

Categorization of factors influencing zakah compliance among wealthy Muslims

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Abstract: Zakah compliance is a very important topic in the zakah literature. This is because poverty can be reduced when wealthy Muslims comply with their zakah obligations. Perhaps, because of its importance, there have been many researches on the phenomenon of zakah compliance. Many factors have been found to influence zakah compliance in the literature. This study contributes to the growing literature by categorizing factors influencing zakah compliance into institutional and individual factors. This categorization will assist in better understanding and also contribute towards better policies aimed at more zakah collection and poverty reduction.

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I. INTRODUCTION

Zakah as an institution ordained in Islam is capable of reducing poverty as shown in history and contemporary times. Numerous researches have been done in various aspects of zakah. However, there seems to be little or no information about zakah compliance behavior. It is Allah's way of bridging the gap between the rich and the poor. Interestingly, international organizations like the World Bank and others, are working round the clock on the issue of gap-bridging between the rich and the poor. A measure of this phenomenon is the Gini-coefficient. "The Gini-coefficient is a measure of the deviation of the distribution of income among individuals or households within a country from a perfectly equal distribution" (UNDP, 2015). The higher the Gini-coefficient of a country, the higher the income inequality in that particular country (Bakare, 2012).

Islam discourages the piling up of wealth without meaningful usage. *Zakah* is viewed as a penalty for idle money not used in a productive way (Adebayo, 2011; Kaleem & Ahmed, 2010; Al-Ajmi, Abo Hussain, & Al-Saleh, 2009; Jehle, 1994). It is imposed on man to check the monopoly of a few hands on the available wealth as stated in the Qur'an "...in order that it (wealth) may not (merely) make a circuit between the wealthy among you..." (Qur'an 59:7).

Zakah is the third, and is considered the economic pillar of Islam (Pepinsky & Welborne, 2011). Its importance can be seen from the fact that it is often placed side by side *salah*; "And they have been commanded no more than this: to worship Allah, offering sincere devotion, being true (in faith); to establish regular prayer; and to give *zakah*; and that is the religion right and straight" (Qur'an 98:5). It is the percentage charged on the surplus wealth of a Muslim (De Zayas, 2003).

Zakah is derived from the root word 'zaka' meaning 'to purify' (Benthall, 1999; Tedham, 2012). It purifies the giver from greed and the recipient from jealousy. *Zakah* in Islam is to be paid annually, on wealth that has reached a certain amount known as *nisab* and must have been in the owner's possession for one year (*hal*) (Ammani et al., 2014; Dogorawa, 2009; Faris, 1966; Gambling & Karim, 1986; Ram & Roszaini, 2014; Sonn, 2004). *Zakah* is liable on productive items such as crops, treasure troves, animals, merchandise, minerals like gold and silver (Abdul-Fattah, 2004; Gambling & Karim, 1986; Islahi, 1993; Nur Barizah & Abdul Rahim, 2007; Singer, 2009). Two and a half percent, (1/40) of annual savings, gold, silver & goods for trade is the generally accepted amount to be paid as *zakah* on such items (Damilola, et.al, 2015; Wali, 2013), and One-tenth of farm produce watered by rain, and one fifth of that watered through artificial means is expected to be given out, if they have fulfilled the condition of *nisab* and *hal* (Al-Misri, 1988). Paying *zakah* has a lot of benefit which includes purification of the wealth itself, as well as the heart of the owner of the wealth, eradicating poverty, safeguarding wealth against jealousy, especially by the poor and maintaining socioeconomic justice (Gambling & Karim, 1986; Samad & Glenn, 2010; Shahatah, 1985). *Zakah* is so important in Islam so much so that the guardians of the wealth of children and the insane are obliged to pay on their behalf (Al-Misri, 1988).

Zakah also means "to bless", "to increase", "to purify", "to grow" (Abdul-Fattah, 2004; Al-Misri, 1988; Bewley & Abdalhakim, 2001; Dogorawa, 2009; Saabiq, 1991). *Zakah* can therefore be said to mean growth,

increase in wealth, as is the case of the receiver when he receives *zakah*; purification and blessings, as is the case of the giver when he gives out. He is blessed by Allah, his soul is purified from greed, and his wealth is purified by Allah. Abdullah & Suhaib (2011), Al-Qardawi, (1999), viewed *zakah* as a purification tool that purifies the giver's soul from greed & selfishness. Giving out *zakah* produces the feelings of brotherhood, love and generosity in the giver. These feelings then produce better individuals who come together to create a better society (Afzal, & Akram, 2014).

Daud & Audu, (2011), argued that *zakah* "serves as an automatic stabilizer in the face of economic burst/recession" p.3090. There is no better time than now, for the government to look into the potential of *zakah* in combating poverty, as many countries are currently experiencing economic recession. This paper is therefore relevant as it has come up with suggestions that will help citizens enjoy the benefits of *zakah* as a social security for man through wealth creation by redistributing wealth and creating manual jobs (Hasan, 1984; Hassan, 2006). In view of the importance of *zakah*, there is need to investigate factors that influence *zakah* compliance among wealthy Muslims. This paper contributes to understanding of *zakah* compliance by categorizing the factors into two – institutional factors and individual factors.

II. AN OVERVIEW OF THE LITERATURE ON ZAKAH COMPLIANCE

Zainol, Mohd and Farah Mastura (2013) conducted a research on the intention to comply with *zakah* payment, using the staff of Universiti Utara Malaysia as their population. They stated that there was a low level of compliance in *zakah* from previous studies. However, their study found out that collection of *zakah* on savings have increased over time. It was reported that *zakah* on savings in Kedah, is rated third in the hierarchy of the highest *zakah* amount collected. The theory of planned behavior was used in their study and it was found out that perceived behavioural control is the factor that influenced compliance with *zakah* intention the most, as attitudes and subjective norms had no significant influence on *zakah* compliance intention on savings. The study called for further studies on *zakah* compliance as its findings cannot be generalized. This is because the respondents were only non-academic staff of UUM. Similarly, another study (Farah Mastura, 2011) using the theory of planned behavior, found out that the most important factor that influenced *zakah* compliance intention on savings is perceived behavioural control. Researches on other forms of *zakah* also revealed that perceived behavioural control and subjective norms had the strongest associations with intention to comply with *zakah* on land intended for sale (Alosaimi, 2011), and *zakah* of income of self-employed (Mohamad, 2008).

In a different study by Farah Mastura & Zainol, (2013), it was revealed that all variables of the theory of planned behavior had significant influence on compliance intention with *zakah* on savings. This means that ordinarily, individuals will comply with *zakah* on savings provided policy makers create avenues that will attract them to fulfil the obligation of *zakah*. Similarly, in another study by Farah Mastura & Zainol, (2015), it was revealed that attitude and referent group significantly influenced compliance behavior. Other factors that influenced behavior in the study are religiosity and perceived corporate credibility. Also, among the studies that used the theory of planned behavior is that of Raedah, Noormala & Marziana, (2011). It also found out that attitude and perceived behavioural control had significant influence on intention to comply with income *zakah*, while subjective norm had no significant influence on intention to comply with *zakah*.

In a similar vein, Ram and Roszainni (2014) conducted a research to find out the factors influencing business *zakah*, using the theory of reasoned action. The study found out that intention had a significant relationship with *zakah* compliance. It also found that attitude and subjective norms influenced intention. The authors argued that factors that determines business *zakah* are quite different from those that determine income *zakah*. The difference, the authors attributed to the fact that incomes have fixed rate, while that of business changes from time to time. Therefore, they suggested that research be carried out in other places in order to understand compliance behavior in a different context as it was limited to compliance on business *zakah* in Kedah.

Age is another factor that is considered to have a significant impact on *zakah* compliance. In a study conducted by Tajuddin, Azman and Shamsuddin (2015), to examine the compliance behavior on *zakah* in youths, it was found that age played an important role in complying with *zakah*. The higher the age of an individual, the more likely he is to pay *zakah*. Similarly, McGann, Sexton and Chyun, (2008) in their study of adult's denial and compliance with asthma also found out that compliance tends to increase with age. This is in line with the study of Sanep & Nor Ghani (2011) who found out that age, gender, education, understanding, and tax are among the factors that influences *zakah* the most, while variables such as law, faith, access to payment and trust of *zakah* institution had no significant influence on compliance.

It was also found out (Tajuddin et al., 2015) that people tend to pay tax and leave *zakah* because tax has laws guiding it and this laws are publicized unlike *zakah*. It was therefore suggested that there should be an increased education on *zakah* as the main factor influencing compliance on salary income *zakah* is understanding about *zakah*, and that legal action should be taken against those who refuse to pay. The study also opined that the easier the mode of payment, the higher the compliance level. The increased level of education is

in tandem with McGann, et al., (2008) who suggested that one's level of education has a significant impact on his compliance level.

In contrast to the view of Tajuddin et al., (2015), Rahim & Kaswadi (2014), believed that there is a relatively high awareness of *zakah*. In their study among UNIMAS Muslim staff, it was found out that dissatisfaction with the *zakah* authorities, leading to paying *zakah* irregularly and informally are some of the factors responsible for noncompliance.

Another factor that influenced *zakah* payment is altruism. Muhammad, Ainulshikin & Amir, (2006) revealed that altruism influenced *zakah* compliance the most. It found out that some individuals give out *zakah* just because they feel that in their wealth, there is a share for the less privileged. So they pay the *zakah* in order to better the lives of these less fortunate ones. In the same study, it was also discovered that self-satisfaction in the sense of feeling happy while paying *zakah* and having that satisfaction that one is being responsible, and having the believe that by paying *zakah*, one will motivate others in the society to pay is also a factor that influences an individual's compliance with *zakah*.

Muhammad, et al., (2006) also revealed that *iman* has a significant influence on *zakah* compliance. This is due to the fact that *zakah* is one of the commandments of Allah, and once an individual has that firm conviction, he does not need any other motivation aside from the reassuring knowledge that any act of *ibadah* properly done, attracts reward from Allah. So he gives *zakah* for the sake of it (intrinsic motivation), rather than what he will get from the society as a result of giving it. The study also argued that the level of understanding as regards Islamic principles is another factor that motivates an individual to give *zakah*. Continuing in their argument, they suggested that *zakah* institutions also have a role to play in influencing *zakah* compliance. The more trustworthy a *zakah* institution is, the more people will pay their *zakah* to such an institution. This view is also supported by the study of Mustafa, Mohamad & Adnan (2013).

Mohd, Ariffin and Abdul Samad, (2014) stated that it has been argued by other studies that the higher the level of religiosity of an individual, the higher his *zakah* compliance behavior and vice versa. It therefore follows that the more organizations adhere to religious practices, the higher chances of such organisation to comply with business *zakah*. However, findings from data collected in their study, revealed that religious practices by business owners does not have significant influence on their *zakah* compliance behavior. Business owners who are seemingly religious in their daily activities in their organizations fail to comply with business *zakah*.

The difference in the above could be as a result of the fact that an individual income *zakah* payer is granted tax rebate (Eko, Radiah & Azhar, 2013) but that is not the case with business *zakah*. Whether or not an organization pays *zakah*, it still has to pay tax and since tax evasion is punishable by law, it is easier to evade *zakah* and go unpunished, at least in this world, than to evade tax.

This study will not be the first to use the term 'compliance' with *zakah*. Several studies (Alhamdan, 2012; Alosaimi, 2011; De Zayas, 2003; Farah Mastura, 2011; Kamil et al., 2012; Mohmad, 2008; Ram & Roszaini, 2014; Sobana et al., 2006; Zainol & Kamil, 2007; Zainol, Kamil & Faridahwati, 2009; Zainol, et al., 2013) have adopted the word and this study is following suit. While different factors were found to influence *zakah* compliance in the literature, this study contributes by categorizing the factors into two – institutional and individual factors.

Institutional factors

Institutional factor is the last category of factors that influences *zakah* compliance behavior. This study has revealed that there is an absence of *zakah* institution in Kogi State. Several studies have argued for the institutionalization of *zakah*. One of them is Al-Qardawi (1999) who gave reasons why *zakah* has to be institutionalized. One of the reasons was that it prevents the humiliation of the receiver by the giver. Buttressing this point of Al-Qardawi is the assertion of Bonner (2005), that in pre-Islamic Arabia, there was already the practice of generosity, although the beneficiary remains perpetually under the humiliation of the giver, a situation he rightly tagged 'the constant crushing burden of generosity' (Bonner, 2005, p.403). Such is the case when individuals are left to perform seemingly acts of generosity on a personal level. It is on this note that institutionalising *zakah* in places where there are no institutions is needed: to preserve the dignity of the recipients. Al-Qardawi also stated that institutionalizing *zakah* will force people who are stingy to have no other choice than to pay. This is also supported by Chapra, (1979) who contended that should the wealthy become indifferent to the needs of the less privileged, they are to be compelled by the state to give out *zakah*. The importance of institutionalizing *zakah* cannot be overemphasized. Maududi, (1984) maintained that it is the duty of the Muslims, in the absence of an Islamic government to set up centralized institutions for the administration of *zakah*. The absence of *zakah* institution he argued, will prevent the society from reaping the benefits accruable from *zakah*. Similarly, Ibrahim and Shaharuddin (2015) stressed the importance of institutional mediation in *zakah* administration. The institute, they argue, plays an important role in mediating between the payers and the beneficiaries. Similarly, the presence of *zakah* institutions makes it possible to monitor inflow

and outflow of *zakah* funds. It also makes it possible for administrators to know who has received *zakah* and who is yet to receive. However, in a place like Kogi State, such will be difficult as there is the absence of institutions. What this means is that there is no proper documentation which according to Wildavsky (1986) ensures transparency in any institution. Studies have also shown that *zakah* administration has been simplified to suit modern day life. *Zakah* calculators, schedule for deductions have been introduced and *zakah* can now be comfortably paid using modern technology like ATM cards, bank drafts Islamic credit or debit cards (Farah Mastura&Zainol, 2013; Yusoff&Sorfina, 2012; Zainol, et al., 2013). These interventions have made *zakah* payment easy but in a society like Kogi State where the institutions are absent, payment of *zakah* will be quite difficult for the modern man who is always caught up with the busy nature of daily living, especially in a country like Nigeria. *Zakah* has had remarkable success in places where there are institutions responsible for its administration, as reported in the studies of Lorenz (2013), Suhaib, (2009) in Pakistan; Rose (2010) in Brunei Darus Salam; Beik (2009, 2010), Latief (2010), Lim (2015), Salim (2014) all in Indonesia; Al-Tayib (2003) in Sudan and Kuwait; Al-Omar, (1985) in Kuwait, Afghanistan, Egypt, Sudan, Jordan and Lebanon; and Obaidullah, (2016) in Singapore.

While on the one hand, the absence of *zakah* institutions in Kogi State accounts for the low level of compliance behavior in the state, it has on the other hand, led the few who still give out *zakah* to do so on individual basis. This individualistic *zakah* distribution is not without disadvantages. As noted by Saidurrahman (2013), individualistic *zakah* distribution does not help in poverty reduction. Ahmed, (2004), Ashafa, (2014) and De Zayas, (2003) are also of the view that *zakah* does not function well when administered on individual basis, while Samad and Glenn (2010) stated that *zakah* during the time of the prophet (ﷺ) was a state affair and individual decisions on *zakah* was considered inappropriate. The individualistic distribution in Kogi State has in turn led to various ways of giving *zakah* which is adequately captured in the one of the themes of this research – ‘pattern of *zakah* distribution’.

The factors revealed by this study are interrelated. The individual factor which basically shows man’s love for wealth and fear of poverty is as a result of weak *iman*. An individual with weak *iman* does not have the trust in Allah that he will be provided for. This is supported by the study of Berkey (1992) which argued that having knowledge of *Qadr* prevents one from falling into the trap of avarice. This lack of trust is as a result of ignorance and this in turn is linked to absence of *zakah* institutions in the state. This is because studies have shown that *zakah* institutions from time to time organize lectures and create the necessary awareness needed for *zakah* payers to get motivated (Ahmed, 2004; NAZAS, 2015). Similarly, it was stated that as the spiritual and mundane head, the prophet (ﷺ) usually ensured that inhabitants of a particular area were sensitized on the etiquettes of receiving and co-operating with *zakah* collectors before sending *amil*s to such areas (Samad& Glenn, 2010). However, in a society like Kogi where such institutions are absent, all other factors of low compliance behavior become apparent. A good example of cases that would have been avoided if there were *zakah* institutions is that of Dangote cement factory in the state. Had there been institutions, the money would have been paid directly to the institutions who would in turn channel it to the rightful beneficiaries rather than given to some so called *alhajis* and *mallams* working in the factory as revealed by one of the informants in this study. Another example is the case of Zerock, where outsiders who were invited to the state to work wanted to donate their *zakah* to the state but since there were no institutions, it became a loss on the part of the state. This information was revealed by an Islamic scholar who participated in this study.

Individual factors

The next factor as revealed by this study is the individual factor. This study found out that individuals have their own share in contributing to *zakah* compliance behavior. Under the individual factor, is avarice which is basically greed. All the codes under this factor are a reflection of man’s greed. The first item here is the fear of bankruptcy. Simply put, it was discovered that most people do not pay *zakah* because they have this feeling that when they give out their *zakah*, they are wasting their money and if they continue, it will get to a point where their wealth will diminish. While this is true for those who hoard, *zakah* does not necessarily decrease wealth that is put into meaningful usage. This is because there is every possibility of the wealth being put into meaningful usage growing. Besides, the conventional deduction of just 2.5% of one’s wealth will definitely not lead to bankruptcy, except the wealth is left idle. In that case, the yearly deduction is capable of reducing it after a long period of time.

NurBarizah& Abdul Rahim (2007) opined that the basis of wealth being liable for *zakah* should no longer be based on productivity but, on wealth that are in excess of an individual’s personal needs and those of his dependants, should be subject to *zakah*. This may then curtail the excesses of the selfish wealthy people who upon seeing their wealth has reached *nisab*, run to purchase seemingly un*zakatable* assets in order to evade *zakah*. Additionally, it will help in preventing unnecessary accumulation as they will be required to pay *zakah* on anything that is considered wealth, insofar as it is above the yearly expenditure of the individual and his dependant.

Similarly, it was found out that people do not comply with *zakah* because of lack of sympathy towards their fellow men. This study has also linked this to avarice. The love of wealth has made some individual to forget their responsibilities to men and have made them indifferent to the plight of the down trodden in the society. This love of wealth by man is an innate characteristic of his (Ibrahim, Elatrash& Faruq, 2014). Allah Himself severally talks about man's love of wealth in the holy Qur'an in several places, (Qur'an 89: 20, 3: 14), "And verily, he is violent in the love of wealth" (Qur'an 100:8), and how this greed distracts him from his purpose in life (Qur'an 102: 1-5), but warned that this desire be curbed in order to fulfill the command of brotherhood that is encouraged in Islam (Sahih Al-Bukhari, hadith no 13).

Another factor under the individual factor that is linked to love of wealth is 'tax burden'. It was revealed that few people do not comply with *zakah* because they have already paid tax. To some of them, what would have been paid as *zakah*, is what the government takes as tax. This also is as a result of the love of wealth, because they do not want too much of their wealth to leave their hands. However, the issue of double taxation should not necessarily be considered as a burden because, aside *zakah*, the Islamic state is granted the right to impose other tax on the people as the need arises (Chapra, 1979; NurBarizah& Abdul Rahim 2007; Shahatah, 1985). This is because *zakah* funds are strictly for some eight categories of people as mentioned in the Qur'an. However, there are still some individuals in the society who do not fall under this category but needs help. Such people then fall to the funds collected from tax (NurBarizah& Abdul Rahim 2007). Those who have legitimate right to receive *zakah* are those living below the poverty line, while there are persons who have incomes that are above poverty line but below subsistence level. These people do not qualify for *zakah* even though they cannot provide for all their needs (Hasanuz Zaman, 1993). This is the case because such persons may hold assets that are indisposible to them. They may have houses, consumer goods or jewellery but may be unwilling to sell. Such people are disqualified from receiving *zakah* and can only be helped through tax funds (Hasanuz Zaman, 1993). The government is at liberty to impose tax aside *zakah* if the *zakah* funds are not adequate to run its programs (Ahmad, 1989; Al-Qardawi, 1999; Chapra, 1979; Islahi, 1993; Shahatah, 1985; Yusuf, 1990). Maududi (1984) however suggested that *zakah* should not be considered as a tax but should be seen as an act of worship. This way, it would not matter whether or not one pays income tax, he will still feel obliged to pay *zakah* as he is aware of the benefits that will accrue from such acts. Maududi's argument is based on the premise that *zakah* and tax are two different things entirely. While on the one hand, tax evasion does not affect one's faith, leaving out the payment of *zakah* leads to serious consequences. Also, the tax payer benefits directly from tax but *zakah* is so imposed to help others without one getting any physical or immediate benefit. Of course there are benefits for *zakah* but they are not direct. One does not expect the government to construct roads, to provide electricity with *zakah* money. The benefits come in form of satisfaction that one gets after fulfilling an obligation and of course in the knowledge that a greater reward awaits you. This is also in line with the theoretical framework of this study that argues that the amount of effort an individual puts into an act is dependent on the expectation of the individual that the effort he is making will not go unrewarded. The more the individual believes that his action will be rewarded, and this reward will be of value to him, the more he will put effort into an act (Johnson, 2009; Mohammad, et.al., 2011; Vroom 1964).

However, the government can decide to grant tax rebate to *zakah* payers as it has been argued that one of the ways of increasing *zakah* collection is by avoiding double taxation through tax incentives (Ahmed, 2004). Obaidullah, (2016) stated that countries like Pakistan, Sudan and Indonesia, allows for tax relief when one pays *zakah*, just as there is tax relief when one does voluntary donations. In Saudi Arabia, Kuwait and Malaysia, there is also the provision of tax rebate for *zakah* payers (Eko, et al., 2013). This means that there is a reduction of income tax equal to the amount paid as *zakah*. Some informants had this in mind when they stated that the mere fact that tax is already being deducted from their salary is enough for people not to consider paying *zakah*. If they are to pay *zakah*, then there should be some kind of tax rebate.

It should be noted that most of these countries that grant tax rebates are Islamic countries but Nigeria is not and as such it may be difficult to grant tax rebate. However, there could still be a provision for such as it has been successfully done in South Africa which is not an Islamic country. There is the provision of tax rebate for any voluntary donation to organizations of public benefits and giving out *zakah* is counted among such donations (Ahmed, 2004). However, in the case of South Africa, it is not a direct tax rebate for *zakah* specifically. The rebate is opened to all kind of donations, irrespective of the intent of the donor, provided it was done to an organization of public benefits that operates within the country.

III. CONCLUSION

There have been lots of studies in the area of *zakah*, especially *zakah* management (Lessy, 2013). This study has used some of these studies as the pillars upon which it was built. While not claiming that it has introduced an entirely new concept, this study seems to be the first to have done a classification of contributing factors to *zakah* compliance behavior into institutional and individual factors. Previous studies, with the exception of a few, have only focused on interpreting compliance behavior using theory of planned behavior and

theory of reasoned action. To those studies, compliance behavior is only affected by intention, and intention is either influenced by subjective norms, attitude or perceived behavioral control. These studies did not look at the possibility of compliance behavior being controlled by other extraneous factors outside the theory of planned behavior or reasoned action. This other external factors as presented in this study constitute institutional factors. The implication of this study is that the government and policy makers also have roles to play in the administration of *zakah*. Since it has been argued extensively that for *zakah* to be effective, it has to be institutionalized, the onus therefore lies on policy makers to make the best use of their offices to enact laws that will lead to the common good of man. When *zakah* is institutionalized, it is hoped that it will be able to fulfil its role of poverty eradication in the near future. There is need to tackle the individual factors as well as the institutional ones.

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