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OPERATION OF THE *BAYT AL-MĀL* IN SAKI: IMPLICATIONS FOR POVERTY ALLEVIATION IN NIGERIA

Muritala Kewuyemi Kareem and Yusuf Aminullahi Adetoro***

Abstract: Different researches have brought to the fore a number of remarkable contributions of the *Bayt Al-Māl* as a fiscal policy in the redistribution of wealth. In Nigeria, a few studies have been undertaken to evaluate the evolution and state of the *Bayt Al-Māl*. None of the studies however have undertaken an analysis of the operation and impact of the *Bayt Al-Māl* in the town of Saki as a mechanism for the redistribution of wealth. Therefore, this paper examines the activities and impact of Saki's *Bayt Al-Māl* in meeting some of the growing needs of Muslims, including in the areas of poverty alleviation, education and health. The study reveals that Saki's *Bayt Al-Māl* has recorded tremendous achievements in meeting some of the growing needs of Muslims and non-Muslims in the areas of health and education through the establishment of a Muslim School of Basic Midwifery, Muslim Medical Foundation, Muslim Hospital, and Muslim Primary and High Schools. The paper concludes that a sound *Bayt Al-Māl* is a necessary pre-condition for the pursuit of effective poverty alleviation measures. The paper recommends that *Zakat* should be one of its main sources of funding.

Keywords: *Bayt Al-Māl*, Saki, poverty alleviation, Nigeria, mosque, redistributive instruments

Introduction

The evolution of an Islamic state and formation of a *Bayt Al-Māl* are intertwined such that one cannot be divorced from the other. This perhaps explains the symbiotic relationship that exists between the two.¹ The chief intent of the Shari'ah is the attainment of the welfare of mankind, which can be attained only when a state's legal system and economic affairs are in agreement with the law of Allah. The advent of Islam brought in its wake a thorough-going socio-economic revolution that changed a lawless society of *Jahiliyya* into a new society that was built on the rule of law. By giving encouragement to people to cater for the less fortunate, the religion has founded a caring society wherein genuine feelings of brotherhood, togetherness and affection reign supreme. The *Bayt Al-Māl*, one of the state fiscal policies in Islam, has brought about a redistribution of wealth

among members of society, irrespective of their religion and nationality, so that the downtrodden can reach a level of sufficiency, dignity and social peace.²

The productivity of human beings hinges mostly on education and sound health. These are the foundation upon which sustainable development and an equitable distribution of wealth can be built. They are the major problems in poverty alleviation in Nigeria. Considering the roles of these two key indicators of poverty, Saki's *Bayt al-Māl* has been focusing mainly on education and health so as to foster sustainable development and alleviate poverty. Therefore, the paper examines the operation of Saki's *Bayt al-Māl* and its impact on the people of Saki, both Muslims and non-Muslims.

The paper is organised as follows. The introduction is followed by a description of the methodology used to carry out the research. The next section reviews relevant materials. Under our literature review, we also discuss the historical background of Saki, Islam's place in the town, and the evolution, operation and development of Saki's *Bayt Al-Māl*. The next section presents the data analysis and discussion of findings. The last section concludes and offers recommendations.

Research Methodology

This study used a descriptive survey design for the purpose of enquiry. A structured questionnaire was designed to elicit information from the respondents. In addition, two founding fathers, three executive members and an official of Saki's *Bayt Al-Māl* were interviewed through unstructured questions. Income and expenditure data from Saki's *Bayt Al-Māl* covering eight years (i.e. from 2006–2013) was also used. The data was analysed using frequency counts, simple percentages, bar charts, chi-square analysis, regression analysis as well as exploratory data analysis (EDA).

Bayt al-Māl and its Utilisation in Islamic History

The role of a *Bayt Al-Māl* in the economy has been highlighted in many studies. Yusuf³ observes that to correct inequality in the market system, Islam made *Zakāt* a means of wealth redistribution in an Islamic state. Abdullah⁴ identifies the main function of a *Bayt Al-Māl* as to disburse the wealth contributed by Muslims via numerous sources. He noted further that a *Bayt Al-Māl*'s sources of revenue may accrue from the estate of a dead Muslim when no heir is present. The paper probes extensively into the entitlement of the *Bayt Al-Māl* and the possibility of a Muslim bequeathing all his properties to it. It concludes that the right of a *Bayt al-Māl* as a recipient of the estate left behind by a dead Muslim does not stand at

the same level as the *Qur'anic* and *Asabah* (the legal) heirs.

Nor⁵ noted that the primary responsibility of a *Bayt al-Māl* is the management of assets and finances that are owned by and entrusted to Muslims, such as *Zakāt*, *Waqf*, *Ushur*, *Kharāj* and other sources that are allowed by the Shari'ah for poverty reduction and socio-economic development. The study explores the management of the *Bayt al-Māl* during the period of caliph 'Umar ibn Abdul Aziz and reveals among other things that the wisdom of the caliph in managing the *Bayt al-Māl* made an abundance of funds available to the treasury. The argument of the study is that any financial institution such as a *Bayt al-Māl*, if managed properly, could bring substantial benefits to the people and the country.

Bayt al-Māl is a store-house for collection and expenditure of revenue belonging to the Muslim community.⁶ Although mention is not made of the term in the Qur'an, references to its sources of revenue are contained in the Book and the Sunnah.⁷ The institution came into being during the days of the Prophet (may Allah grant him peace and mercy) after the establishment of the Islamic state in Madinah. At its formative stage, it acted as the central bank of the Muslims where different sources of funds were kept and distributed according to need and exigency,⁸ as highlighted in the following Hadith: "The Prophet was told that a huge amount (One *lac*) had come from Bahrain. He ordered that they should be piled up in the mosque. He came to the mosque, said his prayer and afterwards distributed the money among those that were present..."⁹

The *Bayt al-Māl* during the days of Caliph Abū Bakr (R.A) was not so different from what was obtainable during the Prophetic era. The *Bayt al-Māl* recorded untold success during the reign of 'Umar ibn Khaṭṭāb (R.A). His era witnessed the starting point of a well-structured financial administration and gave the status of economic institution to the treasury.¹⁰ Sources of revenue for the *Bayt al-Māl* were *zakāt*, *kharāj* (land tax) and a host of others.¹¹

As established by Ra'ana in 1977, eradication of poverty is at the heart of a *Bayt al-Māl*. According to him, public revenue which accrued under different heads was put in the *Bayt al-Māl* and then spent on different types of expenditure according to need and exigency. Hence, the *Bayt al-Māl* remained a reservoir for the collection and disbursement of state revenues to eradicate poverty and destitution and to free man from the most terrible form of alienation. Ra'ana findings reveal that the aim of Islam was to ensure socio-economic justice and even distribution of income and wealth through automatic built-in stabilizers, i.e. *Bayt al-Māl*, *Takaful* and *Waqf*. Specifically, the study revealed that the relevance of a *Bayt al-Māl* today cannot be over emphasised and its absence accounts for economic crisis in Muslim communities, the aftermath of which is social insecurity, disorder, economic inequalities, injustice, inflation, corruption and moral decadence. However, neither this study nor any other has been able

to provide an explanation for the activities of the *Bayt al-Māl* in Saki for the redistribution of wealth and meeting some of the growing needs of Muslims in the town.

Historical Background of Saki and the Evolution of Islam in the Town

Saki is a prominent Yoruba town in the northern part of Oyo state in the western part of Nigeria. According to Kolajo, Ogun (Oduduwa's son) was the founder of Saki. It was called Ile-ogun because of Ogun. Later that name was changed to Saki.¹² The town is the 'food basket' of Oyo state, prompting The World Bank to situate the headquarters of the then Oyo North Agricultural Development Project (ONADEP), now Oyo State Agricultural Development Project OYSADEP, in Saki town.

The advent of Islam in Saki dates back to the 18th century. Historical accounts have it that contact between one Abdul Salam Kujuola and *Shaykh* Abubakr Alim from Borno led to the evolution of Islam in the town. *Shaykh* Abubakr reputedly built the first Mosque in Saki, at Kelli quarter, at the request of Abdul Salam Kujuola. He was later made the first *Imam* of the central mosque.¹³ Another source noted that the further development of Islam in Saki is traceable to one *Shaykh* Abdullah, a follower of *Shaykh* Alim from Ilorin. He visited Saki to spread the Jihad activities of 'Uthman Dan Fodio to the south. He resided at Imalefalaafia and many people embraced Islam through him, for he was the personification of an exemplary character. At his death, the quarter where he lived was named after him - Isale Abdullah (IsaleAbudu).¹⁴ Muslims constitute 70% of the total population.¹⁵

Evolution and Development of the *Bayt al-Māl* in Saki

The religious intolerance and victimisation suffered by Saki's Muslims at the hands of their non-Muslim counterparts in the town served as a great impetus for the Muslim community to found schools and hospitals for their own needs and to exercise their religious rights without restriction. The relationship between them became worse when a retired General A. K. Togun (a Christian), attacked a Muslim preacher, 'Ustadh Saminu Yusuf, on 25 April, 2000. It took Muslims a long time to raise the sum of twenty thousand naira (N20,000) to secure the bail of seventeen Muslims that were arrested and detained by the Nigerian police. After their release, a sum of two hundred thousand naira (N200,000.00) was received from the late Alhaji 'Abdul Aziz Arisekola Alao, the Aare Musulumi of Yorubaland, to cater for the victimised Muslims. They agreed, however, that the money should be deposited into a common purse. With the support and approval

of the Saki League of *Imams* and *Alfas*, the idea of establishing a *Bayt al-Māl* came into being and agreement was reached that every Muslim should contribute a token amount of five naira (N5.00) weekly to this common purse. The aims and objectives of the *Bayt Al-Māl*¹⁶ include the following:

- To mobilise funds from Muslim individuals and organisations.
- To cater for the yearnings and aspirations of the Muslims in Saki and beyond.
- To finance the then proposed school of Nursing, now School of Basic Midwifery, and the Muslim Medical Foundation with a view to providing health personnel to the Muslim hospital.
- To provide humanitarian and social services to humanity at large.
- To establish more and support existing institutions that belong to Muslims in Saki and beyond.
- To provide economic endowments and educational support to Muslims in Saki and beyond.
- To serve as a funding reservoir for the execution of projects of concern to Muslims in Saki and beyond.
- To champion the cause of Islam in Saki and beyond.

Sources of Revenue Generation for the Saki *Bayt al-Māl*

Basically, there are three sources of revenue generation for the *Bayt al-Māl*. These are as follows:

1. **Weekly Contribution:** The main source of revenue generation for the *Bayt al-Māl* is the contribution of five naira (N5.00) weekly by every Muslim in the town. At the beginning, every Muslim was very anxious to contribute this token to the account of the Muslim treasury and as such a huge amount of money accrued to the common purse. But now, morale is very low. Available record shows that only about 40% of Muslims pay this due.
2. **Donation from Muslim ceremonies:** At every ceremony, an announcement is made for the collection of donations into the *Bayt al-Māl's* purse. These ceremonies could be marriage, naming, house-warming or burial. The amount collected is remitted to the purse of the *Bayt al-Māl* after the programme by the officiating *Alfas* or anybody assigned to collect the due. The amount accrued to the common purse from this source is now dwindling, chiefly because many officiating *Imams* are not favourably disposed to collecting money on behalf of the *Bayt al-Māl*; and where it is being collected, the

proceeds are not regularly remitted to the appropriate quarter.

3. Special Donations from well-to-do individuals: Rich Muslims in Saki and beyond occasionally donate to the purse of the *Bayt al-Māl* to augment its financial base and to help meet the needs of the institution.¹⁷

Modes of Operation of Saki's *Bayt al-Māl*

For administrative convenience, Saki's *Bayt al-Māl* operates on a tripartite level. These levels are *Ratibi*, Zonal and Central levels. The 130 *Ratibi* levels collect five naira from members of each mosque after every daily ritual prayer. All the *ratibi* mosques are divided into eighteen (18) different zones for easy accessibility and administration. The Central Level monitors and implements the programmes of the *Bayt al-Māl*.

Utilisation of Saki's *Bayt al-Māl* Funds

The money accrued to the coffers of Saki's *Bayt al-Māl* has been largely earmarked for the proposed School of Nursing, now School of Basic Midwifery and Muslim Medical Foundation, Saki. In fact, the *Bayt al-Māl* is the only financier of the school. The Muslim Hospital has also received assistance in the areas of equipment and staff salaries. It is also on record that the bulk of money used in the registration of the newly established Muslim schools in the town (a Muslim secondary school in the Muslim Hospital area, Islamic High Schools at Koomi and Gbooro, and a Muslim College) came from the *Bayt al-Māl*. A huge amount of money has been made available by the *Bayt al-Māl* for the procurement of hectares of land at five different locations in Saki and its environs for future use.¹⁸

The population of this study covered all Muslims in Saki's West Local Government Area of Oyo State, Nigeria. The study sampled five hundred and fifty Muslims from this area, which is divided into eighteen zones. A random sampling technique was used in the selection of these five hundred and fifty Muslims. This gave room for equal representation of the population as every member of the population was considered in the sampling process.

Table 1 shows the zones selected for the study, and the number of questionnaires distributed and retrieved from the respective zones. The implication of the above is that a great number of the Muslim population in the town was represented and, therefore, to a large extent the detailed data represents the views of the Muslim community of the studied area. The analysis is shown in the table below:

S/N	Name of Zone	Frequency of questionnaires distributed	Frequency of questionnaires retrieved	Percentage out of total questionnaires retrieved	Cumulative Percentage of questionnaires retrieved
1	Adabo Zone	25	23	4.60	4.60
2	Ajgunle Zone	25	22	4.40	9.00
3	Ayekale Zone	25	24	4.80	13.80
4	Eko-Kan Zone	30	28	5.60	19.40
5	Ero-Omo Zone	25	24	4.80	24.20
6	GboroParapo Zone	25	25	5.00	29.20
7	IsaleAbudu/ Kooko Zone	40	33	6.60	35.80
8	Ita-Abesin/ Ogidigbo&Isale Oro Zone	40	36	7.20	43.00
9	Iya Zone	25	24	4.80	47.80
10	OkeDio & OkeAlaafia Zone	45	42	8.40	56.20
11	OkeSebe / OkeDaudu & IsaleOnikeke	30	29	5.80	62.00
12	Oke-Oro Zone	45	43	8.60	70.60
13	Oke-Sunnah Zone	30	26	5.20	75.80
14	Otun Zone	25	22	4.40	80.20
15	Sanngo Zone	30	25	5.00	85.20
16	Sepeteri Zone I	30	26	5.20	90.40
17	Sepeteri Zone II	30	27	5.40	95.80
18	Wasangare Zone	25	21	4.20	100.00
	Total	550	500		

Data Analysis and Discussion of Findings

This section presents the empirical results and discusses the findings concerning the activities of the *Bayt al-Māl* and its benefits among people in Saki, West Local Government Area of Oyo State. Three research questions and five hypotheses were tested. The data was analysed using frequency counts, percentages, bar charts, chi-square analysis, regression analysis as well as exploratory data analysis (EDA).

Table 2: Respondents' Demographic Profile

		Frequency	Percent
Age	19-25	120	24.0
	26-35	233	46.6
	36-45	100	20.0
	46-55	26	5.2
	56 and above	21	4.2
	Total	500	100.0
Gender	Male	164	32.8
	Female	336	67.2
	Total	500	100.0
Marital Status	Single	164	32.8
	Married	336	67.2
	Total	500	100.0
Educational Qualification	SSCE	96	19.2
	NCE/OND	223	44.6
	Graduate	181	36.2
	Total	500	100.0
Occupation	Traders	39	7.8
	Transportation workers	20	4.0
	Civil Service employees	152	30.4
	Private sector employees	129	25.8
	Self employed	153	30.6
	Others	7	1.4
	Total	500	100.0

Table 2 indicates that the age bracket 26-35 (233 respondents = 46.6%) has the highest percentage. The inference from this is that the view of young Muslims who are partly students and working class is expressed. Table 2 shows that the majority of the respondents contacted for this study were male (75.0%). With regard to marital status, 164 (32.8%) of respondents were single and 336 (67.2%) were married. Thus, married Muslims, who are believed to be more experienced about different states of affairs in life, constituted the majority of the respondents. It is also shown that the respondents' educational qualifications are SSCE (19.2%), NCE/OND (44.6%) and Graduates (36.2%). Hence, the study concludes within the scope of statistical investigation of this survey that NCE/OND and Graduate respondents constituted the majority of respondents. Hence, well-informed views were expressed in this study. Traders (7.8%), transporters (4.0%), civil servants (30.4%), self-employed (30.6%), private sector (25.8%), others 7 (1.4%) and students (1.3%) participated in the questionnaire. The inference from this is that working class Muslims dominated the respondents.

Table 3: Saki's *Bayt Al-Māl* and its Benefits

Description	Frequency	Percent	Valid Percent	Cumulative Percent
Benefit from any programme of the <i>Bayt Al-Māl</i>				
Yes	412	82.4	82.4	82.4
No	88	17.6	17.6	100.0
Total	500	100.0	100.0	
Modes of Benefit derivable from the <i>Bayt Al-Māl</i>				
I have not benefited at all	83	16.6	16.6	16.6
Establishment of School of Basic Midwifery	146	29.2	29.2	45.8
Developing Islamic Institutions	94	18.8	18.8	64.6
Unification of Muslims	25	5.0	5.0	69.6
Health service via Muslim Hospital	115	23.0	23.0	92.6
Scholarship	5	1.0	1.0	93.6
Youth empowerment programme	27	5.4	5.4	99.0
Financial Assistance	5	1.0	1.0	100.0

Total	500	100.0	100.0	
No. of times people have benefited from <i>Bayt Al-Māl</i> programmes				
Not at all	83	16.6	16.6	16.6
1-5	153	30.6	30.6	47.2
6-10	44	8.8	8.8	56.0
11 and above	220	44.0	44.0	100.0
Total	500	100.0	100.0	
Improvement to the living conditions of people derived through benefits from the <i>Bayt Al-Māl</i>				
Yes	400	80.0	80.0	80.0
No	100	20.0	20.0	100.0
Total	500	100.0	100.0	

Out of the total respondents, 412 (82.4%) responded that they have benefited from the *Bayt Al-Māl* programmes. This shows that the majority of the community has benefited. Only 83 (16.6%) of the respondents have not benefited from the *Bayt Al-Māl* programme at all. However, those 83 people are probably still benefiting from the programme indirectly; their extended family members might have been benefiting from the *Bayt Al-Māl*'s programmes, such as schools, hospitals and empowerments. 400 respondents (80.0%) agreed that their living conditions have tremendously improved as a result of the *Bayt Al-Māl*'s programmes. Therefore, the programmes have beneficial value towards the living conditions of the sampled population.

In descending order, the programmes that have impacted a lot on the lives of the people are: Muslim School of Basic Midwifery (32.6%), health service via (MHS) (26.2%) and financial assistance 11.0%. The impact of the other programmes is less than 10%, as contained in the table. The Muslim school of Basic Midwifery, which ranked the highest in terms of its impact, takes the lion share of the Institution's income. The institution has recorded tremendous achievements in meeting some of the growing needs of the Muslim populace in the studied area and this is testified to by our respondents, 89.2% of whom confirmed that it has achieved great success.

Description	Frequency	Percent	Valid Percent	Cumulative Percent
Programmes of the <i>Bayt al-Māl</i> that have had a positive impact on the people				
None	26	5.2	5.2	5.2
Financial assistance	55	11.0	11.0	16.2
Health service via Muslim Hospital Saki (MHS)	131	26.2	26.2	42.4
Estab. of school of Midwifery	163	32.6	32.6	75.0
Burial ground	19	3.8	3.8	78.8
<i>Da'wah</i> and enlightenment programmes	32	6.4	6.4	85.2
Distribution of <i>zakāt</i>	43	8.6	8.6	93.8
Empowerment programme	26	5.2	5.2	99.0
Welfare package on Hajj	5	1.0	1.0	100.0
Total	500	100.0	100.0	
The programmes of the <i>Bayt al-Māl</i> have been successful				
Strongly Agree	230	46.0	46.0	46.0
Agree	216	43.2	43.2	89.2
Strongly Disagree	36	7.2	7.2	96.4
Disagree	18	3.6	3.6	100.0
Total	500	100.0	100.0	

Table 5 above depicts the distribution of the respondents based on their perception of the various challenges faced by the *Bayt al-Māl* in meeting some of the growing needs of the Muslims in the town. 51.8% of the respondents saw insufficiency of capital to carry out people oriented projects as the greatest constraint facing the operation of the *Bayt al-Māl*, while 48.2% did not see this as a problem. 27.6% of the respondents regarded inadequate manpower to direct the affairs of the *Bayt al-Māl* as a serious impediment facing optimum performance of the institution, whereas 12.4% of the respondents decried insufficient personnel as a known challenge with the institution. Similarly, 53.2% of respondents considered inadequate professionally qualified individuals as a big hurdle inhibiting the operation of the *Bayt al-Māl*, while 46.8% did not consider this as an issue. Also, 79.6% of the respondents, which is a very significant percentage, opined that a communication gap between operators of the *Bayt al-*

Table 5: The challenges faced by the *Bayt al-Māl* in its operations

s/n	Challenges	Yes (%)	No (%)
1	Inadequate Fund	259 51.8	241 48.2
2	Inadequate Personnel	138 27.6	362 72.4
3	Inadequate Professional	266 53.2	234 46.8
4	Communication gap	398 79.6	102 20.4
5	Non-remittance of the <i>Bayt al-Māl</i> contributions from ceremonies	255 51.0	245 49.0
6	Poor mgt. of the Programme	82 16.4	418 83.6
7	Non-registration of the <i>Bayt al-Māl</i> with Corporate Affairs Commission	173 34.6	327 65.4
8	Non-participation by some Mosques	95 19.0	405 81.0
9	Lack of proper orientation towards the programmes of the <i>Bayt al-Māl</i>	277 55.4	223 44.6
10	Inadequate accountability	371 74.2	129 25.8
11	Inability to provide a poverty eradication programme	304 60.8	196 39.2

Māl and the general Muslim populace constitutes a great problem, affecting the patronage and general acceptance of the *Bayt Al-Māl* among some people. 20.4% of the respondents, however, did not see this as a problem that requires attention.

Moreover, 51.0% of respondents decried the non-remittance of money collected on behalf of the *Bayt al-Māl* at different ceremonies as a factor militating against the success of the institution, whereas 49.0% of respondents did not see this as a threat to the survival of the institution at all. 16.4% of respondents believed that the programmes of the *Bayt al-Māl* are poorly managed, adversely effecting its optimum performance. 83.6% of the respondents, however, upheld a counter view, that the programmes are being handled by people of integrity and honesty. Some respondents (74.2%) observed inadequate accountability as a challenge facing the institution, whereas 25.8% did not. To them, *Bayt Al-Māl* activities are open to everybody through the publication of its monthly and yearly income and expenditure account. 34.6% of the respondents complained that an inability to register the *Bayt Al-Māl* with the Corporate Affairs Commission is a problem, while 65.4% refused to regard this as a problem. 55.4% of the respondents believed that poor understanding of the programmes of the *Bayt al-*

Māl affects its overall success, whereas 44.6% did not consider this as a problem capable of affecting the institution in any way. 60.8% of respondents considered the *Bayt al-Māl*'s inability to float other poverty-oriented projects as a cause of an ill-feeling towards its programmes from certain quarters of the town, while 39.2% vehemently opposed this notion.

It can be inferred from the table above that inadequate funds, inadequate professionals, communication gaps, non-remittance of *Bayt al-Māl* contributions from ceremonies by some officiating *Imams*, inadequate accountability, lack of proper orientation towards the programme and an inability to include other poverty eradication programmes are the most significant challenges facing the institution. By contrast, inadequate personnel, poor management of the programme, non-registration of the institution with the C.A.C. and non-participation by some Mosques appear to be insignificant challenges facing the *Bayt al-Māl*.

A large number of our respondents confirmed all the eighteen points contained in Table 6 as ways of overcoming the challenges of the *Bayt al-Māl*. It is observed

s/n	Items	Yes	(%)	No	(%)
1	Unity of purpose among Muslims	297	59.4	203	40.6
2	Prompt payment of <i>zakat</i> by the rich	297	58.8	206	41.2
3	Investment by the <i>Bayt al-Māl</i> to increase its fund	283	56.6	217	43.4
4	Proper orientation and enlightenment of people	280	56.0	220	44.0
5	Government support for the <i>Bayt al-Māl</i>	271	54.2	229	45.8
6	Credible individuals to man the affairs of the <i>Bayt al-Māl</i>	293	58.6	207	41.4
7	Fervent prayer	343	68.6	157	31.4
8	Wider consultation before embarking on a project	256	51.2	244	48.8
9	Office accommodation for <i>Bayt al-Māl</i> staff	271	54.2	229	45.8
10	Registration with corporate Affairs Commission	304	60.8	196	39.2
11	Auditing and prompt remittance of funds	358	71.6	142	28.4
12	Regular attendance at meetings	294	58.8	206	41.2

13	BM should be directly accountable to NSCIA Saki chapter	326	65.2	174	34.8
14	Employment of modern information dissemination	306	61.2	194	38.8
15	Management by professionals and friendly people	257	51.4	243	48.6
16	Occupancy of the offices should be by tenure	286	57.2	214	42.8
17	Adequate and relevant facilities should be provided	390	78.0	110	22.0
18	<i>Bayt al-Māl</i> should partner with the Arab world	292	58.4	208	41.6

that there is no one point raised in relation to the ways of solving the problems that has less than 50% support.

The deduction from the table is therefore that all the points suggested by the researchers to overcome the challenges faced by the *Bayt al-Māl* are significant. But provision of adequate and relevant facilities for the hospital, auditing and prompt remittance of *Bayt al-Māl* funds to the appropriate quarters, fervent prayer, the *Bayt al-Māl* being accountable to the Nigeria Supreme Council For Islamic Affairs (NSCIA), registration with the Corporate Affairs Commission (C.A.C), dissemination of information via modern systems, unity of purpose among Muslims, prompt payment of *Zakāt* by the rich to the *Bayt al-Māl*, regular attendance at the meetings and credible individuals to man the activities of the institution ranked higher than other suggested points (such as partnership with the Arab world, offices based on seniority, investment by the *Bayt al-Māl*, orientation and educational programmes, Government support, professionally qualified individuals and wider consultation among Muslims).

Of the thirteen suggestions given by the researchers for how the *Bayt al-Māl* can intensify its programmes, establishment of more schools and hospitals ranked lowest with 52.4% of respondents supporting the suggestion, while Muslim cemeteries got the highest percentage (78%). Establishing suitable Muslim cemeteries in the town was followed by redistribution of wealth among people, organising periodic *da'wah*, procuring landed property for future use by Muslims, giving money to the poor, scholarships for indigent and brilliant students, offsetting the medical bills of less privileged patients, youth empowerment programmes, financing of Arabic Schools and Mosques, constituting a *zakāt* collection and distribution committee, provision of modern equipment and basic amenities for the Muslim hospital, organising an Islamic micro-finance bank and establishment of more schools and hospitals.

For the *Bayt al-Māl* to effectively carry out its future plans, the suggestions put forward by the researchers were supported in the following order of importance:

s/n	Items	Yes	(%)	No	(%)
1	Giving money to the poor, needy, orphans and widows	308	61.6	192	38.4
2	Financing Arabic schools and Mosques	287	57.4	213	42.6
3	Organising periodic public <i>Da'wah</i>	327	65.4	173	34.6
4	Provision of modern equipment and basic amenities for the MHS	275	55.0	225	45.0
5	Redistribution of wealth among people	379	75.9	121	24.2
6	Youth empowerment programme	294	58.8	206	41.2
7	Organising an Islamic micro-finance bank	267	53.4	233	46.6
8	Offsetting the medical bills of less privilege patients	302	60.4	198	39.6
9	Muslim cemetery	390	78.0	110	22.0
10	Scholarship for indigent and brilliant students	304	60.8	196	39.2
11	Land and property procurement for future use of Muslims	309	61.8	191	38.2
12	Constitution of a <i>Zakat</i> collection and distribution committee	285	57.0	215	43.0
13	Establishment of more schools and hospitals	262	52.4	238	47.6

awareness programme, equitable redistribution of wealth among people, judicious use of money collected, transparency and accountability, following the *Sunnah* of the Prophet (may Allah grant him peace and mercy), involvement of governments and corporate organisations and incorporation of qualified persons to oversee the activities of the *Bayt al-Māl* (Table 8).

Table 8: Ways by which *Bayt al-Māl* can intensify effort

s/n	Items	Yes	(%)	No	(%)
1	Judicious use of money collected	372	74.4	128	25.6
2	Incorporation of qualified personnel to oversee the activities of BM	281	56.2	219	43.8
3	Assistance of Governments, individuals and corporate organisations	302	60.4	198	39.6
4	Following the <i>Sunnah</i> of the Prophet (S.A.W.)	324	64.8	176	35.2
5	Ensuring equitable redistribution of wealth among Muslims	396	79.2	104	20.8
6	Public awareness programme	422	84.4	78	15.6
7	Openness and accountability	365	73.0	135	27.0

Test of Hypothesis

Hypothesis 1:

H_0 : There is no association between gender and the programme meeting its objective.

H_1 : There is an association between gender and the programme meeting its objective.

Chi-Square Tests

Test-statistic	Value	Df	P-value
Pearson Chi-Square	9.967	3	0.019

Interpretation: Since $p\text{-value}=0.019 < \text{significance level}=0.05$, we reject the null hypothesis (H_0). The study therefore concludes that there is an association between gender and the programme meeting its objective.

Hypothesis 2:

H_0 : There is no association between age bracket and the programme objective.

H_1 : There is an association between age bracket and the programme objective.

Chi-Square Tests			
Test-statistic	Value	Df	P-value
Pearson Chi-Square	35.484	12	0.000

Interpretation: Since $p\text{-value}=0.000 < \text{significance level}=0.05$, we reject the null hypothesis (H_0). The study therefore concludes that there is an association between age and the programme meeting its objective.

Hypothesis 3:

H_0 : There is no association between marital status and the programme objective.

H_1 : There is an association between marital status and the programme objective.

Chi-Square Tests			
Test-statistic	Value	Df	P-value
Pearson Chi-Square	17.384	3	0.001

Interpretation: Since $p\text{-value}=0.001 < \text{significance level}=0.05$, we reject the null hypothesis (H_0). The study therefore concludes that there is an association between marital status and the programme meeting its objective.

Hypothesis 4:

H_0 : There is no association between educational qualification and the programme meeting its objective.

H_1 : There is an association between educational qualification and the programme meeting its objective.

Chi-Square Tests			
Test-statistic	Value	Df	P-value
Pearson Chi-Square	13.904	6	0.031

Interpretation: Since $p\text{-value}=0.031 < \text{significance level}=0.05$, we reject the null hypothesis (H_0). The study therefore concludes that there is an association between educational qualification and the programme meeting its objective.

Hypothesis 5:

H_0 : There is no association between occupation and the programme meeting its objective.

H_1 : There is an association between occupation and the programme meeting its objective.

Chi-Square Tests			
Test-statistic	Value	Df	P-value
Pearson Chi-Square	94.109	15	0.000

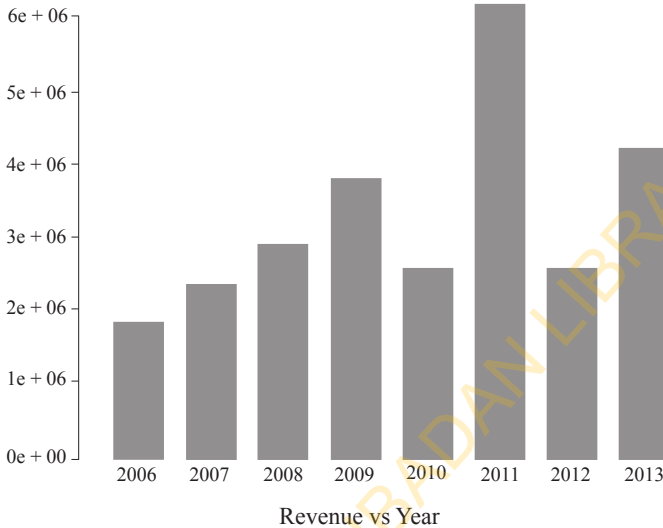
Interpretation: Since $p\text{-value}=0.000 < \text{significance level}=0.05$, we reject the null hypothesis (H_0). The study therefore concludes that there is an association between occupation and the programme meeting its objective.

Summary of Revenue					
Min. Value	1 st Qu.	Median	Mean	3 rd Qu.	Max. Value
1892000	2586000	2808000	3431000	3880000	6930000

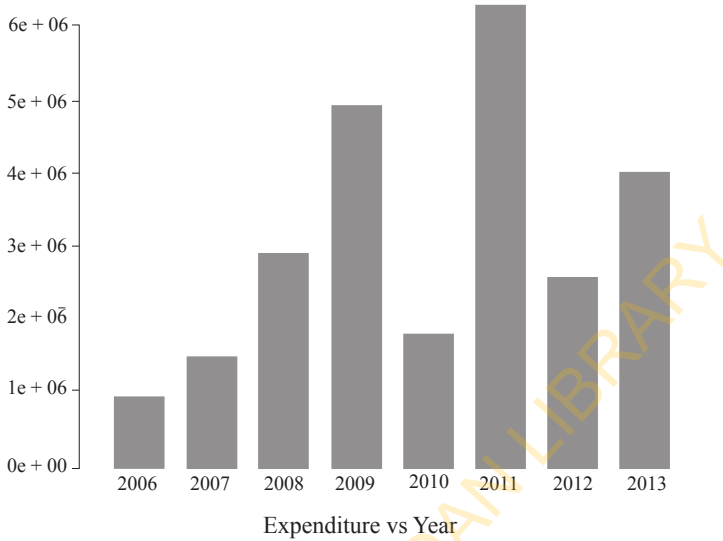
Summary of Expenditure					
Min. Value	1 st Qu.	Median	Mean	3 rd Qu.	Max. Value
832100	1443000	2525000	3034000	4220000	6683000

Exploratory Data Analysis (EDA)

Graphical visualisation of the data



Interpretation: It is very clear from the above figure that out of the eight years of revenue data gathered for this study, 2011 recorded the highest income, followed by 2013 then 2009, 2008, 2010, 2012, 2007. By contrast 2006 happened to be the year that recorded the lowest income. The loan taken by the *Bayt al-māl* in 2011 from private establishments accounted for the increment in the level of revenue generated.



Interpretation: The chart above shows the volume of expenditure from the purse of the *Bayt al-māl* over a period of eight years. 2011 is the year with the highest level of expenditure, followed by 2009, 2013, 2008, 2012, 2010, 2007. By contrast, 2006 recorded the least expenditure in the group. Thus, it can be inferred from the study that the higher the income generated, the higher the rate of expenditure, and the lower the income generated, the lower the level of expenditure.

Regression Analysis of Revenue and Expenditure

Estimation of the Model

$$\text{EXPENDITURE} = \text{INTERCEPT} + \text{BETA} (\text{REVENUE})$$

Coefficients:

(Intercept)	REV
-1.044e+06	1.189e+00

Model Summary

Residuals				
Min. Value	1 st Qu.	Median	3 rd Qu.	Max.
-651886	-457219	-171921	180464	1465644

Coefficients				
	Estimate	Std. Error	t value	Pr(> t)
(Intercept)	-1.044e+06	6.572e+05	-1.589	0.163190
INC	1.189e+00	1.756e-01	6.768	0.000508

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 742700 on 6 degrees of freedom

Multiple R-squared: 0.8842, Adjusted R-squared: 0.8649

F-statistic: 45.81 on 1 and 6 DF, p-value: 0.0005081

Interpretation: Since $p\text{-value}=0.0005081 < \text{significance level} = 0.05$, the study rejects the null hypothesis and concludes that the test is significant. $R\text{-square}=0.8842$, which gives coefficient of determination= 88.42% , i.e. of the total variation in expenditure, while income accounted for 88.42% .

Conclusion and Recommendation

Saki's *Bayt al-Māl* is an Islamic Financial Institution that came into existence as a result of necessity. Ever since its establishment, it has been witnessing monumental achievements. It is inferred from our discussion that individual people have not been benefiting from the *Bayt al-Māl*, but rather institutions collectively owned by Muslims have received the attention of the institution. Saki's *Bayt al-Māl* has recorded an abundance of success in the projects it has embarked upon, though there are other areas (e.g. redistribution of wealth among people) where the institution needs to intensify its efforts in order to eradicate poverty among people.

For Saki's *Bayt Al-Māl* to compete with others and increase its overall performance, there is a need for the institution to find new ways of sourcing money, thereby expanding its sources of revenue generation. For example, a public enlightenment campaign could be embarked upon explaining why rich individuals who are capable and willing to pay *Zakāt* should pay it directly to the *Bayt al-Māl* to augment its financial base. This is because *Zakāt* contributes a huge amount to the purse of the *Bayt al-Māl*. The paper therefore concludes on the note that a sound *Bayt Al-Māl* is a necessary pre-condition for the pursuit of effective poverty alleviation measures.

Based on the findings of this study, the following recommendations are made:

1. Further studies should be undertaken in other towns and states to evaluate the impact of their *Bayt al-Māl* in eradicating poverty. Where there is none,

effort should be made to establish one to meet the needs of the Muslim populace in those areas.

2. Saki's *Bayt Al-Māl* should embark upon programmes that are people-oriented, which will be tailored towards removing or reducing socio-economic imbalances in Muslim society so that the level of begging, thuggery and thievery can be reduced to a bare minimum.
3. The institution should register with the Corporate Affairs Commissions for legal status. Also, a modern system of disseminating information should be employed so as to reach out to a large number of people with a view to getting their financial assistance.
4. Every member of the Saki Muslim Community should show more commitment by participating actively in the programmes of the *Bayt al-Māl*, paying their contributions promptly, attending meetings regularly and promoting the institution's activities.
5. Saki's *Bayt Al-Māl* needs to empower Muslims by giving them vocational training and assistance via procurement of working implements for their trades and vocations.
6. The Supreme Council for Islamic Affairs, Saki chapter, should make the *Zakāt* committee under its care part and parcel of the *Bayt al-Māl* since *Zakāt* constitutes the main source of revenue generation for the latter. This body should provide strong internal control on the latter's activities.
7. The services of Islamic finance professionals should be sought by the institution for professional guidance regarding its operations.

Notes

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 16. Oral interview with Mr. Adigun Soliu, age 59 years, a retired school principal and a secretary to the Saki Muslim Treasury Executive on Sunday, 8/11/2015 at his house, Oge, Saki.
 Oral interview with Alhaji Salami Tajudeen Babatunde (Endurance), age 48 years, vice-principal A.D.S. High school and a member of Building Committee of Saki's *Bayt al-māl* on Saturday, 7/11/2015 at his office A.D.S. High School, Saki.
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 Oral interview with Alhaji Abdul Ganiyy Olubori, age 80 years, a trader and the chairman of Saki's *Bayt al-māl* on Sunday, 8/11/2015 at his house, Okere area, Saki.
 Oral interview with Alhaji Tijani Asiru Mossa, age 100 years, a trader on Sunday, 8/11/2015 at his house, Isale- Abudu.

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