

ROLES OF ALMS TAX FUND IN ENHANCING ALMAJIRI SYSTEM OF EDUCATION IN NORTHERN NIGERIA

Sa'adatu Balarabe Adam¹

Abstract

The dilemma in Almajiri system of education has become a real concern in the Northern part of Nigeria. This paper examined the role of Alms tax known as zakat fund towards alleviating the financial and social menace of the Almajiri system of education. It discusses the beneficiaries, distribution and implementation of zakat through documentation method and content analysis. This study referenced revered documents such as the Quran, Hadith and other scholarly documentations. The paper concluded that government should enforce the provisions of zakat distribution to allow the *Almajiri* schools access the zakat fund as remedy to the over dependence of the teachers and students on charity/*Sadakat*. As the system involves teaching and learning Quran and Arabic, the paper suggests possible solutions to move out of its current difficult situation so that it can contribute to meaningful learning process. Government should provide a well-structured framework with guidelines and policies for the system to work effectively.

Keywords: Alms tax fund, Almajiri system, Education, Northern Nigeria.

Introduction

Islamic Financial System is the most dependable economic system as it has been conceived by Allah the Almighty to fulfil the needs of humanity, (Ahmed, 2004). Shariah (Islamic principles) has several tools that set up the system to succeed. *Zakat* is one of those divinely revealed tools that Allah has provided for the Muslim community with which to support the needy among them, (Yusroni & Chadhiq, 2021). The word *zakat* is one of the words borrowed by the Shariah from the Arabic Language. The word initially means increase and purification. According to the *fiqh* or Shariah definition the word means: “an obligatory right on the wealth of a Muslim that reaches *nisab* which is to be given to a specific type of people at a specific period of time, or the purification of wealth by giving a prescribed amount of it to the poor or any of the categories mentioned by the Qur'an” (Al-Qardawi, 2000b). *Zakat* is one of the pillars of Islam which is enjoined by Allah upon Muslims' wealth. Past studies by academic researchers yet to reach a reasonable conclusion on its treatment based on evidence from the right sources.

¹ Department of Financial studies, Faculty of Management, National Open University of Nigeria. saadatubadam@yahoo.com 0809111191

The term “Almajiri” is drawn from Arabic word ‘*Al-muhajirun*’ which is being translated as “Migration” (emigrant or immigrant), (Al-Qardawi, 2000b).. It is a traditional or non-formal system of education where the pupil or learner in search of Islamic knowledge migrates from his hometown to a renowned teacher (Mallam). Almajiri Education in Nigeria refers to a traditional Islamic educational system where children, often from impoverished backgrounds, are sent to study the Quran and Islamic teachings under the guidance of a teacher (mallam). This system has faced criticism for its lack of formal structure, inadequate resources, and the socio-economic challenges faced by the students. Changes that Almajiri education system experienced in recent years led to the mishandling of the children. Almajiri System of Education has been in practice for a long time in the Northern States of Nigeria. It began as an organised and a well comprehensive system of education for learning Islamic principles and knowledge and as a center well recognised in graduating productive adults working toward the wellbeing of their immediate society (Suleiman, Buba & Patrick, 2025).

Notably, a study by Hassan, Abubakar & Ahmed (2023) found that Almajiri Educational system in North western Nigeria is vital in preserving the cultural Values of Hausa and Fulani Societies, yet it needs to be reform for the advancement of the Program through active government intervention.

This system of education is mostly found in the Northern part of Nigeria, particularly in the Hausa land, *Almajiri* could take a form of: (a) A child who engage in some form of labour to earn a living (b) Any person irrespective of the gender who begs for assistance on the streets or from house to house because of some deformity or disability. (c) Children between the ages of 7-15 years who attend informal religious school who equally roam about with the purpose of getting assistance or alms (Ogunkan, DV. 2020). The study viewed street begging, otherwise known in Nigeria as Bara and Maula, as a social, economic and environmental threat that has become highly evident in Nigeria’s cities, particularly the Northern part of the country

Zakat or alms tax is referred to as that share of a man’s wealth which is designated for the poor. The word originated from the Arabic verbal source meaning “to increase” “to purify” and to bless. Allah (SWT) and his messenger (PBUH) have enjoined upon the believers to give *zakat*. *Zakat* is known to be the fourth pillars of Islam. It is prescribed for a specific purpose and remains mandatory to the community and any evasion attracts a very strong penalty. It is an obligatory form of worship (Ibadah) to improving Muslims’ economic wellbeing and one’s wealth (Ahmad, (2016). This shows that Allah has commanded the Muslims to put their concern on the obligation of *zakat*.

Zakat is paid on any amount of money remaining after all expenses have been covered and the rate obliged upon Muslims to pay is 2.5% or 1/40 or even pay extra if what is realised is not sufficient to reduce poverty and is

usually paid annually, Islamic year. Al-Qardawi, (2000a) contended that *zakat* is the foundation of the economic, financial, and social systems of Islam. Furthermore, it is imperative to note that accounting in *zakat* administration will institute justice and transparency, (Rusdianto, (2022). The study reviews *zakat* accounting and reveals its implications for research development and *zakat* management practices.

The *zakat* payer is obliged to forfeit 2.5% of his wealth annually for currency, gold, and silver and for agricultural produce, it is 10% for naturally irrigated and for artificial irrigation, he pays 20% at the time of harvest, (Adebayo, 2011, Zaim, 2012). The amount of *zakat* for animals also differs as it is based on the type of animal. For camel, the *nisab* is 5, for sheep, 40 and for cows, it is 30. Furthermore, for fishes and other aquatic animals, the *nisab* is the value of 85gms of gold (Adebayo, 2011).

Zakat in Islam is not just distributing over a small sum to the poor, it is much more than that (Owoyemi, 2020). Alms tax (*zakat*) has a multiplier effect as it tends to result in a society's employment rate and income growth. When this happens, the standard of living is higher and this leads to more *zakat* being collected (Al Kubaisi, 2024).

Methodology

This study employs a method of content analysis by referring to past literature. The study referred documents such as the Quran, Hadith and scholarly documents to have clear view of *zakat*, the recipients (*asnaf*), and *Almajiri* system of education in Nigeria. Islamic jurisprudence (*Fiqh*) both classical and contemporary is used to unveil information regarding Shariah of *zakat*. This was analysed using content analysis method. Content analysis used to observe and explain the interpretation in documents. According to Krippendorff (2004) and Lac (2016), content analysis is a research technique by drawing conclusions in a systematic and objective way based on data in documented form. It is more obvious to use the data collected from the related documents about *zakat* and analyse to see the how *zakat* can enhance the *Almajiri* system of education in Nigeria.

This study comprises the implementation of *zakat* in Shariah and the definition of *Asnaf* and how it impacts the socioeconomic development of Muslim community. It also consists of the definition of *Almajiri* system of education in Nigeria.

Zakat Implementation

Implementation of *zakat* does not only stop on the payment of *zakat* alone, but it is being completed after funds of *zakat* were distributed to the right recipients (*Asnaf*). The Holy Quran clearly listed eight groups of people who are eligible to share in *zakat* distribution. The scholars have defined each of

these group or *zakat* recipients clearly. The recipients of *zakat* (*Asnaf*) are clearly stated in the holy Quran (9:60):

“*Zakat* expenditures are only for the poor and the needy and for those employed to collect (*zakat*) and for bringing hearts together (for Islam) and for freeing captives (or slaves) and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation (imposed) by Allah. And Allah is Knowing and Wise”. (*Surah at-Taubah*, 9:60).

An explanation of each definition recipients are as follows:

- i. **The Poor (*al-Fuqara'*)** - A Muslim who does not have a job or whose source of income does not reach 50% of the requirements (*Kifaya*) and does not have enough for his/her daily needs.
- ii. **The Needy (*al-Masakin*)** – A Muslim who have a job and whose source of income met half of requirement (*Kifaya*) and does not have enough for his/her daily needs.
- iii. **Administrators of *zakat* (*'Amil*)** – An Individual or organisation that are directly engaged in the management and administration of the *zakat* affairs, including the collection, distribution, finance and so on.
- iv. **Those inclined to Islam (*Mu'allaf*)** – Recently embraced Islam. An Individual who overcame his heart to accept Islamic orientation. *Muallaf* divided into four: (a). individuals who are new converts to Islam; (b). the head of a people who convert to Islam and has good relations with leaders of non-Muslim groups; (c). the head of people who embraced Islam in weak faith but still adhered to by the people under his leadership; and, individuals who converted to Islam and lived near the border with the enemy.
- v. **Captives seeking freedom (*al-Riqab*)** – Slavery, those who were freed from the bondage of slavery and conquest whether physical or mental. Since slavery was abolished, the definition is extended to include liberation from ignorance, political, economic, and so on.
- vi. **Debtors (*al-Gharimin*)**- A person who is in debt but needs assistance to meet his/her basic needs.
- vii. **For the cause of Allah (*fi-Sabillillah*)** - Struggle in the cause of Allah for the betterment of the community. Individual who engages in activities to manage, develop, uphold, defend and missionary (*Da'wah*) for the sake of Allah.
- viii. **Wayfarers (*ibn al-Sabil*)** - Stranded travelers on a permissible journey. Individuals who travel and financial shortages or need financial assistance.

The Holy Qur'an mentions clearly about qualified beneficiaries that will be receiving *zakat* and the most important matter in *zakat* is the distribution to the recipients. Implementation of *zakat* distribution in accordance with Islamic

principle is as a social assurance in Islam to overcome various problems in life especially poverty (Al-Qardawi, 2000a, Owoyemi, 2020).

Suitability of Alms Tax (Zakat) to Almajiri/Students

In examining the eight recipients of *zakat*, they can be categorised into 2 groups; the first category comprises of those who are eligible to *zakat* based on their needs. They involve 'the Poor' (*al-Fuqara*), 'the Needy' (*al-Masakin*), 'the Captives' seeking freedom (*al-Riqab*), 'the Debtors' (*al-Gharimin*) and 'the Wayfarers' (*ibn al-Sabil*). This group is eligible to receive *zakat* to meet their needs as poor and needy, to free themselves from slavery and debt or in the situation financial difficulty during journey.

The second group comprises of those who are eligible to the *zakat* based on their status as *zakat* recipients not on their needs such as *Amil*, converts and *fi-Sabillillah*. *Amil* is needed to facilitate the management of *zakat* payment and distribution. *Mu'allaf* is needed to attract more people to convert to Islam or as financial support when they are newly converted to Islam. While the *fi-Sabillillah* is vital to upholding Islam and spreading *da'wah*.

From the categories described above, it can be established that the fundamental determination of *zakat* recipients are wants and needs. The scholars are of the view that recipients *fi-Sabillillah* refers to any activity that uphold and defend Islam which known as jihad. Therefore, the opinion of these scholars allows the granting of *zakat* distribution to scholars, religious teachers and students (*Almajiri*) can be included in recipients of *fi-Sabillillah*. Moreover, a general opinion in Islamic jurists asserted that recipients of *fi-Sabillillah* are also includes all charitable deeds.

As such, *zakat* funding can go a long way to incorporating the *Almajiri* education (C above) into the formal school system. In addition, this *zakat* fund can be utilised to teach these children basic skills together with basic Arithmetic and English language which could be useful for them to blend globally. This can address the menace of begging as Islam frowns at in any form because it decreases a Muslim's self-esteem and dignity (Fowoyo, 2013). For economic, social and society development, the *zakat* distribution requires *Ijtihad* - a process of legal reasoning through which the jurist-mujtahid develop law based the Quran and the Sunnah (Haneef, Pramanik, Mohammed, Dahiru & Amin, 2013).

Elastic Distribution of Charity

Islamic law remained superior in its meaning which is '*Thabat*' (static) and '*Murunah*' (elastic), (Kuran, 2020). The '*Thabat*' principles are those that will not change at all. While laws and rulings related to the time and the atmosphere are '*Murunah*' in nature that can change depending on certain factors. This *Ijtihad* (concession) required to ensure the Islamic law always consistent and keep pace with the time changing or current development. The jurists must ensure the law is not distorted from the real intention in Quran and

sunnah. Kuran, (2020) described zakat as a neglected potential for broad economic development and poverty alleviation, making it a "missed opportunity" for a more constrained government. The study therefore suggests that zakat should emphasis on consumption rather than sustainable investment, tied with inflexible management

It is permitted by Islamic law to *ijtihad* due to the clear meaning; in comparison to the eight prescribed categories of the *zakat* recipients, can be established on the method of *Usulul Fiqh* which is *Ijtihad* (Adnan & Bukido, 2020). Thus, the scholars and jurists were only focused on the *ijtihad* of the recipients and the rate earned by each of them. There are three perspectives of the elasticity in *zakat* distribution which is elasticity of *zakat* recipients, elasticity of distribution form and elasticity of *zakat* distribution rate.

Discussion

The possibility of *zakat* in poverty reduction is high because *zakat* is not accountable on cash alone. *Zakat* is accountable on crops, minerals, gold & silver, aquatic animals, cows, camels, horses, goats, sheep, and productive assets (Akram & Afzal, 2014). Contemporary scholars opined that since *zakat* in the past was made accountable on productive assets, those items that were not available at the time of prophet but are considered productive should likewise be included in items accountable for *zakat* (Al-Qardawi, 2000b). Subsequently, it will be obvious that not only the rich people are required to pay *zakat*, a farmer who does his farming on a large scale, the herdsmen, the fisherman and the likes, even the salary earners and businessmen comprise of those who should pay *zakat*.

The whole idea is not to penalise individuals for acquiring wealth, but it is to curb an individual's greed and improve his sense of duty towards his fellow human beings that are not as advantaged as he is (Kazak, 2023). Payment of *zakat* creates self-satisfaction of obeying one of the commands of Allah and eliminates envy and hatred against him by the poor. It instead creates love and the feelings of togetherness between those in possession and those that do not have in the society (Akram & Afzal, 2014).

Furthermore, *Zakat* may also increase employment opportunities as productive recipients are offered grants to purchase tools to start up business and hence create opportunity for employment (Hassan, Mohsin & Muneeza, 2024). Accordingly, if every wealthy member of a community give out his/her excess wealth to the poor and needy, then, nobody in that community will live below the poverty line (Akram & Afzal, 2014, Widyatama, Baso & Haq (2020)). For instance, everyone in such communities will be able to accomplish their basic needs of food, shelter, and clothing. Owoyemi, (2020), focused on zakat management and the crises of confidence in the ability of the state and zakat agencies to dispense zakat to the rightful beneficiaries as mentioned in the Quran.

Confidence is a very important element between the payers and collectors of zakat and when this is lost, it affects the willingness of the payers to give zakat to the zakat collectors (state or zakat agency). Equally, Al Kubaisi, (2024). noted that there is strong evidence that when *zakat* was shared in true spirit, it succeeded in reducing poverty. Essentially, *zakat* has the tendency of reducing inequality among the society as it lowers the rate of poverty (Hashem & El-sha'er, 2015). Communities where *zakat* is practical have promoted their standard of living in different ways. In a study by Abdullah (2010), it was discovered that in Brunei, the *asnaf* (*zakat* recipients) are provided with basic requirements of food and shelter. It could be in form of shelter, rent or repairs. In a similar study, Pertiwi, Herianingrum, & Kusuma (2020) in his study on Indonesian zakat system, viewed zakat as a tool for youth empowerment.

Additionally, these zakat recipients *asnaf* could be assisted with education up to higher degree, medical bills, disaster relief and startup capital for business. This will go in line with what the former Nigerian Minister of Education Professor Rukayyatu Ahmed Rufai stated that “the school would be equipped with basic facilities to promote the learning of Islamic religious knowledge and Western education”. The Minister’s statement is an indication that the *Almajiri* schools have a greener future but that the government should try further to enforce the 31st July 2003 Child Rights Act (Abdullahi, 2012). This will benefit especially the Northern States where these *Almajiri* roam the streets neither in school nor at home. The Act states that, “children are guaranteed free and compulsory Primary education, support for secondary and tertiary education”. Furthermore, where the recipient own land, appropriate home is built, or they are simply provided with money for house rent that include water and electricity bills. Those who own dilapidated houses are aided in repairing the houses. Similarly, Hashem & El-Sha’er (2015), stated that *zakat* distribution in Indonesia aided greatly in reducing poverty incidence to a minimum of 10.79%. *Zakat* when managed effectively can go a long way to reducing poverty in the society (Adebayo, 2011). It is noteworthy that the very poor members of the society find it difficult to access loans from banks due to lack of collateral, Therefore, *zakat* could serve as a pathway to providing the poor with equipment and capital to start small business. This is more ideal than leaving the poor to beg as begging is highly discouraged in Islam (Abdullahi, 2022).

However, it is evident that most African countries unlike Nigeria, relies on reknown scholars’ rulings on alms tax and hence scanty studies. While scholars such as Yusuf al-Qaradawi, Monzer Kahf, and Habib Ahmed have widely discussed zakat and its socioeconomic role, there remains a gap in practical models that relates zakat to national tax regimes. The coexistence of the two systems often leads to conceptual misperception and administrative

inefficiencies, particularly in countries like Malaysia, Indonesia, Pakistan, and Saudi Arabia (Ahmed, 2025).

The paper is timely as the issue of *Almajiri* system of education in Nigeria has attracted global attention. More so, the current trends of insecurity, terrorism, child abuse, child labour, child neglect, kidnapping, electoral violence and malpractices, incessant killings and other social vices are at increasing rates in Nigeria and which demand a possible solution to these vices. For instance, proprietors of *Makarantar Allo* (local Islamic school) and their *Almajiri* pupils were left “to whom it may concern” meaning to be catered for by no one in particular (Fowoyo, 2013). Findings of his study discovered that 6 out of 10 of the *Almajiri* pupils lost their way back home, some lose their lives through street violence, ritual killing, kidnapping, disease, and hunger. Those who can survive the tough condition of living waste most of the useful hours of learning on the streets, while majority of them at the end lose out educationally, morally and, above all, religiously.

Therefore, tackling these vices could uphold national goals as contained in National Policy on Education (NPE, 2004) in making Nigeria: “A free and democratic society, A just and egalitarian society, A united, strong and self-reliant nation, A great and dynamic economy, and A land of bright future and opportunities for all” (FRN,2004:7) while Nigeria’s Philosophy of Education (Educational goals) are: (i) The inculcation of right type of value and attitudes for survival of the Nigerian society (ii) The inculcation of national consciousness and unity (iii) The training of the mind in the understanding of the world around, and (iv) The acquisition of appropriate skills and abilities for the individual to live and contribute positively to the development of the society he lives which are all in line with the overall goals and objectives of education in Nigeria.

Consequently, the continued transformation witnessed over the years in Nigeria gave the practice of *Almajiri* educational system a new perception in many areas due to government interventions at several levels to modify it in line with the global convention of Education for All, Millennium Development Goals and Universal Basic Education programs respectively (TETFUND, 2020; UBEC , 2010).

According to United Nations International Children's Emergency Fund reports (UNICEF, 2012; UNICEF, 2013), there are over 10.5 million children out of school where more than half being the *Almajiris*. The use of religion and Islamic identity by elites exaggerate the practice of *Almajiri* educational system which the society view as normal. Therefore, the incidence of *Almajiri* non-formal education was motivated by societal orientation than Islamic rulings or Shariah in northern Nigeria. In the South-west which are not predominantly Muslims, this practice is not common and not supported by Islamic clerics of the region.

It is sad to note that the future labour force of the country that is supposed to manage various sectors of the economy are slowly and gradually wasting away. These unfortunate members of the community end up as *Maigadi* (security guard), housekeepers, bus drivers, conductors etc as their means of livelihood. Others who are attached to life on the street continue to beg for the rest of their lives. Even though it is unbelievable to assume that everyone would live a happy and comfortable life, as some are privileged to have formal education, some would become leaders, while others would be the led.

Conclusion

It is never late to have a real transformation regarding the *Almajiri* situation in Nigeria today as long as stakeholders work together to sanitise the system as prescribe by Islam. Muslim scholars and leaders in the concerned communities should urge Muslim parents to give priority to the upbringing and education of their children and wards. Parents should be liberated from the misconception towards western education to a clear understanding that Islam challenges Muslims to seek any form of knowledge in as much as it does not violate the teaching and principles of the religion.

Therefore, *zakat* fund should be able to reach the *Almajiri* caregivers/scholars whom they are sent to live with to acquire Quranic knowledge and are financially incapacitated to be adequately supported for the task. In addition to the financial support, occasional visit should be conducted by parents and the government to monitor and assess how the *Almajiri* are being catered for. These measures when taken can reduce the incidence of child labour, child abuse and street begging. Furthermore, the authorities concerned should create an enabling environment through the provision of social amenities in the rural areas to reduce the rural urban migration. Similarly, a conducive atmosphere should be created for middle and lower classes of the society to lead a better life lacks humiliation and dehumanisation of the poor by the wealthy in the community.

Even though, under the Nigerian Tax Act 2025, Islamic alms tax is not recognised as an exemption from statutory taxes, but may be treated as a deductible expense if paid to registered, qualified charitable organisations. The 2025 tax reform's neutrality aims to harmonise Islamic financial instruments with conventional, treating similar economic returns equally to prevent tax evasion. However, policy makers should make provision to recognise the documented alms tax payments with registered charitable trusts or companies as deductible expenses rather than tax credit.

Different scholars made several suggestions on the way forward on the issue of *Almajiri* system of education. While some supported a special intervention to be provided for the *Almajiri* pupils, others are of the opinion

that qualified and competent Muslim teachers should be hired in government owned schools to relieve the fear of most Muslim parents as to losing their children to Western system of education alone. Furthermore, Northern Governors Forum should strive to provide a befitting system of *Almajiri* education for the Nigerian children, where quality is given priority as against quantity at all levels. This study adds to the theoretical aspect in integrating the alms tax fund to transform beneficiaries into beneficiary providers as enhancing people's welfare cannot be accomplished unless they are empowered.

Therefore, *zakat* institution as an Islamic financial outlay can perform a significant role in establishing a practical form of aid in transforming the *Almajiri* system of education. This could include making the *Almajiri* pupils economically reliant by empowering them with skills acquisition and start-up grants using *zakat* funds. Their progress should also be monitored to ensure proper implementation of the skills acquired and utilisation of the machineries. In the long run, this is going to serve as another alternative financial support for the government in its efforts to proffer a more viable solution to eradicate begging from the society.

References

- Abdullahi, S. I. (2022). Zakat and Poverty Alleviation in Nigeria: an analytico-longitudinal study. *SSRN Electronic Journal*, 1–15.
- Adebayo, R. I. (2011). Zakat and Poverty Alleviation: A Lesson for the Fiscal Policy Makers in Nigeria. *Journal of Islamic Economics, Banking and Finance*, 7(4), 25–42.
- Adnan, A. A., & Bukido, R. (2020). Poverty and Religiosity: the 'Missing Link' From Islamic Perspective. *Jurnal Ilmiah Al-Syir'ah*, 18(2), 173.
- Ahmed, M. (2025). Zakat as a legal obligation in Sharia within the context of contemporary Taxation systems, *Demak Universal Journal of Islam and Sharia*, 3(2), 16.
- Ahmed, H. (2004). *Integration of Islamic Financial and Social Sectors : Creating Synergies for Social Impact*.
- Akram, M. M., & Afzal, M. (2014). Dynamic Role of Zakat in Alleviating Poverty: A Case Study in Pakistan. *Munich Personal RePEc Archive*.
- Al Kubaisi, A. A. S. H. (2024). The Impact of the Islamic Financial Wills System on Achieving Sustainable Social Development. *Sustainability*, 16(15), 6661. <https://doi.org/10.3390/su16156661>

- Al-Qardawi, Y. (2000a). *Fiqh Al-Zakat: A Comparative Study (VOL. II)* (M. Kahf (ed.)). King Abdulaziz University.
- Al-Qardawi, Y. (2000b). *Fiqh Al Zakah: A Comparative Study (Vol. I)*. In Monzer Kahf (Ed.), *King Abdulaziz University* (1st ed., Vol. 1). King Abdulaziz University.
- Haneef, M. A., Pramanik, A. H., Mohammed, M. O., Dahiru, A., & Amin, F. B. (2013). Integration of Waqf and Islamic Microfinance for Poverty Reduction : A Survey in Kuala Selangor , Malaysia. *Journal of Islamic Finance*, 2(2), 1–16.
- Hassan, M. K., Mohsin, M. I. A., & Muneeza, A. (2024). Application of Zakat: From Classical and Contemporary Perspective. *World Scientific*.
- Hassan, A.; Abubakar, A. & Ahmad, A. (2023). Parental Perception on the Impact of Almajiri system of Education on Acquisition of Islamic Values In Sokoto Central Senatorial District, Nigeria, *International Journal of Innovative Human Ecology & Nature Studies* 11(4):45-49
- Hashem, E. A., & El-sha'er, S. (2015). Can Zakat Help to Enhance Financial Inclusion? Case Study of Egypt. *International Journal of Education and Research*, 3(3), 413–432.
- Kazak, H. (2023). Is Islamic financial management getting enough attention? A bibliometric analysis. *Journal of Islamic Accounting and Business Research*, 15(7), 1156-1177
- Kuran, T. (2020). Zakat: Islam's missed opportunity to limit predatory taxation. *Public Choice*, 182(3), 395-416.
- Krippendorff, K. (2004). Reliability in Content Analysis. *Human Communication Research*, 30(3), 411–433.
- Lac, A. (2016). Content Analysis. *Encyclopedia of Adolescence*, 2nd, 1–5.
- National Policy on Education, 7 *Nigerian Educational Research Development Council* 37 (2004).
- Ogunkan, David Victor (2020). Begging and almsgiving in Nigeria: The Islamic perspective, *African Journal of Philosophy and Religious Studies* ISSN 1621-4587 Vol. 6 (3),
- Owoyemi, M. Y. (2020). Zakat management: The crisis of confidence in Zakat agencies and the legality of giving Zakat directly to people experiencing poverty. *Journal of Islamic Accounting and Business Research*, 11(2), 498-510. <https://doi.org/10.1108/JIABR-07-2017-0097>
- Pertiwi, R. S., Herianingrum, S., & Kusuma, A. (2020). Zakat and Youth Empowerment: A Case Study of Al Azhar Zakat Institution, Indonesia. Zakat and Youth Empowerment. *International Journal of Zakat*, 5(2), 51-66.

The Holy Quran

Rusdianto, R. (2022). The direction of zakat accounting research: an analysis of the issues and implications of zakat institution management practice. *Al-Uqud: Journal of Islamic Economics*, 6(1), 96-111. <https://doi.org/10.26740/aluqud.v6n1.p96-111>

Suleiman, J. Y., Buba, A., & Patrick, P. (2025). Challenges Affecting Implementation of Almajiri Model School Policy in Sabon Gari Local Government Area of Kaduna State. *Kashere Journal of Politics and International Relations*, 3(3), 256–265

TETFUND, (2020)

UNICEF (2012). State of World Children: Children in an Urban World. In *United Nations Publications*.

Widyatama, A., Baso, A. S., & Haq, F. (2020). The other side of Zakat in poverty reduction: a phenomenology study. *Iqtishadia*, 13(1), 77.

Fowoyo, J. T. (2013). Transforming the Almajiri education for the benefit of Nigeria Society. *Journal of Educational and Educational Research*, 3(9)

Yusroni, N., & Chadhiq, U. (2021). Understanding the impact of Zakat and Waqf on the economic development of the community in rural areas. *International Research Journal of Management, IT and Social Sciences*, 8(6), 639-647. <https://doi.org/10.21744/irjmis.v8n6.1966>

Zaim, S. (2012). Recent Interpretations of the Economic Aspects of Zakah. *Maliye Araştırma Merkezi Konferansları*, 0 (35).

.