as opposed to 1 out of 10 response not in strong support of non-compliance as a major challenge. To cement the above established responses, one of the Imams had this to say:

*Yes Zakat collection, management and distribution is a challenge because some Muslims do not fulfil Zakat due to greediness and*

*non-compliance as to when to give Zakat. If these people truly fear God (Allah), they will change one day and begin to honour what is contained in the holy book - Quran... (Responses from imam 5: March, 2018).*

Muslim Association Leader A said that:

*Zakat is a pillar of Islam. It is important and beneficial to the practice of the religion because it functions as a social security for all. Those who have enough money today pay for what they have. If they need money tomorrow they will get what is necessary to help them live decently. (Responses from Muslim Leader A: March 2018)*

#### **4.5.3: Findings on the challenge of Ineffectiveness.**

Responses on ineffectiveness being one of the challenges of Alms given to the poor among the population in Lusaka urban, as one of the themes that emerged are as presented on Table 4.9 below:

**Table 4.10 Responses on Ineffectiveness**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Highly supported	Less supported
Focus Group for Recipients	1	1	NIL
Muslim Association	4	3	1
Imams	5	4	1
<b>TOTALS</b>	<b>10</b>	<b>8</b>	<b>2</b>

*Source: (field Data)*

Ineffectiveness of Alms (Zakat) given to the needy in Lusaka urban District was attributed to the fact that Imams failed to educate the Muslim believers on the importance of giving Alms (Zakat), no visible punishment from Allah when they don't give Alms (Zakat) and lack of trained personnel to handle the whole process of collection, distribution and management of alms. This was supported by 8 out of 10 responses, with only 2 out of 10

responses in less support on Zakat collection, distribution and management being ineffective to alleviate poverty among the needy in Lusaka urban District.

In line with the above findings, one of the respondents expressed that:

*The major problem we face at this Mosque is lack of transport to put Zakat collections together and distribute. Muslims who give farming inputs such as fertilizer do not provide transport. This is proving to be problematic in the effective running of the Zakat institution. (Responses from Imam 2: March 2018)*

*Zakati ili bwino cifukwa ithandiza ise anthu osauka kuti tipezeco cakudya ndi zobvala.*

Recipient said that:

*Koma bvuto ilipo cifukwa anthu alimuno mu Lusaka akhalira kupempha chabe. Ana amasiye oyenda yenda mumseu, akhungu, nkhalamba, komanso anyamata amphamvu zawo nawo amapempha.*

*[Zakat is good because it helps us with basic things such as food and clothes...uh... uh ... but I think the main challenge in Lusaka is ... it encourages begging among street kids, the blind, physically challenged, elderly even people that can manage to fend for themselves also go about begging](Responses from Recipients: March, 2018)*

Muslim Association Leader C

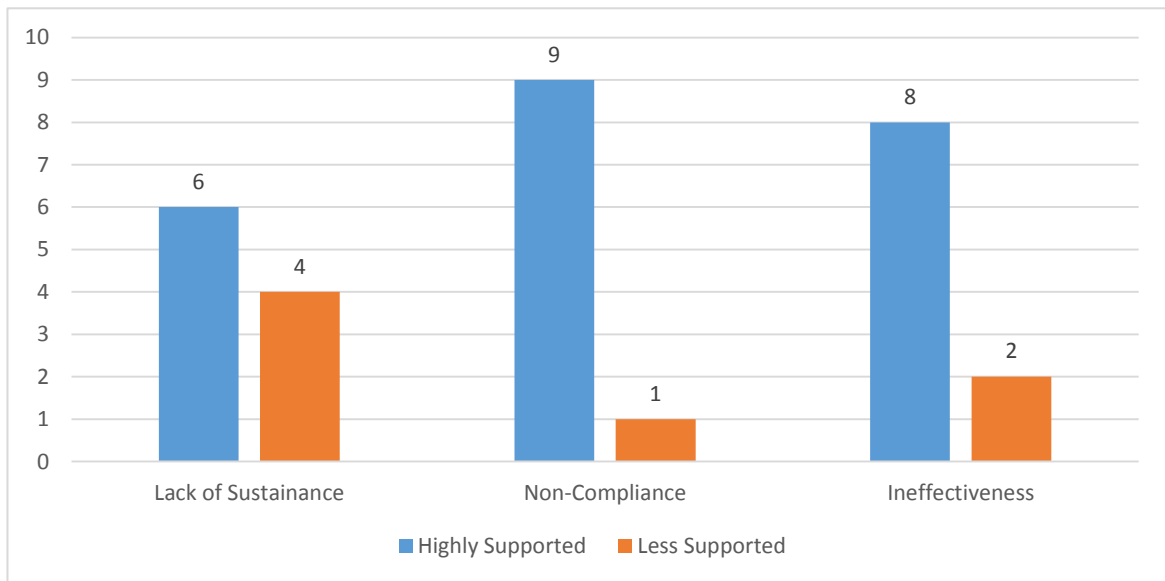
*These constraints are related to the limited human, physical and financial capital needed for an economic activity that provides the household a decent income... (Responses from Muslim leader C: March 2018)*

Imam 2 said that:

*On this issue Madam that you have brought, really it is an interesting issue because we have been doing fine as Muslims in this community. The truth is we have a lot of committed Muslims*

who honour Zakat at this Mosque. Unfortunately, Zakat collection cannot cater for everybody and every needy person because the district is fully swamped by many vulnerable people and most of them are not even Muslims. We just manage to give laundry materials and basic necessities at our various hospitals and clinics such as University Teaching Hospital (UTH) and Kanyama clinic. (Responses from Imam 2: March, 2018).

**Figure 4: Summary on the challenges faced in Zakat management**



**4.6 Research findings on measures that can improve Alms (Zakat) given to the needy in Lusaka urban District.**

The fourth objective of the study enabled the researcher to solicit proposals on how the challenges faced by Muslims in the collection, distribution and management of Alms (Zakat) can be mitigated. This was guided by the research question: *What measures could be adopted to help improve Alms (Zakat) given to the needy in Lusaka urban District?* To answer this question, qualitative data was collected from 10 categories of respondents. The researcher asked the same question to all the respondents during focus group discussions with recipients and through individual interviews with Muslim Association Leaders and Imams in trying to solicit proposals on how challenges faced by Muslim Leaders and Imams in the management of Alms (Zakat) given to the needy could be mitigated. Three

major themes emerged as alternative measures to be prescribed, and these were insisting on adherence, promotion of knowledge and skills, and encouraging team work.

#### 4.6.1 Findings on Adherence as a measure to mitigate the challenges

The researcher presents the research findings on adherence as a measure to mitigate the challenges faced by the Muslim Association and Imams in order to achieve this important pillar.

**Table 4.11 Responses on adherence**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Highly supported	Less supported
Focus Group for Recipients	1	1	NIL
Muslim Association	4	4	NIL
Imams	5	4	1
<b>TOTALS</b>	<b>10</b>	<b>9</b>	<b>1</b>

*Source: (field Data)*

The study established adherence as one of the rule that was very important to every Muslim believer to follow in order to please (God) Allah. This was supported by 9 out of 10 responses against 1 with less support. In cementing these views, Imams from different Mosques commented on them. Imam 1 said that:

*Rich Muslims should understand that Lusaka is not empty of poverty and to alleviate this poverty, Zakat contribution is a must. God should be glorified all the time through Zakat contributions. I simply urge my fellow Muslim brothers to give to Allah for this is good, we should not disobey the name of God by pretentious giving... (Response from Imam 1: March, 2018)*

Muslim leader C said that:

*That is why we are all encouraged to say don't look at an individual, saying this one is not giving but he has a very big company. If he happens to give 2.5% he would have saved a lot of people's lives, it's up to an individual and it's between him and his*

*God, we are just human and we cannot judge because all the riches belong to Allah (God). (Muslim Leader C: March, 2018)*

Imam 4 said that:

*Zakat collections at this Mosque is quiet problematic. Not all Muslims are faithful to give Zakat out of their wealth. As I talk to you, Zakat coffers are dry because the little we had has been distributed to the poor. We have nothing for emergencies. Because of scanty collection of Zakat, we decided to buy basic things such as rice, cooking oil, salt, clothes that we give to the needy like senior citizens of our members just to help and supplement to their living conditions.(Imam 4: March, 2018).*

One recipient said that:

*What I know is that there are many benefits of giving Zakat. I have read the Quran... everything points to the fact that Zakat reminds Muslims of the fact that whatever wealth they may possess is due to the blessings of Allah and as such it is to be spent according to His commands. And the command is to give to the needy in society. (Recipients: March, 2018)*

#### **4.6.2 Findings on Promotion of Knowledge and Skills**

The researcher presents the research findings and summary on promotion of knowledge and skills as a way to mitigate the challenges faced by Muslim Association and Imams to achieve this important pillar.

**Table 4.12 Responses on promotion of knowledge and skills**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Highly supported	Less supported
Focus Group for Recipients	1	1	NIL
Muslim Association	4	4	NIL

Imams	5	3	2
<b>TOTALS</b>	<b>10</b>	<b>8</b>	<b>2</b>

*Source: (field Data)*

The findings under this challenge included workshops/seminars, training Imams and Muslim Association Leaders on the new trends on Alms (Zakat) management, exchange visits to Mosques in other countries with good records of Alms (Zakat) Management, sensitizing Muslims on the importance of giving Alms (Zakat) as this pillar is very important in a true Muslim's life, equipping managers with knowledge and skills. The total number of responses from all the categories of respondents who supported this view was 8 out of 10, while 2 did not express any major views in line with promotion of knowledge and skills as a way of mitigating the challenges faced. To cement the stated responses, some of the respondents expressed that:

Muslim Association Leader A said that

*There is need for refresher courses in form of workshops/seminars as well as re-training of Imams from different Mosques and members from Islamic Association so that they can learn the new trends on what is obtaining on the ground. (Muslim Leader A: March 2018).*

Another Imam 3 said that:

*Zakat should always be treated with reverence as it is an act of worship. To alleviate the problems associated with Zakat collection, management and distribution, there is need for the Muslim associations to ensure that each mosque secures its own transport for pick-ups of Zakat contributions. This can also work better if there is a trained personnel to hand the issue of zakat. (Responses from Imam 3: March, 2018).*

Muslim Association Leader D said that:

*Every Friday there is what we call Juma, a Friday prayer. One of the activities in the Mosque or at this time of prayer is a sermon and the content of the sermon, the message, the preaching is also to educate the believers on what they are supposed to do as committed Muslim believers' e.g. giving Alms (Zakat). The Imam*

*being the leader his role is to educate his masses. Another way is madrassa and is done at Islamic School where different topics are being tackled. (Muslim Leader D: March, 2018)*

#### **4.6.3 Findings on Team Work as a measure to mitigate challenges**

The researcher presents the research findings and summary on team work as a measure to mitigate the challenges in order to achieve this important pillar to alleviate poverty.

**Table 4.13 Responses on team work**

Categories of Respondents	Number of Focus Group & Individual Respondents	Responses	
		Highly supported	Less supported
Focus Group for Recipients	1	NIL	1
Muslim Association	4	4	NIL
Imams	5	5	NIL
<b>TOTALS</b>	<b>10</b>	<b>9</b>	<b>1</b>

*Source: (field Data)*

Under this theme, respondents from all categories expressed their views in strong support of encouraging team work among all stakeholders in the administration of Alms (Zakat). The findings indicated that Muslim Association Leaders, Imams together with Muslim believers should speak the same language on giving Alms faithfully. This was supported by 9 out of 10 responses. Only the focus group of recipients did not strongly support the stated measure.

To illustrate the above views, Imam 1 said that,

*Zakat payer pays his dues to Allah as an act of worship, a token of submission and an acknowledgment of gratitude. The receiver of Zakat receives it as a grant from Allah out of His bounty, a favour for which he is thankful to Allah. Simply put, Zakat is aimed at alleviating and reducing poverty and vulnerability among the Muslim communities. All this can be achieved through working together as a religion. (Responses on Imam 1: March, 2018)*

Another recipient said that:



*Zakat is a pillar of Islam. It is important and beneficial to the practice of the religion because it functions as a social security for all. Those who have enough money today pay for what they have. If they need money tomorrow they will get what is necessary to help them live decently. (Responses from recipient: March, 2018)*

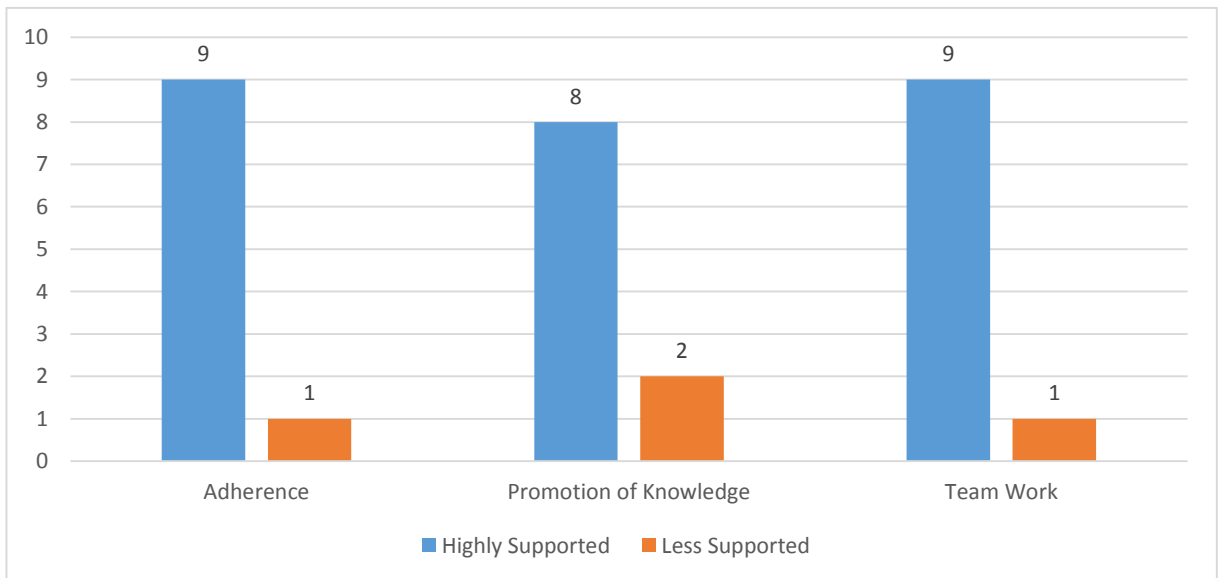
Imam 5 said that:

*Some Muslim believers don't want to co-operate when it comes to giving Alms (Zakat). So we cannot force them because religion is a personal belief. (Responses from Imam 5: March, 2018)*

Imam 2 said that:

*It is important for us Muslims to make follow ups after Zakat is given to the needy, even if we are not allowed to do so. We believe that when we give we are not allowed to give conditions on how the recipients should utilise what we have given them. The recipients must have freedom on how to use what they have received. (Responses from Imam 2: March: 2018).*

**Figure 5: Summary on mitigation to the challenges faced in distribution**



#### **4.7 Summary**

Chapter four presented the research findings on the Islamic act of Alms (Zakat) giving among the population of Lusaka urban District- Zambia. Qualitative data was thematically represented by the number of respondents under each category. Summaries of findings are provided at the end of each research question. The next chapter discusses the key findings for this study.

## **CHAPTER FIVE**

### **DISCUSSION OF RESEARCH FINDINGS**

#### **5.1 Overview**

The preceding chapter presented the findings regarding the impact of the Islamic act of Alms Giving (Zakat) as a means of poverty alleviation among the needy in Lusaka urban district. The purpose of the study was to investigate Zakat as a means of poverty alleviation among the needy in Lusaka urban district. This chapter proceeds with discussion of the key findings earlier presented.

As stated by David and Sutton (2004:334), “the discussion section should bring together the main research findings and the key elements of literature review....” Similarly, this chapter will discuss findings of this study under the headings drawn from the objectives and the emerging themes. This discussion will relate the findings of other studies reviewed in chapter two under literature review, and what the study has brought out which is not mentioned by other authors. The discussion will also relate to social and basic needs theory adopted for the this study and also unveil the researcher’s view on the extent to which objectives have been answered. The researcher will also interpret the findings and make suggestions for future research. This measure is meant to provide adequate answers to the four objectives, appreciation of the depth of the problem and understand the purpose of the study.

This chapter discusses the impact of the Islamic act of Alms Giving (Zakat) as a means of poverty alleviation among the poor in urban District of Lusaka, Zambia. The chapter is divided into five sections, namely, Type of Alms given to the needy in Lusaka urban; Benefits of Alms Giving to the needy in Lusaka urban; Challenges in the administration of

Zakat in Lusaka urban; Measures to improve Alms Giving to the needy in Lusaka urban and a summary.

## **5.2 Type of Alms (Zakat) given to the Needy in Lusaka urban District**

The findings of the study revealed that Zakat was practiced in Lusaka urban District by Muslims and helped locals with basic needs such as food, clothes and money. Recipients were given cooking oil, sugar, beans, salt, soap, clothes, mealie-meal, rice, blankets, fertilizer and seeds, and money among other things. In terms of money, the study revealed that they were mostly given money which ranged from K50 to K5. Kapya (2015) similarly found that in Luanshya charity received on a Zakat programme was mainly food stuffs and detergent pastes although this was inconsistent and unsustainable for the poor people in the community. This is also in line with Hanjoomo (2015) that the aged and the poor received food, clothes, fertilizers and other things. The new knowledge that has been brought out by the current study is that it's not only in Luanshya or Chibombo where Zakat is being practice but also in Lusaka urban where the poor are helped to sustain their livelihood.

This is contrary to Yusoff *et.al*, (2012) who found that in Islamic economy, Zakat had great impacts consistent and sustainable in the provision of food subsidy, education, health care, housing, and public transportation. This researcher therefore agrees that Zakat should not just be about food, clothes and some little amount of money in Zambia but it should move a step further in alleviating poverty and vulnerability in children's access to education, health care and housing. Providing food alone may not be enough to alleviate poverty among the people. The researcher assessed that the findings on objective (1) has less impact on poverty alleviation of the poor in Lusaka urban district because the zakat given was not sufficient to everyone due to larger population and the greediness of some Muslim believers who are not willing to pay zakat to help the people in need in Lusaka urban district.

In defining poverty Kasri (2014) said that poverty is lack of access to basic amenities such as good food, clean water, good shelter, good transport and communication networks, good education, good health, good medical care and a clean environment among others. In the absence of the aforementioned factors, it may be difficulty for societies to break-loose from the cycle of poverty. The type of Zakat given to the urban population of Lusaka

matter and was crucial to poverty alleviation interventions. If people are saying they are going to fight poverty in the community, they must identify the real needs of the people in that community. It may be difficult to achieve Alms Giving (Zakat) as means of poverty alleviation in Lusaka urban district of Zambia if people's basic needs were not identified.

The researcher evoked the Social Theory advocated by Max Weber (Keister, 2011), and Basic Needs Theory based on Maslow's hierarchy of needs, Maslow's Theory of Human Motivation, in psychology proposed by Abraham Maslow (Mark, 2006). These very theories have been heavily supported by the findings in this study in the sense that both theories advocate the well-being of humanity.

The components of social theory and basic needs theory are interpreted as focusing on religion that has capacity to alleviate poverty and where it might figure in inequality it should provide strength or exacerbation. Religion provides a form of comfort where people can turn to alleviate their suffering. (Kahl, 2009). Maslow's theory suggests that individuals' most basic needs (Homeostasis, Food, Water, clothing, shelter and sleep) must be met before they become motivated to achieve higher level needs (Maslow, 1996). Physiological needs which are Homeostasis, Food, Water, clothing, Shelter and sleep are considered the main physical requirements for human survival, (Mark, 2006). It is therefore the duty of religions like Islam to provide comfort and basic needs to its members or the needy in the community.

The type and quantity of Zakat must be considered by authorities in order to tighten all loose bolts that contribute to poverty in the urban district of Lusaka. In a study of Zakat management, Wahid *et al.*, (2004) found that the recipients were generally not satisfied with the Zakat distribution with education and social involvement the only factors that the recipients were satisfied with relative to other quality of life variables such as transportation, communication, health, and shelter. In contrast, Kasri (2014) found that Zakah institution contributed positively to reducing the hardship of the recipients because the type of Zakat given targeted the real needs of the people who suffered large household size and those who lacked assets and certain characteristics to manage a household.

In Zambia, and Lusaka urban in particular, Zakat has been reduced to giving food and clothes. If people are given money for self-reliance then it is a K10, K20 or K50. When recipients are given this money, it was obviously hand to mouth - there is no chance for

investment. This perpetuated poverty among the people. The researcher suggests that the ideal situation should be where recipients are given enough Zakat to cater for their needs in order to avoid them from getting back to beg, the type that is relevant to their needs. Ahmed et.al (2013) commented that the traditional practice of Zakat distribution in the form of cash payment would basically not help the recipients, especially in the long term. Zakat beneficiaries are more likely to spend most of the distributed wealth for consumption. These groups had high tendency to consume where there is nothing to spare for them to generate income. As a result, this type of disbursement could create a permanent class of dependents with no motivation to work. However religion has the capacity to alleviate poverty and where it might figure in inequality's endurance or exacerbation. People in society find consolation in the religion. The range of the empirical cases considered not only suggest the power of religion to address poverty, but also and importantly, the ways in which religion can be co-opted in sustaining the *status quo* for poor and politically subjugated groups (Keister, 2011).

For example, those able to farm may perhaps be given enough farming inputs to grow their own crops for sale. Those doing business or trading must be given enough capital to start their own businesses so that they may also help others. Orphans and vulnerable children must be put on education schemes and bursaries to help create their future and promote their dreams and aspirations. Unfortunately, during the interviews, the Imams did not show any records of children who were on a study plan using Zakat proceeds. Parid (2001) suggests that Zakat distribution must acquire at least a level of sufficiency and comfort living for the recipient and his dependents. The distribution must be in certain proportion that ensures continuity of quality life where the impact of the distribution was that the recipient must obtain certain standard of living. Standard of living means attaining the level of mobilizing basic essentials (*daruriyyat*) and comfort (*hajiyyat*). Othman al-Habshi (1990; 1998; 2006) clarified that *Zakat* was the most effective means to assist the poor and needy if effectively collected and administered.

The researcher concluded that Zakat programme in Lusaka urban District did not plan or care for the education of the vulnerable children. This was not good for such an important organisation as zakat not to participate in educating the future generation. If vulnerable children continue to be neglected, the country may be creating a time bomb of these children. It would be very difficult to handle these children in future if they may grow

lacking love in their lives and develop into destitute with deviant and ant-social behaviours such as prostitution, burglary, and robbery among others. In contrast, Hassan (2007) argued that the current targeting of Zakat in Indonesia was not merely relieving the poor temporarily but enriching them with the hope that the recipients would be transformed and become payers.

Zakat should also seriously consider empowering the health care system. During the interviews the study reported that Zakat assisted in providing maternal help to expectant mothers at Kanyama Health Clinic and University Teaching Hospital. This was a good gesture but was done occasionally. It can be argued that more was needed to be done to help alleviate peoples' sufferings and hardships in accessing basic health services and support for survival. Similarly Yusoff et.al (2012) justified that Zakat played its role as a financial mechanism, Zakat performs some of the major functions of modern public finance, which deals with social security entitlements, social assistance grants for childcare, food subsidy, education, health care, housing, and public transportation in a welfare state. Commenting on the mechanism of distribution of Zakat collections, Kahf (2004) contended that the effectiveness of helping the poor is dependent on the method of distribution and also the purpose of it. Mashreque *et.al.* (2006) revealed that the strength of Zakat as a poverty alleviation tool depended on how much of the prevailing poverty gaps would be financed by Zakat proceeds. The strength could be measured by portion of poverty gap that Zakat could fill. This meant that people handling Zakat must in time to time conduct a situation analysis (survey or research) to identify the needs of the community so that they avoid giving Zakat that was not needed to the recipients at that time.

Although there was a general saying that 'a beggar is not a chooser' Muslim authorities should not deliberately misgive Zakat in order to register the gesture to their pay masters, but must take keen interest in identifying real needs of the people- who really deserve Zakat in a way of poverty alleviation. If poverty gaps and vulnerability levels are established through empirical evidence, the office of the Imam maybe well-informed with information which may eventually prove to be easy to give relevant remedies and support to the neediest. If empirical evidence was available people managing Zakat may as well avoid distributing what people do not need. Giving farming inputs to citizens in the urban set up may mean nothing because some recipients may not have fields to grow their crops.

In addition, measuring poverty was important for a number of reasons. First, credible measures of poverty could be powerful instruments for focusing the attention of policy-makers on the living conditions of the poor. Without clear measures of poverty, it may be very difficult to correctly identify, analyse and target appropriate interventions to the poor (Kasri, 2014; Ahmad, 2012; Muhammad, 2017). Furthermore, successful poverty alleviation programmes require an understanding of why people are poor as an integral process to find the most workable and effective solutions to the problems. Finally, measuring poverty was also important for predicting the impacts and evaluating the effectiveness of existing poverty alleviation policies.

Haughton and Khandker (2009) posited that policies that look good on paper may not work in the absence of empirical evidence. As such, scientific measuring of poverty may enable policy-makers to monitor the effects of the policies and evaluate their policy. Anwar (2017) explored Zakat productive empowerment in Islamic law perspective. Using document analysis, the study found that productive Zakat empowerment according to Islamic law was justifiable, as long as attention was paid to the basic needs for each recipient. Ahmed (2002) and Kahf (2004) also found that the implementation of Zakat could provide a micro financing to the poor. Zakat could be given out to the poor for consumption purposes to avoid diversion of funds from production. What this meant was that the combination of micro financing and Zakat funds may make it easier for the poor to break out of the vicious cycle of poverty.

The current study established and agreed with literature that empirical evidence on household poverty gaps and vulnerability levels must be taken seriously by Muslim authorities as such data may provide insights on the effects of interventions pursued on community basis. The information received may help preparing policies which may encourage resources to be transferred wherever these would be of best use. Therefore, the current study concluded that providing basic needs in small quantities was not enough to alleviate poverty among the people in Lusaka urban. The Muslim Association should rethink on the management of Zakat institution in Lusaka urban district if it is to be of relevance among the needy people.

### **5.3 Benefits of Alms Giving (Zakat) to the Needy in Lusaka District**

The study revealed that Zakat was the main act of worship which had to be performed monetarily or materially. Those who fulfilled this duty had been promised abundant reward in this world and hereafter. Whoever escapes Zakat had been sternly warned in the Quran and Hadith of the consequences. Studies done by (Yusoff, *et.al*, 2012; Bukowski, 2014; Kasri, 2014; Anwar, 2017) had all pointed to the same fact that followers of Islam must hold all its pillars sacred including Zakat because the holy book - the Quran 2:261 says that *'all those who spend their wealth in the way of Allah shall experience increase.'*

Bukowski (2014) reported that Zakat purifies the heart of the recipient from envy and hatred of the rich, and fosters in his heart good feelings towards his Muslim brothers. Linguistically, Zakat has two meanings: purification and growth. Technically, Kasri (2014) also noted that Zakat was about purifying one's possession of wealth by distributing a prescribed amount to the poor, the indigent, the slaves or captives, and the wayfarer. So each Muslim wanted purification from sins and growth of wealth. This was an obligation for each Muslim believer.

The study further established that giving Zakat was beneficial to a Muslim believer as one acquired numerous benefits and gained the pleasure of Allah. Firstly, Muslims who gave faithfully experienced increase in their wealth and protection from losses. Secondly, Allah forgave Zakat givers' sins and blessed them with uncountable blessings. Thirdly, Zakat ensured protection from the wrath of Allah and from a bad death. Bukowski (2014) similarly found that economic justice in Islamic states was a matter of great concern. Zakāt was considered mainly as a way of improving the difficult situation of the poor and as such fulfilled an important role of a tool serving to redistribute income and eliminate poverty. The objective of the system of Zakāt was to assist the needy and the poor, preferably giving financial assistance to widows and orphans.

The current study established that Zakat recipients in Lusaka urban were also given money which was averaged around K50. The recipients did not develop their own avenues of making money after receiving Zakat because it was too insufficient to start own tangible



businesses. Hussin (2010) explained that the reason behind the high percentage of failure was mainly due to the amount of capital aid received from the Zakat institutions. It can be recommended that future prospects of Zakat organisation in Zambia should consider the country's inflation rates and general performance of the economy if Zakat was going to have impact in the lives of the people.

Giving poor people money as long as it is money without attaching value to it may not be helpful but worsen the problem even further. Zakat should reach at the people's point of need. Here, access, value, adequacy and quantity are crucial to have a significant impact in the lives of the people. The researcher observed that the recipients had little benefits compared to the givers who in this case are Muslim believers from Islamic religion.

The findings based on objective (2) portrayed a negative impact towards the recipients of Zakat in Lusaka urban district which is not in line with the second pillar in Islam. As some recipients of Zakat may not have the know-how and skills of business customs, it is imperative that during the distribution of Zakat to the needy, it may be good to guide those that may be given actual income on how to become entrepreneurs and run Small and Medium Enterprises (SMEs) for self-sustenance than keep begging. It is from this stand point that monitoring and tracking progress can be done and this can help to measure the impacts that Zakat is having on the urban population of Lusaka.

Being one of the five pillars of Islam, Zakat was important and beneficial to the practice of the religion in Zambia because it functions as a social security for all. Those who have enough money today pay for what they have. If they need money tomorrow they would get what was necessary to help them live decently. It is a good practice and highly recommended, but more needs to be done to help track annual progress that can be reported in the bulletin of national development planning agenda. Ahmad (2012) shared same sentiments that Zakat had impacts in terms of consumption and investment variable. Therefore, the more Zakat was disbursed to the recipient, the more an increase in the amount of aggregate consumption created into the economy.

Hussin and Ahmad (2010) reported that overall, only 6.9% out of 537 respondents that received capital aid from Zakat institutions in Selangor and Kuala Lumpur managed to pass the Zakat Poverty Line. The study further explained that the reason behind the high percentage of failure was mainly due to the amount of capital aid received from the Zakat

institutions. Generally, the study revealed that Zakat aimed at alleviating and reducing poverty and vulnerability among the Muslim communities. Similar findings were shared by Kasri (2014) in Indonesia who found that Zakat institution contributed to reducing peoples' hardship in their daily lives. In Zambian context the findings revealed that the Zakat that they always have comes from the Muslim believers within Lusaka urban district. They don't receive any capital aid from Zakat institutions to muscle the programme hence the failure of the Islamic act of Alms Giving (Zakat) in Lusaka urban district.

Kahf (2004) also found that, Zakat was a compulsory charity tool that was used for poverty alleviation whereas the effectiveness of helping the poor was dependent on the method of distribution and purpose of it. Yusoff (2006) also found that Zakat played its role in the macroeconomic stabilization policy through the non-discretionary and discretionary policy. The built-in stabilizer mechanism occurred when Zakat collection was automatically reduced during recession giving more money to people to spend which tended to stimulate the economy; while during the boom period more Zakat was collected, reducing the ability of the people to spend which tended to dampen economic activities

According to Hassan and Khan (2007) Zakat funds in Bangladesh increased the taxation potential of the government through the improvement of productivity, employment and output. Further, the implementation of Zakat in Bangladesh had several potential effects on government budgets such as relieving budget categories targeted for poverty alleviation for other budgetary need, increased the potential of taxation through the improvement of productivity, employment and output, and also Zakat collection was used as an important economic policy tool by the government.

Rosly (2010) also explained that Zakat played an important pivotal role in poverty eradication and income redistribution of the Muslim people and that it formed a critical component of public finance in Islam. Looking at the objectives of Zakat, the intentions are clear and well spelt out for poverty alleviation. The only thing needed is to improve mechanisms on management through a rethinking process. Therefore, the study recommends continuity of the programme in Zambia with a clear roadmap to help guide

recipients as well as Muslim authorities so that progress was not hard to track. Social and basic needs theories are appropriate for this study owing to the fact that the theories have been overwhelmingly supported by the findings of this research.

The findings based on the benefits of Zakat are in line with the basic needs theory in the sense that the theory focuses and emphasises on physiological needs that are considered to be the first step in internal motivation according to Maslow's hierarchy of needs. Islamic religion focuses its effort on the basic needs so that recipient's daily livelihood should be sustained. The theory states that humans are compelled to fulfill these physiological needs first in order to pursue intrinsic satisfaction on a higher level. When these needs are not achieved it leads to an increase in displeasure within an individual, (Maslow, 1996)

#### **5.4 Challenges in the Administration of Zakat in Lusaka Urban District**

The findings of the study showed that some Muslims were not paying Zakat as required in Surah in the Quran due to greed and non-compliance. Similar findings (Kapya, 2015) indicate the absence of Zakat funds at each Mosque visited in the district. In Malaysia, Azman and Bidin (2015) found that the collection of Zakat was still unsatisfactory due to individual's attitude.

The dual reported that many factors influenced individuals in paying Zakat such as individual's attitude, the referent group, religiosity and perceived corporate credibility at 34% level of confidence. The new knowledge that has been established by the current study is that it's not only in Luanshya where Muslim believers don't want to pay Zakat but also in Lusaka, even though having high numbers of Muslims who are legible to pay almsgiving. The implication of this finding was that faith based voluntary programmes could record great success if individuals demonstrated compliant behaviour towards achievement of religious rites.

Positive attitudes and cooperation are important in the organisation, storage and distribution of resources. If members of a grouping are not willing to participate fully, it may be difficult to promote poverty alleviation interventions such as Zakat. Monzer, Khaf (2004) therefore suggested for the expansion of the Zakat base. Zakat should assist in increasing the purchasing power or giving muscle to the needy. Muslims must be

encouraged to give Zakat as a show of true allegiance to God. It must be explained to every Muslim that the way people showed commitments towards praying five times a day, should be the same towards giving alms to help fight vulnerability and poverty in the community.

Challenges in Zakat management were also reported by Johari, Ali and Aziz (2015) who said that there were a lot of issues pertaining to management of Zakat among the Muslim Associations charged with the responsibility of managing it. The current study establishes that the efficiency of Zakat management must be assessed in terms of achieving its objective (poverty alleviation) in the best possible way and interest of Zambian poor citizenry. The Imams and rich Muslims must work together in harmony to ensure that Zakat was put to good use. The problem arose when people lost the trust and the confidence in the leadership.

It is evident that a lot of Muslims are into big businesses and if these were to pay 2.5% of their wealth per annum a lot of vulnerable people in society would find relief. However, authorities charged with this responsibility need to refocus and redirect their energy towards the people. Similar sentiments were shared by Abdul (2006) who emphatically stated that like any other non-profit organization, Zakat organizations face various kinds of challenges due to environmental changes in modern societies. Creativity and innovation were also cited as factors that challenged Zakat management. It is in this vein that Islam needs to transform or reform in a way of doing business.

The truth was that the religion cannot be doing the same things and expect different results. The world has changed significantly in the way people go about doing business and communication is totally different as we are in the computer age that rely on Information Communication Technology such as use of automated teller machines, cell phones, internet, Facebook, twitter and many more. What these human developmental changes entail was that Islam should also transform and embrace creativity and innovation in a way of running its institutions especially Zakat. The study revealed that people who were handling Zakat in various mosques in Lusaka did not have any training in financial management or record keeping. In short there was a critical shortage of personnel and experts. This affected the running of Zakat significantly. Muhammad (2017) similarly

found that problem in Malaysian Zakat institutions relative to the numerous tasks under their responsibilities.

This limitation led to inefficiency and ineffectiveness in Zakat management performance or in other words under performance by Zakat organisations. Handlers lacked the skills, values and ideas on how to move the institution forward. This situation cannot be left to continue like this. Islam in Zambia needs to consider putting people with the skills and knowledge in key positions of Zakat organisation if the country was to record significant progress in poverty alleviation under Islam. These people may help in planning of strategies that may rejuvenate Zakat and help raise the levels of confidence and trust among the Muslim Zakat givers. This is similar to Ahmad (2006) who found that 57% of 753 respondents were not satisfied with the current distribution of Zakat in Malaysia which significantly affected their payment of Zakat to Zakat organisations. In contrast, Muhammad (2002) pointed out geographical problems as a problem in zakat administration whereby potential Zakat recipients could not be reached and identified by the association because of their homes being scattered in the village, district or state.

There is need for research and documentation of needy citizens to help solve the problems of geographical settlements. Many Zakat recipients may be coming from the suburbs, compounds and farms, an inventory was expected to track people that needed Zakat funding and attention. Further, the study reported that Lusaka has a large population of the needy making it difficult to share the limited Zakat contributed by committed Muslims. Most Muslims ended up giving Zakat directly to the people in their various shops and establishments. The payment of Zakat through the unofficial channel or in other word the Zakat payer was paying Zakat direct to the Zakat recipients was seen as a challenge in this study. Consistent with this finding, Wahid *et al.* (2009) highlighted the issues of transparency and unclear method of Zakat distribution as the main reasons of dissatisfaction towards Zakat institutions in Malaysia.

The majority of Zakat payers in Malaysia were not satisfied with the way Zakat organisations distributed the Zakat. They felt that the process of distribution was vague and the information regarding to the Zakat distribution was unclear. It was logical therefore, that Zakat should be collected from all faithful Muslims to one central place ready for distribution. In doing so, there may be high levels of accountability, management and distribution. The system may not miss out poor people really in need of Zakat help.

Unlike the unofficial way of giving Zakat directly to the recipients which was untrusted and unproductive. Imams and the Muslim association in Zambia should advocate for Zakat collective approach where everyone was involved in mobilising and collection to a more central point. As soon as goods and services are taken stock of Zakat should be disbursed immediately to the recipients and not be postponed.

Social and basic needs theories implored in this study are relevant in the sense that the theories basic needs as demanded by Max Weber and Maslow's theories. Weber's theory explore how religion can also strongly benefit the poor and that this occurs when religious communities commit themselves to more democratic structures that empower the poor in the religious context. Religion often offers structural benefits to those in poverty and can assist people in directing their everyday lives. For instance, the services that religious institutions provide for the poor, the personal and communal meaning people from all classes derive from religion, and the fact that religious organizations remain a key building block of civil society.

The current study established that the Muslim believers were noncompliance meaning they didn't fulfill the obligation of giving Zakat due to greediness, if they were cooperative Zakat was going to be enough to give the people in needy to continue sustaining their life.

### **5.5 Measures to Improve Alms Giving (Zakat) to the Needy In Lusaka District**

As the findings of the study revealed that Muslims should continue giving Zakat to help the poor and needy and consequently alleviate poverty in Lusaka urban, certain measures need to be taken in order to address the challenges highlighted in the administration of zakat. For a start, Muslim authorities need to promote transparency and accountability in the collection, management and distribution of Zakat resources in order to lift the organisational image and corporate perceptions which in turn would inspire confidence among Islamic members and thereby attract more revenue for the organisation. Muslim authorities must also identify needy members in clusters and zones for easy delivery of Zakat.

The study reported that there was unofficial behaviour of giving Zakat among the rich Muslims running various businesses to the recipients without the knowledge of the

authorities. This prevailing unofficial way of giving Zakat was unbecoming and unhelpful to Muslims who avoid paying Zakat percentage for the wealth they have accumulated annually, and it should be advocated against as it was making the Zakat coffers insolvent. To attract these people to formal institutions, there is need to increase the individual's satisfaction. This could be done by constantly improving Zakat management, maintaining good will, becoming more transparent and conducting more productive distribution scheme. Zakat was a big organisation in Islam and it is therefore not acceptable to run the institution informally. There was need that people follow laid down procedures in giving their wealth to the needy.

On creativity and renovation it is recommended that Zakat practitioners need to change their mind set and be open to new techniques in administering Zakat. They must embrace creativity and innovative in facing new challenges such as changing needs and modern demands. Zakat administrators must ensure that the concept of diligence should be incorporated in their management of funds. It is arguable that in the modern management of Zakat, practitioners must be knowledgeable for them to look at creativity and innovation as something that can assist them to achieve the objectives of Zakat.

In a nutshell, people with financial management skills should spearhead Zakat collection, management and distribution to ensure accountability and raising the bar of confidence among the members.

The office of the Imam was the most established through which Zakat could be channelled. This entails that the persons holding this title need some training in the administration of zakat in order to avoid the lack of trust being manifested by some Muslims. Failure to follow laid down rules and procedures are tantamount to betrayal of the holy statues in the Holy Book. All those who are individually giving zakat to recipients must be congratulated but be advised to refrain and channel their contributions through official channels. For those not giving, they need to be reminded of the benefits of zakat to both the giver and recipient. Al-Qardawi (2000) interpreted the act of Alms Giving (Zakat) as a blessing, growth, cleanliness, praise and betterment of self. Most of the assets or items that are subjected to Zakat are mentioned in the Quran and hadith. The Zakatable assets included, among others, gold and silver, livestock (camels, sheep, cows, etc.), agricultural products, (earnings from) trading goods, and assets drawn from beneath the earth (minerals such as coal, iron, etc.).

The assets could be further classified into (i) apparent assets, which included livestock and agricultural products, and (ii) non-apparent assets such as cash and trading inventory (Al-Qardawi, 2000). Zakat must be paid if the assets reach a certain threshold known as *nisab*. Technically, *nisab* was the minimum amount or value of Zakatable assets, usually in excess of the basic needs of those subject to paying Zakah. For most of the assets, Zakah is due annually or after the passage of *hawl* (lunar year). Nevertheless, for agricultural products, Zakah was due at the time of their harvest. Furthermore, the rates of Zakah differ for different types of assets. For cash, gold, silver, debts (receivables) and traded goods, the rate is fixed at 2.5%. For agricultural products, however, the rates differ depending on the source of water. Further, the study recommended that Zakat should not just offer food and basic needs but go beyond to help lift the living conditions of the people in education and health among others. Findings had shown that Zakat given to the people in Lusaka were not meant to empower the locals with small business entities. Similar sentiments were shared by Rosly (2010), who posited that despite some lack of merit in management, Zakat played a pivotal role in poverty eradication and income redistribution of the Muslim people and it formed a critical component of public finance in Islam and of fighting social injustices.

Kapya (2015) also recommended that Muslims should provide consistently medical and educational support to the poor people in prisons, health centres and members of the public if Islam was to have real impact among the people. The current study argues that, the most common challenges faced by most communities in both developed and developing countries was poverty. The world and its players cannot stand as spectators, but should be participants in giving tools in the hands of the needy to help them make decisions and choices for a better life. If people who have the resources cannot share with the needy, inequality gaps may continue to widen. This may not rhyme well with the global poverty alleviation agenda contained in the Sustainable Development Goals (SDGs) 2030. Therefore, Zakat institution in Zambia was well placed to help support needy families and poor people in a way of alleviating poverty.

The social and basic needs theories advocated for this study have been highly supported by the findings of this study due to the fact that all the components of the theories are in line with the findings of this objectives on the proposed challenges. Religion uphold the *status quo* in various ways, be it by legitimating social inequalities, bringing society's



power dynamics into the religious field, or reinforcing class-specific behaviors or ideologies. Weber further explains that, when and how religion either benefits or inhibits those in poverty is not simply a function of theology, though theology can play an important role. However, when religion can be activated to aid the poor, it is often a powerful force for change.

Importantly, such findings are, within limits, applicable not only to the Western contexts in which sociology developed but also the world more broadly. Therefore basic needs theory aims at increasing the incomes of the poor by raising the level of development, which in turn leads to an increase in national income. Several thinkers and economists are seeking, through this theory, to achieve the basic objectives for the citizens such as increasing the income of the poor, the elimination of unemployment, the provision of services, improvement in health care and education level as well as providing appropriate housing and food. The researcher found out that there were no cooperation among the Muslim believers during and after the organization of Zakat. Zakat main objective is to help the needy with basic needs in the community so that the poor people should be accepted by the society.

It is an obligation such that every Muslim believer should obey to receive the reward deserved. Muslims were urged to adhere, promote team work and organize workshops to acquire new knowledge and skills on how to run Zakat programs to alleviate poverty among the needy in Lusaka urban district. Despite being a good gesture by the Muslims to the needy in society, the findings for the current study final analysis was that the Islamic act of Alms Giving (Zakat) as a means of poverty alleviation in Lusaka urban impacted negatively compared to the objective of this second pillar. The parameters that were met was that the Zakat that is practiced in Lusaka urban was just to sustain the people in needy and not empowering them.

## **5.6 Summary**

The findings of the study indicated that Zakat was given to urban population in Lusaka district. Basically, recipients received basic needs, food, money and agricultural inputs. All the materials given were not in large quantities to help recipients start their own enterprises for self-sustenance. Zakat encouraged attendance of members to mosque activities. Some challenges reported: little money given as Zakat as low as K20, large

population to receive Zakat against small Zakat collected, some Muslims were not fulfilling Zakat due to greediness and non-compliance. It was concluded that Zakat was a good gesture to society for poverty alleviation but had less impact in Lusaka

## **CHAPTER SIX**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **6.1 Overview**

The previous chapter discussed findings of the study on the impact of Islamic act of Alms Giving (Zakat) among urban population in Lusaka district of Zambia and related them to what other researchers also found in other areas, the extent to which the objectives of the study were achieved were also established. In this chapter conclusions based on the issues and problems raised in this study are presented.

#### **6.2 Conclusion**

The study concluded that Zakat was a programme that needs the attention of Muslim Associations Leaders to work together to help alleviate poverty among citizens. Poverty is nothing new and seemingly will never end. How society has responded to poverty over centuries has changed. There is however not only one way in which societies respond to poverty. The response to poverty is contextual. Each society responds to poverty in a

different manner as determined by economic, political, cultural, psychological, philosophical and traditional factors as well as religious convictions.

Religion can play a role in addressing poverty. Religion not only becomes the moral consciousness reminding society of being generous to the poor but also seeing the poor as fellow human beings. Religion can also create a new background of thought therefore influencing the values of society. A society with a high regard for materialism and consumption needs to take note of an existence stretching further than earthly life that includes a connection to a spiritual realm. The earthly material existence is a reduction of human existence. Societal thought needs to be redirected.

Religion not only functions in an ethical and ideological capacity when responding to poverty. Religion can motivate people to engage actively in participating in activities alleviating poverty. The balance is restored when poverty is not only measured in terms of ethical and spiritual measures, but also in attempts to provide the material needs of the poor.

True wealth does not lie in material possessions. Freedom to exist carefree is an asset. Religion can contribute to experiencing the fullness of life in all its forms.

### **6.3 Recommendations**

In light of the findings of this research the researcher has made the following recommendations to the government and religions aiming at achieving poverty alleviation.

- i. The government through the MNGRA to equip leaders in different religions with knowledge and skills through mandatory training to enable them successfully administer poverty alleviation in the community.
- ii. Muslims should continue giving Zakat to the needy in Lusaka urban, quantity and quality of Alms giving (Zakat) should be considered greatly if Zakat is to have significant impacts in the lives of the people.
- iii. Zakat given to the people in Lusaka urban should not just focus on food and clothes but should broaden its targets as most people faced educational and health challenges that needed urgent attention.

- iv. The Muslim authorities should continue to encourage its members to faithfully give Zakat as demanded by the Holy Book - Quran in a quest to assist the needy in society and help alleviate poverty among the people.

#### **6.4 Recommendations for Future Research**

The field of religion and poverty alleviation still provides avenues for research in Zambia. It is for this reason that the researcher of this study proposes further research to be conducted on:

- a) Contributions of religions on Zambia's National Development Planning.
- b) The role of Islam in the public sphere in Zambia.

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## APPENDICES

### Appendix A: Interview Guide for Muslim Association Leaders

The University of Zambia  
School of Education  
Department of Religious Studies

Dear respondent,

I am a postgraduate student at the University of Zambia, specialising in Master of Education in Religious Studies. I have visited your Mosque because I am conducting a research on Islamic act of Alms Giving (Zakat) among the urban population in Lusaka District and you have been chosen as a participant in the study. Your valuable contribution is highly appreciated and will go a long way in shaping my study. You are assured that the information given out will be treated with confidentiality as the study is purely meant for academic purposes. So please feel free to share any information that you may deem fit for the subject under discussion.

1. Explain your role as an individual at this Mosque?

.....  
.....

2. For how long have you been an Islamic member in Zambia?  
.....
3. What do you know about Zakat organisation in Islam?  
.....  
.....
4. Do you give Zakat at this mosque to the needy?  
.....
5. If you do in (4) what type of Alms is given to the needy in Lusaka District?  
.....  
.....
6. Which people do you target when giving Zakat at this Mosque?  
.....  
.....
7. Do you think Zakat is a good programme for this community? Why explain.  
.....
8. In what ways do you think Zakat has benefited the needy at your Mosque?  
.....  
.....  
.....
9. Are there challenges in the administration of Zakat to the needy in the community?  
.....  
.....  
.....
10. What are the challenges associated with Zakat;
  - a) Collection  
.....
  - b) Storage  
.....

c) Management

.....

d) Distribution

.....

e) Accountability

.....

f) Transparency

.....

11. In what ways can we offset the challenges in the administration and distribution of Zakat proceeds at this mosque?

.....  
.....  
.....  
.....

**Appendix B: Interview Guide for Imams**

The University of Zambia

School of Education

Department of Religious Studies

Dear respondent,

I am a postgraduate student at the University of Zambia, specialising in Master of Education in Religious Studies. I have visited your Mosque because I am conducting a research on Islamic act of Alms Giving (Zakat) among the urban population in Lusaka District and you have been chosen as a participant in the study. Your valuable contribution is highly appreciated and will go a long way in shaping my study. You are assured that the information given out will be treated with confidentiality as the study is purely meant for academic purposes. So please feel free to share any information that you may deem fit for the subject under discussion.

1. Explain your role as an individual at this Mosque?

- .....  
.....
2. For how long have you been an Islamic member in Zambia?  
.....  
.....
  3. What do you know about Zakat organisation in Islam?  
.....  
.....
  4. Do you give Zakat at this mosque to the needy?  
.....  
.....
  5. If you do in (4) what type of Alms is given to the needy in Lusaka District?  
.....  
.....  
.....
  6. Which people do you target when giving Zakat at this Mosque?  
.....  
.....
  7. Do you think Zakat is a good programme for this community? Why explain.  
.....  
.....
  8. In what ways do you think Zakat has benefited you at your Mosque?  
.....  
.....
  9. Are there challenges in the administration of Zakat to the needy in the community?  
.....  
.....
  10. What are the challenges associated with Zakat;

- a) Collection  
.....
- b) Storage  
.....
- c) Management  
.....
- d) Distribution  
.....
- e) Accountability  
.....
- f) Transparency  
.....

11. In what ways can we offset the challenges in the administration and distribution of Zakat proceeds at this mosque?

.....  
 .....  
 .....

**Appendix C: Focus Group Guide for Zakat Recipients**

The University of Zambia  
 School of Education  
 Department of Religious Studies

Dear respondent,

I am a postgraduate student at the University of Zambia, specialising in Master of Education in Religious Studies. I have visited your Mosque and you in particular because I am conducting a research on Islamic act of Alms Giving (Zakat) among the urban population in Lusaka District and you have been chosen as a participant in the study. Your valuable contribution is highly appreciated and will go a long way in shaping my study. You are assured that the information given out will be treated with confidentiality as the study is purely meant for academic purposes. So please feel free to share any information that you may deem fit for the subject under discussion.

1. For how long have you been an Islamic member in Zambia?  
.....
2. How did you become a Muslim?  
.....
3. What do you know about Zakat in Islam?  
.....  
.....  
.....
4. Did you receive any Zakat since you become a Muslim?  
.....
5. Why do you think you were given Zakat funding?  
.....  
.....
6. How many times do you receive Zakat in a year as far as you can remember?  
.....  
.....
7. What type of Zakat did you receive?  
.....  
.....  
.....
8. In what ways do you think the Zakat given to you was helpful and beneficial?  
.....  
.....  
.....
9. Do you think Zakat is a good programme for this community?  
.....  
.....
10. In what ways do you think Zakat has benefited other needy people?



.....  
.....

11. Do you have any complaints to make against Zakat institution at this Mosque?

.....  
.....

12. Explain the challenges that you think hinders smooth administration and distribution of Zakat to the needy in the community?

.....  
.....  
.....  
.....

13. In what ways can we offset the challenges in the administration and distribution of Zakat proceeds at this mosque?

.....  
.....  
.....  
.....