

ZAKAT FUNDING AND SDG-4: A MECHANISM FOR ENSURING QUALITY BASIC EDUCATION IN KANO STATE, NIGERIA

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ABSTRACT

Basic education requires a sustainable source of income to cover its on-going operational costs. Zakat funds have been playing major roles in offering financial assistance to support quality basic education, which is crucial for long-term development. In Islam, zakat is a mandatory form of charity designated specifically for eight eligible categories of recipients. However, to respond to contemporary global challenges and enhance the educational systems of countries, in 2015, the United Nations (UN) needed nations to place greater emphasis on achieving 17 key areas, one of which is Sustainable Development Goal 4 (SDG-4), to ensure quality education. In response to this call and with a special focus on quality basic education, the Kano State government in Nigeria has introduced various programmes aimed at achieving quality basic education. Nevertheless, despite these efforts, a large number of children are not attending school and school dropouts remain. This study explores and highlights zakat funding and SDG-4 as a mechanism for ensuring quality basic education for sustainable

development in Kano State, Nigeria. A qualitative research method, utilizing interviews and document analysis, has been employed. The findings reveal low allocation and disbursement in the use of zakat funds for education in Kano State. Therefore, the Zakat Commission, as well as philanthropists, recommends empowering children with quality basic education, considering that they are the leaders of tomorrow and nation builders.

Keywords: *zakat, quality basic education, sustainable development, SDG-4*

INTRODUCTION

The needs of the modern era require nations to place greater concentration on achieving sustainable development. According to Jouti,¹ countries have become vulnerable to numerous social and economic challenges due to the rapid rise of both social and environmental challenges, whose effects are difficult to manage. In response to these challenges, a specialised agency of the United Nations (UN) initiated a new global development programme. This programme offers regional and global leadership in addressing contemporary global challenges while strengthening a country's educational system with a special focus on quality education.

Children in Nigeria were 5.44 times more likely to have never attended school or to be dropouts, whereas children from lower socio-economic households had chances of 0.73 for never attending or dropping out of school². Approximately 20 million children remain out of school in Nigeria.³ Among this teeming population, every child deserves and has the right to quality basic education. However, the educational sector in Kano State has, for many years, failed to provide the necessary quality basic education for this teeming population, which is generally comprised of the children of the poor and the needy. On the contrary, Kano State has the capacity to make a meaningful contribution in realising Nigeria's goals and purposes of offering accessible, mandatory and high-quality education to all educable children regardless of their gender, ethnicity, geographical location or economic background. This is because the provision of basic education extends

¹ Ahmed Tahiri Jouti, "An Integrated Approach for Building Sustainable Islamic Social Finance Ecosystems," *ISRA International Journal of Islamic Finance* 11, no. 2 (2019): 246–66.

² Ayima Lott, "Factors Affecting the Educational Status of Children in Nigeria" (PhD diss., Walden University, 2025).

³ Chikezirim Nwoke, Stanley Oyiga, and Logan Cochrane, "Assessing the Phenomenon of Out-of-School Children in Nigeria: Issues, Gaps and Recommendations," *Review of Education* 12, no. 3 (2024): e70011.

beyond mere literacy and numeracy, encompassing quality education that fosters the overall growth, development and well-being of citizens. Hence, the main goal of development is to enhance human well-being. Thus, sustainability studies have become attractive within the academic circle, among practitioners and policymakers.

The Brundtland Report of 1987 posits sustainable development as an inescapable necessity for current and upcoming generations, encompassing their economic, social and ecological dimensions of life. This implies that quality basic education provides literacy, hard work, acquired skills, competencies and valuable techniques that create more opportunities for citizens to achieve sustainable development. Conversely, the government has introduced numerous initiatives designed to deliver quality basic education in the state. The famous programme is the Universal Basic Education (UBE), seeking to ensure free and mandatory education for every child. Nevertheless, the state's education system has been plagued by numerous challenges. According to Yerrou et al.,⁴ *zakat* is institutionalised to ensure that the rich discharge their responsibilities of supporting the less-privileged.⁵ At the same time, the Kano State Governor on 2nd January, 2024 stated that the education sector could not be adequately financed without support from wealthy individuals and private contributors. He therefore urged philanthropists to support qualified indigenes by sponsoring their educational advancement.⁶ If this is achieved, it will help in attaining the sustainable development goals of Quality Education in Kano State. This led the researcher to select Kano State as the central point of attention of this study because:

- 1) Kano is the most populous state in Nigeria, having the largest number of dropout students and children not attending schools compared to other states. Additionally, some affluent Muslim individuals distribute Zakat almost every year, making it significant to investigate the social impact mechanisms of Zakat contributions on SDG-4. According to a 2024 report by UNICEF, Nigeria has the largest population of out-of-school children in the world. The report estimates that approximately 10.2 million primary school-age children are not enrolled in school, while an additional 8.1 million children of junior secondary school age are also out of school. Furthermore, the report indicates that about 66 per cent of these out-of-school children are concentrated in the North-West

⁴ Hafssa Yerrou, Amina Achmaoui, and Oumaima Bezoui, "The Determinants of Institutionalization of Zakāt: The Case of Morocco," *Islamic Economic Studies* 31, no. 1–2 (2023): 22–42.

⁵ Aliyu Dahiru Muhammad, Muhammad Lawal Maidoki, and Usman Buhari Sani, "The Role of Islamic Social Finance in Empowering Youth and Women in Sokoto State of Nigeria," *Journal of Islamic Monetary Economics and Finance* 3 (2018): 141–52.

⁶ News Agency of Nigeria, "Gov Yusuf Wants Wealthy Nigerians to Fund Education in Kano," *Peoples Gazette*, January 2, 2024, <https://gazettengr.com/gov-yusuf-wants-wealthy-nigerians-to-fund-education-in-kano/>

and North-East geopolitical zones, highlighting the significant regional disparities in access to education across the country.⁷

- 2) The *Zakat* and *Hubusi* Commission, as well as philanthropic activities in education, has a significant social impact on society by promoting quality basic education, which closely aligns with the aims of SDG-4.

Empirically, numerous studies have discussed the role of *zakat* in poverty alleviation, such as those by Ayuniyyah et al.⁸ and Hudaefi et al.,⁹ focusing on the impact of *zakat* on SDG-6. However, there are still few studies that focused on the impact of *zakat* on education. Recently, there has been a growing development in the area following the awareness of using *zakat* funds to provide sustainable solutions to the declining standard of education in Kano, Nigeria. This is because the education required is beyond mere free and compulsory education but quality basic education that empowers the less-privileged and the vulnerable in their development and contributes to the development of the society to which they belong.

LITERATURE REVIEW

Zakat funding is a fundamental concept and an obligatory act in Islam, where Muslims have a religious duty to give a segment of their financial resources to support those in need. Furthermore, *zakat* serves as a vital function in shaping and enhancing the lifestyle of people, regardless of their economic status. It is one of the five pillars of Islam, which comes after prayer. According to Atah et al.,¹⁰ *zakat* is an act of worship that holds enormous importance for society. The Islamic economic system guides Muslims on the principles of social justice, wealth distribution and fair financial dealings among the haves and have-nots. A key purpose of *zakat* is to discourage wealth from being controlled by limited affluent individuals. Instead, Islam encourages the rotation or circulation of wealth among fellow human beings.

⁷ Ejuchegahi Angwaomaodoko, 'Ending Nigeria's 18.3 Million Out-of-School Children Crisis,' *Punch*, 23 April 2026, <https://punchng.com/ending-nigerias-18-3-million-out-of-school-children-crisis/>

⁸ Qodriah Ayuniyyah, A. H. Pramanik, N. M. Saad, and M. I. Ariffin, "The Impact of Zakat in Poverty Alleviation and Income Inequality Reduction from the Perspective of Gender in West Java, Indonesia," *International Journal of Islamic and Middle Eastern Finance and Management* 15, no. 5 (2022): 924-42.

⁹ Fahmi Ali Hudaefi, Abdul Aziz Yahya Saoqi, Hidayaneu Farchatunnisa, and Ulfah Lathifah Junari, "Zakat and SDG 6: A Case Study of BAZNAS, Indonesia," *Journal of Islamic Monetary Economics and Finance* 6, no. 4 (2020): 919-34.

¹⁰ Ummi Ibrahim Atah, Wafa Mohammed Ali Nasr, and Mustafa Omar Mohammed, "The Role of Zakat as an Islamic Social Finance towards Achieving Sustainable Development Goals: A Case Study of Northern Nigeria," in *E-Proceedings of the Global Conference on Islamic Economics and Finance*, 2018.

As mentioned in the holy Qur'an, "In their wealth, there is a rightful share of the beggar and the needy" (Surah al-Ma'aarij, 70: 25). This verse highlights the responsibility of the wealthy and philanthropists to address the support needed by the poorer segments of the population. Based on the aforementioned verse, when a society lacks quality education, it can be attributed to the unequal allocation of wealth from the prosperous to the less fortunate, as observed by Aliyu Abdullahi and Akilu Balarabe.¹¹ Moreover, in an authentic hadith, the Prophet Muhammad (Peace be upon him) said to his *zakat* collector, "*Zakat* is a right that the poor have upon the rich"¹². This implies that the rich are obligated to allocate a part of their wealth to the poor.

Notably, education is viewed as a key factor in both individual and community development, indicating that education and personal or community development are closely intertwined. Wherever there is education, there is also development. Conversely, where there is no development, there is a serious absence of education. According to Sim,¹³ education can foster individual growth and development; societal growth and development entirely depend on the educational success of that society. In addition, according to the Qur'an, "Are those who know equal to those who do not know?" (Surah al-Zumar, 39: 9). This signifies that an educated person is far more than an uneducated individual. As indicated by Jaffri,¹⁴ education is a key to personal growth and development, whereby an educated person is superior, enabling individuals to flourish in life. However, wealthy individuals have a responsibility to share their wealth and resources with those who lack them. They must provide the means and strategies for ensuring equal opportunities for acquiring basic quality education for all, as basic education is the foundation level of advancement and prosperity. Furthermore, the noble Prophet Muhammad (Peace be upon him) emphasised that "Acquiring knowledge is obligatory upon every Muslim."¹⁵

¹¹ Aliyu Abdullahi and Akilu Balarabe, "The Role of Charity Organization in Islam," *International Journal of Innovative Social Science and Humanities* 13, no. 2 (2025): 129–36.

¹² Muḥammad ibn Ismā'īl al-Bukhārī, *Ṣaḥīḥ al-Bukhārī*, ed. Muḥammad Zuhayr ibn Nāṣir al-Nāṣir, 1st ed. (Bayrūt: Dār Ṭawq al-Najāh, 1422H), 2:104, Kitāb al-Zakāh, Bāb Wujūb al-Zakāh, hadith no. 1395.

¹³ Woohyang Sim, "For Love, Money and Status, or Personal Growth? A Survey of Young Emirati Women's Educational Aspirations," *Gulf Education and Social Policy Review* (2020): 73–90.

¹⁴ S. R. A. Jaffri, "A Comprehensive Review of Barriers to a Functional Zakat System in Nigeria," *International Journal of Ethics and Systems* 35, no. 1 (2019): 24–42.

¹⁵ Miftachul Huda, Jibrail Bin Yusuf, Kamarul Azmi Jasmi, and Gamal Nasir Zakaria. "Al-Zarnūjī's Concept of Knowledge ('Ilm)." *Sage Open* 6, no. 3 (2016): 2158244016666885.

In exploring the role of *zakat* in achieving basic quality education, Daly et al.¹⁶ revealed that *zakat* funds can be used to finance a lot of programmes, including services like medical care, learning opportunities and access to food. Similarly, Salman and Abdul Ghafar suggested that *zakat* funds can promote the SDGs of Quality Education and Health and Well-being if properly utilised.¹⁷ Atah, Umami Ibrahim, Wafa Mohammed Ali Nasr, and Mustafa Omar Mohammed explored the tremendous potential of *zakat* in northern Nigeria, which includes Kano State. The research reveals that *zakat* potentially addresses issues related to poor quality education, healthcare and public welfare.¹⁸ Mutasim¹⁹ explored educational achievement rates and improved quality of education, emphasising the need to increase educational resources at various levels.

Similarly, it is highly recommended that the percentage allocated to the less-privileged from *zakat* funds be increased to minimise income inequality. Income support should be used, particularly for the part of the population with special needs. In the same vein, a study conducted by Abdul Ghafar and Muhammad²⁰ revealed that the problems related to the SDGs of poverty, quality education, hunger, income inequality and financial development can be attained using *zakat* funds. Overall, *zakat* funding is a crucial aspect of Islamic finance and social welfare, providing support to those in need and promoting social justice and cooperation among Muslims.

One of the key components of basic quality education is accessibility, which provides educational access to everyone, regardless of their background, location or socio-economic status. For basic education to be achievable there is a strong need to increase *zakat* funding for education, ensuring that all individuals have access to quality basic education, as Abdullahi²¹ suggested. On the other hand, Mgbodile²² described basic education as the foundation for sustainable lifelong learning,

¹⁶ Saïda Daly and Mohamed Frikha, "Islamic Finance, a Support to Development and Economic Growth: The Principle of Zakat as an Example," *Journal of Behavioural Economics, Finance, Entrepreneurship, Accounting and Transport* 3, no. 1 (2015): 1-11.

¹⁷ Salman Ahmed Shaikh and Abdul Ghafar Ismail, "Role of Zakat in Sustainable Development Goals," *International Journal of Zakat* 2, no. 2 (2017): 1-9.

¹⁸ Umami Ibrahim Atah, Wafa Mohammed Ali Nasr, and Mustafa Omar Mohammed, "The Role of Zakat as an Islamic Social Finance towards Achieving Sustainable Development Goals: A Case Study of Northern Nigeria," in *E-Proceedings of the Global Conference on Islamic Economics and Finance*, 2018.

¹⁹ Abdelmawla, Mutasim Ahmed. "The Impacts of Zakat and Knowledge on Poverty Alleviation in Sudan: An Empirical Investigation (1990-2009)." *Journal of Economic Cooperation and Development* 35, no. 4 (2014): 61-84.

²⁰ Shaikh and Ismail, "Role of Zakat in Sustainable Development Goals," 1-9.

²¹ Abdullahi and Balarabe, "The Role of Charity Organization in Islam," 129-36.

²² T. O. Mgbodile, "Hindsight on Universal Primary Education: Implication for Planning and Implementation of Universal Basic Education," *The Nigerian Universal Basic Education Journal* 1, no. 2 (2000): 105-10.

providing basic skills in reading, writing and numeracy. He further explained that basic education encompasses a wide range of formal and non-formal educational activities and programmes designed to enable learners to acquire functional knowledge and generative skills tailored to their environment. Quality basic education implies that educational opportunities are available to everyone, regardless of gender, physical ability or economic status. It goes beyond simply attending school. Its true aim is the successful completion of a quality basic education cycle, as stated by Obanya.²³

The SDGs are a set of 17 global objectives established by the United Nations in 2015 to advance sustainable development and enhance the lives of people worldwide. SDG-4 aims to guarantee accessible and fair quality education for all, along with the promotion of lifelong learning opportunities. Government in Nigeria, through its SDG-4 plans, is intended to make sure that all individuals are able to have access to education, irrespective of their background, situation, or socio-economic status by introducing various programmes. However, the programmes failed to provide fruitful results because of the resistance of Muslims to the programmes due to the inclusion of interest rate, which is prohibited in Islam. Other than that, Islam, being a divine religion that encompasses all the aspects of life, has its own system of sustainable growth programmes. This is given that there are prescribed charitable services intended to care for the less-privileged in society. These services include *zakat* as a viable mechanism for providing education, healthcare and poverty alleviation, as well as sustainable development.²⁴ Although the SDG-4 programme is in progress, the indices of quality education focus on the poor, the needy, the vulnerable and those from low-income backgrounds. Notably, it is concerned to know that Kano State has a high index of poor development and growth in the education sector, which can be attributed to inadequate funding for *zakat*. This affects the lives of ordinary people and hinders proper sustainability and development. Atah et al.²⁵ asserted that *zakat* funding and SDG-4 share the same goal of improving basic quality education by providing financial help to people experiencing poverty and those in need.

Zakat is crucial in guaranteeing access to quality education by supporting educational programs and scholarships, which can be established using the financial

²³ Pai Obanya, "Reinforcing LGAs for the Realization of MDG2: UBE," in *Dreaming, Living and Doing Education* (Ibadan: Institute of Education, University of Ibadan, 2009).

²⁴ Abdullahi and Balarabe, "The Role of Charity Organization in Islam," 129–36.

²⁵ Umami Ibrahim Atah, Wafa Mohammed Ali Nasr, and Mustafa Omar Mohammed, "The Role of Zakat as an Islamic Social Finance towards Achieving Sustainable Development Goals: A Case Study of Northern Nigeria," in *E-Proceedings of the Global Conference on Islamic Economics and Finance*, 2018.

resources provided through *zakat*.²⁶ Moreover, *zakat* will help to establish schools, provide educational materials and fund training programs for individuals from low-income backgrounds. It benefits individuals with low incomes and fosters a more educated society.

Basic quality education cannot be achieved solely through government efforts. As a result, the philanthropic activities of *zakat*, as obligatory charity for wealthy individuals, and the contributions made by wholehearted individuals and organisations play a vital role in supporting the government in developing human capital. These efforts ensure that all children are ensured access to foundational education and skills acquisition, enabling them to achieve the desired goal of an equitable shifting of economic resources from the prosperous to the poor. This can be achieved by providing basic quality education to the less-privileged and the vulnerable, as it is the foundation level of education, and at the same time attain the goals of sustainable development.

Additionally, Sadiq and Mushtaq²⁷ suggested that it is fundamental for governments to involve other social initiative approaches in the attainment of the SDGs. *Zakat* is crucial in supporting quality basic education, particularly in Muslim-majority countries or communities, such as Kano State. Furthermore, *zakat* can support quality basic education by providing scholarships and financial aid, infrastructure development, teacher training and support, educational resources and materials, as well as assistance for vulnerable groups.

METHODOLOGY

Regarding the data analysis procedure, as emphasized by Sharan, Merriam and Robin Grenier, the procedures for data analysis, data collection and data interpretation should occur concurrently²⁸. This implies that during data analysis, information is arranged by category and chronological order, repeatedly examined and consistently coded to generate themes. Concerns raised by *zakat* donors, Islamic Social Finance (ISF) experts in Kano, and the staff of the Kano State *Zakat* and *Hubusi* Commission, as well as beneficiaries of *zakat* on educational empowerment, were examined in greater depth, using central research questions, follow-up enquiries and probing prompts. As a result, interviews were recorded, transcribed and carefully listened to with close attention and reviewed multiple times. The

²⁶ Suhail Ahmad and S. Ghiasul Haq, "How Far Corporate Zakat May Contribute to Sustainable Development Goals?" in *Islamic Wealth and the SDGs: Global Strategies for Socio-Economic Impact*, 421–37 (2021).

²⁷ Ramla Sadiq and Afia Mushtaq, "Role of Islamic Finance in Achieving Sustainable Development Goals," *Journal of Islamic Thought and Civilization* 5, no. 1 (2015): 46–55.

²⁸ Sharan B. Merriam and Robin S. Grenier, eds., *Qualitative Research in Practice: Examples for Discussion and Analysis* (New York: John Wiley & Sons, 2019).

transcripts were subsequently examined using the thematic analysis method, as described by Braun and Clarke (2006). The main points from each informant were coded using a seven-column template. This is achieved through the classification and interpretation of their key ideas, sub-ideas and supporting points. Themes and sub-themes were developed to address the three primary research questions.

Qualitative Approach

This research was conducted as a qualitative study, specifically a case study focused on Kano State, Nigeria aimed at understanding the role of *zakat* in ensuring quality basic education for sustainable development. Creswell²⁹ unequivocally stated that, "Qualitative research operates on assumptions that differ significantly from those of quantitative designs." In qualitative studies, informants are able to offer extensive and in-depth insights that are not limited by the quantitative method, as reported by Shirin et al.³⁰ Therefore, data was collected using individual interviews as well as reviewing relevant documents. Participants were recruited through convenience sampling from informants, who could provide adequate and rich data, such as the givers and beneficiaries of *zakat*, to determine whether the mechanism is impacting them or not.

To ensure ethical conduct and keep participant information confidential, the data were anonymised by removing the names of person's and other identifying details. Additionally, to guarantee the trustworthiness and reliability of the information collected, some themes existed and compiled into only one script accompanied by the relevant transcribed conversation. The script was given to two professionals in psychology and ISF to attest the suitability of the produced themes, considering the related oral discourse. The usual agreement between inter-raters is 87% and 91%, respectively. This specifies that the generated themes represent the ideas as intended by the informers. Furthermore, the reliability and dependability of the generated information were established through a prolonged engagement and triangulation (the amalgamation of various data collection sources, including interviews, documentation, and observation). The more experience and time researchers spend in field with informants, resulting from prolonged engagement in the actual setting, the more accurate and valid the study's findings become, as indicated by Creswell.³¹

²⁹ John W. Creswell and J. David Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 5th ed. (Singapore: Sage Publications, 2017).

³⁰ Hasina Banu Shirin, Sharifah Sariah Syed Hassan, and Mohammad Serazul Islam, "Interaction in E-Learning Environment: Does It Fulfill with Islamic Teaching?" *Malaysian Online Journal of Educational Management* 2, no. 4 (2017): 36–52.

³¹ John W. Creswell, *Qualitative Inquiry and Research Design: Choosing Among Five Approaches* (Singapore: Sage Publications, 2013).

In light of the above qualitative approach and methodology, certain questions arose in the researchers' minds that prompted them to formulate interview questions. The main interview questions act as foundational principles that underpin the entire study. Consequently, for this research, the researchers put forward and addressed the following questions in the interview. The questions are presented in Table 1 below:

Table 1: Interview Questions and the Participants

No.	Interview Questions	Participants	Designation
1	As a Zakat donor, what is the role of Zakat in attaining SDG-4?	Informant 1	Donor
2	As an expert in Islamic Social Finance, how does Zakat help in attaining sustainable development?	Informant 2	ISF Expert
3	As a staff member of the Kano State Zakat Commission, what are the challenges that hinder the smooth distribution of Zakat?	Informant 3	KSZC Officer

Source: Developed for the Current Study

Results and Findings

The researcher used a thematic approach of analysing the data collected, which is an initial process in research using qualitative data analysis.³² The discussion of the study is derived under the guidance of Burnard (2004)³³ and explained according to the emerging themes. The research questions were then presented. Hence, themes were generated by regrouping and merging similar themes based on the insights provided by informants, including *zakat* donors and ISF experts, who were analysed. These informants highlighted various types of information relevant to the study.

a) Research Question 1

As a *zakat* donor, what is the role of *zakat* in attaining SDG-4? This question was directed to the philanthropists who contribute *zakat*. Thus, based on the donors' perceptions gathered through the interview protocol, two major themes were generated: Poverty Reduction and Educational Support, as presented in Table 2 below:

³² Immy Holloway and Les Todres, "The Status of Method: Flexibility, Consistency and Coherence," *Qualitative Research* 3, no. 3 (2003): 345–57.

³³ Philip Burnard, "Writing a Qualitative Research Report." *Accident and Emergency Nursing* 12, no. 3 (2004): 176–81.

Table 2: Identified Categories Using the Insights Derived from the Interview

Key Issue	Themes
Role of Zakat	1. Poverty Reduction 2. Educational Support

Source: Developed for the Current Study

b) Research Question 2

As an expert in Islamic Social Finance, how does *zakat* help in attaining sustainable development? This research question was directed to experts in the field of ISF. Subsequently, three major categories were discerned, which include Health, Food Security, and Economic Growth, as tabulated in Table 3 below:

Table 3: Identified Categories Using the Insights Derived from the Interview

Key Issue	Themes
Zakat For Sustaining Development	1. Health 2. Food Security 3. Economic Growth

Source: Developed for the Current Study

c) Research Question 3

As a staff member of the Kano State *Zakat* Commission, what are the challenges that hinder the smooth distribution of *zakat* in addressing educational issues? This question was directed to the staff of the *Zakat* Commission in Kano State, which led to the identification of three major themes: Inadequate Governance, Inadequate Shariah Compliance, and Inadequate Collection and Distribution Mechanism, as depicted in the following Table:

Table 4: Identified Categories Using the Insights Derived from the Interview

Key Issue	Themes
Challenges of Zakat	1. Inadequate Governance 2. Inadequate Shariah Compliance 3. Inadequate Collection and Distribution Mechanism

Source: Developed for the Current Study

DISCUSSION

The discussion of the findings is structured around the main themes that emerged. These themes derived from the informant's responses were grouped into two categories aligned with the research questions posed during the interview sessions.

However, the initial discussion of these key themes was mainly informed by the informant's inputs and lacked a thorough critical analysis. Given the absence of a review of the current literature and the relevant theoretical or conceptual framework, primarily the issues raised in this study concern the opinions and perceptions of participants, including *zakat* donors, experts in ISF and beneficiaries of the *zakat* fund, regarding the use of *zakat* funds to cater for educational expenses in Kano State, Nigeria.

The Role of Zakat

The results in the Table, which were revealed under the first question, indicate that *zakat* plays a significant role in achieving quality basic education (SDG-4) in several ways, including poverty reduction and educational support. This is evident, as the information gathered by the researcher through interviews demonstrated that most *zakat* donors believe that *zakat* funds are primarily allocated for poverty reduction and educational support. This is illustrated by a *zakat* donor who unequivocally stated:

"As a *zakat* donor, I give out my funds annually as prescribed by Allah (SWT) via the teaching and demonstrations of His Prophet (peace be upon him). Therefore, the *zakat*, which is given out, is meant to help the needy by decreasing poverty among the people and supporting those in need."

Another *Zakat* donor described the role of *zakat* in terms of educational support, whereby the informant mentioned that:

"*Zakat* funds, which I give out, I formed a trust fund which I assigned the committee to provide scholarship and financial support to students from low-income families, enabling them to access quality basic education."

Consequently, in light of the above findings on the role of *zakat* in achieving quality basic education (SDG-4), this aligns with the work of Ahmad (2016)³⁴, who revealed that *zakat* funds are utilised to help alleviate poverty and support those in need. Furthermore, the second finding concurs with the work of Aliyu (2017)³⁵, who reported that *zakat* funds are used to build and maintain schools, providing a safe and conducive learning environment for students.

³⁴ Ahmad, Nur. "Pengentasan kemiskinan melalui pemberdayaan Zakat." *ZISWAF: Jurnal Zakat Dan Wakaf* 2, no. 1 (2016): 89-108.

³⁵ Aliyu, Shehu Usman Rano. "A treatise on socioeconomic roles of Zakah." *Uluslararası İslam Ekonomisi ve Finansı Araştırmaları Dergisi* 5, no. 1 (2017): 77-92.

Zakat for Sustainable Development

The second question addressed how *zakat* funding contributes to achieving the SDGs and was directed to experts in ISF. They expressed their views on the synergy between *zakat* funding and the SDGs. One of the informants clearly expressed his views, where he asserted:

"*Zakat* supports healthcare initiatives (SDG 3), such as medical treatment, hospital bills and healthcare services. *Zakat* funding is also used to build and maintain healthcare facilities, promoting access to quality healthcare."

Similarly, another expert in ISF shares similar information with his colleague, but his views on the relationship between *zakat* and the SDGs are related to food security provision (SDG-2) and economic growth (SDG-8). He categorically declared that:

"Zakat supports food security initiatives, such as food distribution and agricultural projects. Moreover, Zakat funds can be used to support economic growth by providing financial assistance to small-scale businesses."

This research finding aligns with the works of Adebayo (2011) and Abdullahi (2019), who both reported that *zakat* funding contributes to achieving the goals of the SDGs. They believed that *zakat* plays a significant role in achieving the SDGs, particularly in areas such as poverty reduction, healthcare provision, food security and economic growth, thereby promoting sustainable development and social justice.

The Challenges to Zakat

The third question deliberately highlights the challenges hindering the smooth distribution of *zakat* in Kano State. The two staff members of the Kano State *Zakat* Commission who were interviewed provided various reasons for this. According to the two informants, *zakat* funding in Kano State is facing a myriad of challenges. Both believe that addressing these challenges requires a comprehensive approach that involves government, civil society and community stakeholders. One informant clearly said:

"One of the challenges militating against Zakat funding in Kano State is inadequate Shariah compliance in Zakat management and distribution."

Similarly, another staff member of the Kano State *Zakat* Commission further described the challenges militating against *zakat* funding. The informant categorically declared that:

"Despite the fact that there is a Zakat Commission in Kano, however, the government does not commit itself fully to the activities of Zakat. There is inadequate governance in the process of Zakat funding in Kano. That is why sometimes we have a lot of problems regarding the distribution of Zakat in Kano."

Moreover, another staff member expressed his views on the problems facing *zakat* funding in Kano State. The informant believed that there was inadequate collection and distribution mechanism. The informant further stated:

"Inadequate distribution mechanisms resulting in poor distribution of Zakat benefits and inefficient collection mechanisms lead to low Zakat revenue. These and other problems are the major challenges militating against the Zakat funding in Kano State".

The results from the above transcriptions of the *Zakat* Commission's staff opinion regarding the challenges hindering the smooth distribution of *zakat* in Kano State align with the findings by Ammani et al. (2014). Their study identified several challenges in *zakat* funding in Kano State, including poor distribution and collection, inadequate governmental involvement and limited awareness.

CONCLUSION

This study, a qualitative case study, investigated *zakat* funding as a mechanism for quality basic education and sustainable development in Kano State, Nigeria. Therefore, this work contributes to the existing literature by presenting a novel contribution to knowledge, as there was no prior evidence in the literature that integrates the views of *zakat* donors, recipients and ISF experts on *zakat* funding through qualitative means. The triangulation of data from interviews, observation and document analysis revealed that *zakat* funding in Kano State, particularly in relation to quality basic education for sustainable development, is limited and insufficient. It was subsequently revealed that the *Zakat* funding in Kano State has been facing significant challenges, which hinder the smooth collection and distribution of *zakat*.

Based on the data analysis, the following recommendations are proposed to guide *zakat* donors, experts in ISF, staff of the *Zakat* Commission in Kano State, the public, policymakers in *zakat* and ISF in Kano State, Nigeria. It was recommended that:

1. The Kano State Government should develop and implement robust monitoring and evaluation systems to track the impact and effectiveness of the *zakat* funding programme in actualizing SDG-4.
2. The Kano State Government should foster strategic partnerships and collaborations with local stakeholders, including government agencies, businesses and community organisations.
3. The Kano State Government should strengthen the capacity of *zakat* funding and other Islamic Social Financial assistance through training, capacity building and technical assistance.

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