

AN APPRAISAL OF LOCALIZATION OF ZAKĀT DISBURSEMENT IN LAGOS STATE, NIGERIA

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Abstract

One of the principles that make Zakāt effective is to concentrate its disbursement on the potential beneficiaries located in its area of collection. This principle known as localization, is clearly enshrined in the sharī'ah through the tradition of Prophet Muhammad and demonstrated by his rightly-guided successors. Despite this fact, not many research works have focused on this subject matter in this part of the world. This study aims at investigating the position of localization of Zakāt in the sharī'ah. It examines the disposition of Zakāt administrators in Lagos State to its application to determine how it aids effectiveness of Zakāt. Descriptive and historical designs were adopted. Regarding several instances cited from Islamic history, it was found that localization of Zakāt disbursement is being applied by Zakāt administrators in Lagos State within the prevailing circumstances. The result implies that Zakāt administrators in Lagos State should continue to prioritise to the localization of Zakāt disbursement to enhance effective poverty alleviation.

Keywords: Zakat Administration, Localization, Poverty Alleviation, Sharī'ah, Lagos State

Introduction

The philosophy of Islam is obedience to Allah in this world to attain His pleasure in the life hereafter. One fundamental commandment in this regard is the payment of Zakāt to designated beneficiaries. This obligation is meant to redistribute wealth that originally belongs to Allah. Stemming from this framework, Zakāt is meant for the have-nots and the vulnerable spread over eight categories mentioned in the Qur'an (Q9:60). As much as a devoted Muslim is expected to display kind gesture to

others, it is more enjoined to display this altruistic inclination towards near kindred and neighbours (Q4:36). The success of Zakāt in the area of poverty alleviation in the retrospect of the Islamic community was notable. Historically, Zakāt was well established during the life of Prophet Muhammad with sufficient approval by the Qur'an. It is clear from the tone of the Qur'an and implementation by the Prophet that Zakāt is primarily meant to cater for the welfare of the poor, needy and other vulnerable in the society. For effectiveness, alleviation of poverty is further established as an obligation beginning from close kindred in order not to leave any gap unfilled in the process. To this end, the Qur'an commands justice, goodness and giving near kindred from one's possession (Q16:90).

Abubakr, the immediate successor of the Prophet vehemently restrained the evasion of Zakāt by some tribes after the demise of the Prophet.¹ This was in confirmation of the status of Zakāt as a fundamental pillar in Islam. The era of 'Umar unveiled the practical secret of giving Zakāt to the poor who are neighbours to the rich who pay the Zakāt. It was reported that once Mu'adh Ibn Jabal sent Zakāt to 'Umar from Yemen, 'Umar rejected it and said:

O Mu'adh! I have asked you to collect Zakāt from the wealth of your people and distribute it to the needy among them. "Mu'adh said "O Commander of the faithful, I only sent it to you because there was nobody in my domain who deserves it", then Umar accepted the Zakāt.²

With the scenario captured above, it is evident that Zakāt seems more effective when restricted to its location for disbursement. The previous study identifies that administration during the reign of 'Umar bn al-Khattab emphasized distribution of Zakāt in the area where it was collected.³ Caliph Uthman was said to have authorized the people to give out Zakāt directly to identified poor while the excess be deposited to the *Baitul-māl* (public treasury).⁴ It is also known that record is replete of Umar Ibn Abdul 'Azeez's success resulting from restriction of Zakāt to the neighbourhood until it circulated among the people. This led to the extension of surplus resources to other communities.⁵ The Abbasid era equally practiced the policy of neighbours first in the management and disbursement of Zakāt.⁶

From the foregoing narration, there seems to be consistency in the effectiveness of localization of Zakāt when religiously applied. The concern of this paper is to examine the concept of localization and its position in the sharī'ah as it affects contemporary society with its

attendant changing nature such as the fast-growing population, technological changes and other emerging factors that might influence neo-ijtihad verdicts regarding Zakāt disbursement. Lagos state Zakāt administration is the focus here being a state with a concentration of a large number of Zakāt administrators. Practical examples of how localization was applied by the early Muslims will be the template for analysis in this study.

Zakāt as a Religious Obligation

Zakāt as the third pillar of Islam is a fundamental duty on the adherents of the Faith. It is a tenet that involves the commitment of one's wealth to attain a spiritual height of consequential value. The term Zakāt linguistically is the infinitive form of a verb that means to grow and to increase among other similar meanings.⁷ In sharī'ah, the word Zakāt refers to the set portion of wealth that Allah has ordered to be distributed among certain deserving categories. It is also used to convey the act of payment of this share.⁸ The Qur'an as the first source of law in Islam repeatedly mentions Zakāt as a mark of faith and piety in numerous passages. For instance, it says: "And perform As-Salat, and give Zakāt, and bow (in submission) with those who submit" (Qur'an 2: 43). Also, it states thus: "And perform As-Salat and give Zakāt, and whatever of good you send forth for yourselves before you, you shall find it with Allah.... (Qur'an 2: 110). Zakāt is commanded and extolled in other verses of the Qur'an such as: Q2: 177, 277, Q4: 77, 162, Q33:33, Q41: 7 and Q58: 13 among others. Prophet Muhammad as the conveyer of the message equally explains the position of Zakāt sufficiently. He says: "...You should worship Allah alone, and do not ascribe any partners to Him, offer Salat, pay the Zakāt and keep good relations with your kith and kin."⁹

Apart from using the term Zakāt, the Sharī'ah convincingly establishes the concept of welfare and concern for others in its legislation of the comprehensive Civilisation. As such, the word *Sadaqah* is sometimes interchanged with Zakāt even though it sometimes portrays a different meaning. As for the usage in the sense of obligatory alms, the Qur'an and Sunnah adopt '*Sadaqah*' even in those verses that spontaneously convey its obligatory sense like Q9:60 and Q9:103. Al-Qaradawi however clarifies that the word '*Sadaqah*' later came to be used for voluntary charitable donations given to the needy.¹⁰ In its practical application, a rich, sane Muslim who possesses the threshold amount set by the sharī'ah (*nisab*) after a complete year (*haul*) pays 2.5% of his wealth to a vulnerable individual contained in the list enumerated in the

Qur'ān (Q9:60). Items that are subject to Zakāt as mentioned in the Qur'ān and Hadith include gold and silver, herds of camels, sheep and cows, goods ready for sale, and agricultural products.¹¹ As for gold and silver, they represent the monies of the days in which Zakāt was instituted, hence they are the template for Zakāt implementation in the contemporary age.

It is pertinent to note that Islam intends to instill sense of selflessness and togetherness with the inclusion of Zakāt as a religious obligation. This is the message when Allah says:

The believers men and women are helpers of one another, they enjoin (on the people) righteousness and forbid (people) from all that is forbidden, they perform As-Salat and give the Zakāt, and obey Allah and His Apostle (as for these, Allah will show mercy to them, surely Allah is Mighty, Wise (Qur'ān 9: 71).

With the spirit of brotherhood identified in this verse, different categories of vulnerable individuals are recommended as Zakāt beneficiaries (Qur'ān 9:60) to bridge the gap among people in their social status. More comprehensively, Chapra outlines some benefits of Zakāt and other Islamic welfare institutions to include: (i) eradication of poverty and creation of employment opportunities (ii) promoting stability in the real value of money (iii) maintenance of law and order (iv) ensuring social and economic justice (v) arranging social security and fostering the equitable distribution of income (vi) harmonizing international relations.¹²

Localization of Zakāt Disbursement: A conceptual Analysis

Localization is a derivative of the word 'local' which Oxford Advanced Learner's Dictionary explains as being "connected with the particular place or area that one is talking about or with the place one lives."¹³ Localize is said to mean "limiting effect of something to a particular area" or "happening within one small area."¹⁴ Localization therefore in its literal denotation is to restrict the effect of certain activity to a particular area.

From the contextual point of view, localization simply refers to decentralization which in the case of Zakāt distribution indicates that Zakāt benefit is restricted to the geographical area where it is collected. It is a concept that evolved with the administration of Zakāt since the days of Prophet Muhammad.¹⁵ It originated with the message of Prophet Muhammad when he sent Mu'adh to Yemen with basic principles of Islam thus:

فاعلمهم ان الله افترض عليهم صدقة في اموالهم تؤخذ من اغنياءهم و ترد على
...فقراءهم

“...then inform them that Allah has made it obligatory for them to pay the *sadaqah* (Zakāt) from their properties and it is to be taken from the wealthy among them and given to the poor among them”.¹⁶This tradition lucidly established that Zakāt is primarily meant to redistribute wealth among the people of the same dwelling. It is worthy of note to observe the emphasis indicated by the possessive pronoun (هم) which repeatedly occurs in the message. It loudly confines the action within the same people to whom the message is addressed. This buttresses the rationale behind ‘Umar’s query to the same Mu’adh when he sent Zakāt remnant from Yemen as earlier indicated in this study. Contemporary studies have equally confirmed that localization of Zakāt distribution adds efficiency and aids poverty alleviation (Wahid, Abdul Kader and Ahmad, 2012).¹⁷

The terms localization and decentralization having direct relations on the subject matter are seen to be of mutual generic root with a slight semantic difference. In this regard, localization deals with the authority who presides on the administration or implementation of Zakāt while decentralization has to do with the coverage area in question.¹⁸ The implication of this is that Zakāt is decentralized when its collection and disbursement to the beneficiaries is isolated in each location of operation. On the other hand, localization has to do with its governance, where the presiding officer is someone who is domiciled within the operation area. This is similar to the case of Mu’adh (the messenger of Prophet Muhammad) who was sent to reside with the people of Yemen, teach them the religion and administer the law of Allah including Zakāt administration among the people. From this explanation, the concept of localization implies that Zakāt is primarily meant to benefit the people who are neighbours to the Zakāt payers. It is only when this is done that such love and bond of brotherhood can be strengthened as anticipated by the sharī’ah.

It is on the premise above that the Islamic philosophy of welfares holds that, concern for the needy should always begin with kith and kin. In this manner the Qur’an says: “...and do good to parents, kinsfolk, orphans, the poor who beg, the neighbour who is near of you, the neighbour who is a stranger, the companions by your side...” (Qur’an 4: 36). It is also

reported in the *Sunnah* that the Prophet said: “Jibril impressed upon me towards the neighbour (so much) that I thought he would soon confer upon him the right of inheritance”, (Bukhari and Muslim).¹⁹The import of these traditional sources is that, benefit emanating from anyone should be enjoyed by those around him ahead of others. It equally measures the effectiveness of such favour easily. To this end, contemporary Islamic economic practice identifies two basic yardsticks taken from Zakāt for other fiscal management

- (a) Zakāt rates are low i.e. 2.5%, its coverage is wide and it’s in proportion to one’s wealth so that people with greater means pay more than people with smaller means
- (b) Zakāt is collected locally by the people on behalf of the central government and distributed in the same locality.²⁰

Equally, from the public administration perspective, localization is conceptualized as the physical relocation of services, which shifts services from centrally located offices to sites within local communities.²¹This perspective brings to mind the rationale behind the establishment of local government authority in a federal system of government. There is no doubt that local government is the tier of government that brings governance closest to the people and also allow for easy assessment of work done. According to Burns et.al, as quoted by Hairunnizam, localization in this sense is meant to facilitate three objectives for effectiveness which are: (a) physical accessibility for local people (b) openness of personnel (c) comprehensiveness of the process.²²Adapting this idea to Zakāt administration, it implies that localizing disbursement of Zakāt will require that a target geographical location should have Zakāt branch office, dedicated and reliable personnel and substantial localized procedure of operation.

From the retrospect account of Zakāt administration, localization of Zakāt management in the specific community has been successful to a large extent. Scholars are of the view that the poor and the needy are easily located in confined locations and it equally allows Zakāt payers to be aware of how their wealth is being managed.²³Localization is also said to have reduced rural-urban migration such that quality of life can be improved in every society one resides.²⁴To this end, Islamic jurists are of the strong view that Zakāt should be strictly confined to the local jurisdiction of collection. For instance, Abu Yusuf ²⁵stated that “share of the destitute must be distributed to those entitled to receive it from the city where the *Sadaqat* were collected, and should not be spent on those of other city or district.²⁶

Localization of Zakāt Disbursement by Zakāt Administrators in Lagos State

Zakāt administration has come to stay in southwestern Nigeria with significant level of prominence and improvement in their performance. Lagos state is known to be a place of economic stronghold in the zone, partly due to its commercial hub status and its population strength. On the other hand, Lagos is a place where Zakāt administration is relatively improving with more organizations joining the train. In this study, some of the organizations that have been consistent in Zakāt administration will be assessed on the subject matter. Three organizations²⁷ selected for this study are; Zakāt and Sadaqat Foundation, Muslim Zakawat and Sadaqat Foundation, and Lekki Muslim Ummah Zakāt.

1 Zakāt and Sadaqat Foundation

Zakāt and Sadaqat Foundation was established in the year 2000 resulting from the idea to float an entity that would revive the most neglected pillar of Islam, Zakāt.²⁸ Zakāt and Sadaqah Foundation as a non-governmental organization was incorporated with the Corporate Affairs Commission of Nigeria (RC 21237) with the primary objective of delivering quality Zakāt assessment, collection and distribution services as provided in the sources of Islam. The organization pronounces its objectives as follows:

- i. To bridge the gap between the rich and the poor.
- ii. To re-awaken the spirit of social responsibility among Muslims.
- iii. To return Zakāt to its rightful position in Islam.
- iv. To create a credible channel of distribution of Zakāt.
- v. To ensure even distribution of wealth for the empowerment of the less privileged ones.
- vi. To establish a cordial relationship with other similar organizations both locally and internationally.²⁹

On the organizational structure, the Foundation operates and administers its activities through the hierarchy comprising an Advisory Board, Board of Directors, and Management Board.

In the last two decades, this organization has coordinated the collection and disbursement of Zakāt with some significant level of achievements on record. Since its inception, it has consistently disbursed Zakāt to beneficiaries on yearly basis with the current edition being a disbursement of Two Hundred and Fifty-Five Million Naira (including beneficiaries from other states) in October 2021.³⁰

In relation to the localization of Zakāt, Zakāt and Sadaqat Foundation is consciously inclined to the doctrine of disbursing Zakāt according to the ratio of collection in respective communities. This was apparent in the last disbursement reported above in which beneficiaries in Lagos received over One Hundred and Eighty-Two Million Naira of the entire value.³¹ Localization is prioritized in her policy with evidence in every aspect of her operation which includes the appointment of workers, documentation of payers' demography and beneficiaries' geographical spread.³² The administrators of this Foundation believe that, localization of Zakāt disbursement to align with the collection has a positive impact because it aids accountability on the part of administrators and induces a sense of belonging on the part of payers.³³ Looking at the continuous practicability of localization with the emerging technological development which makes payment possible from any part of the world, Zakāt and Sadaqat Foundation is aware that localization is gradually becoming threatened, yet the consciousness to work with available records of payers still assist implementation to a large extent.³⁴

2 Muslim Zakawat and Sadaqaat Foundation (MUZASAF)

This Foundation was established in 2012 in Lagos as a registered non-profit Zakāt and Sadaqat Organization to deliver quality Zakāt assessment, collection and distribution following Sharī'ah provisions. The organization sets out to address immediate needs and ensure the self-reliance of the poorest people with the support of privileged Muslims.³⁵ The main objective of the organization is to resuscitate the spirit of social responsibility among Muslims in particular. It is a foundation meant to care for the welfare of Muslims without restriction.³⁶ On the organizational structure, Muslim Zakawat and Sadaqaat Foundation was initially formed by a group of concerned Muslims in Lagos who numbered around twenty.³⁷ From its inception, it is administered through the Board of Trustees as the highest decision-making body followed by the Advisory Board, Management Team, Screening Committee and the administrative office respectively.³⁸

On the localization of Zakāt disbursement, MUZASAF operates on the principle of restricting Zakāt to local communities in order to empower the poor. The organization is aware that Zakāt was principally concentrated on the poor who were the neighbours to the Zakāt payers during the early days of Islam.³⁹ However, MUZASAF does not strictly execute localization during disbursement exercise. Although, the body appoints workers in different localities to facilitate effective disbursement

to available recipient regardless of wherever they come from.⁴⁰ In specific term, MUZASAF administrators believe that localization is not mandatory within the context of the contemporary society. Due to this fact, Zakāt disbursement is not solely executed on localization in all circumstances.⁴¹ In the last disbursement held in October 2021 by MUZASAF, the total amount of Two Million, Two Hundred and Sixty Thousand Naira (N2, 260, 000) was given to deserving Zakāt recipients who came from different locations.⁴²

3 Lekki Muslim Ummah Zakāt and Sadaqah

Lekki Muslim Ummah Zakāt programme was established in 2011 (1432AH) due to an increase in the number of beggars that frequently approach the community mosque for financial aids.⁴³ Zakāt was initially collected from only the eligible members of the community but later transforming to a regular platform through which well-known philanthropists discharge their religious duty of Zakāt payment. The Zakāt and Sadaqat Programme is managed by a committee established for the purpose. There is an Administrative Secretary who receives the application from prospective beneficiaries. The activities of the committee are reportable to the central executive committee of the Muslim Ummah for ratification and approval.⁴⁴

This organization does not reckon with localization in their administration of Zakāt.⁴⁵ This disposition is induced by the nature of their community which is dominated by the affluent ones who are not entitled to Zakāt. As a result of this inherent endowment, Lekki Muslim Ummah normally disburse Zakāt to beneficiaries from outside their domain. With this background, it is depicted that Zakāt will automatically be transported to other communities as soon as it is established that no one is available to request for it among the inhabitants of such communities. This is the confirmation and a repeat of the historical event earlier stated in the era of Caliph Umar bin al-Khattab. Lekki Muslim Ummah Zakāt and Sadaqat has consistently disbursed Zakāt to recipients since 2012, with the current edition being a disbursement of Sixty Million Naira (N60 Million) in September 2021 to 197 recipients among whom were about ten per cent from outside Lagos State.⁴⁶

An Appraisal of Localization of Zakāt in Lagos State

There is no doubt in the fact that when Zakāt is localized, it is more effective such that eligible poor and needy as well as other Qur'anic recommended beneficiaries are easily reached, and impact becomes

significantly felt. For instance, a companion of Prophet Muhammad by the name Abu Juhayfah reported that as a child, he also benefitted from Zakāt distribution because it was restricted to the same community where it was collected. In his narration he stated thus: ‘The Zakāt officer of the Messenger of Allah came and collected Zakāt from the rich among us and distributed it to our poor. I was then a minor orphan, so he gave me a she-camel.’⁴⁷ Similarly, it was established in history that Umar, the second Caliph demonstrated the necessity of localization and confirms its efficacy. It was reported that ‘Umar was once asked what to do with the Zakāt collected from Bedouin Arabs, he answered, “By Allah, I shall render the *sadaqat* to themselves, until each of them becomes the owner of a hundred camels, male or female.’⁴⁸ It could be inferred from this narration that Zakāt distribution was purposefully localized in the early days of Islam. With this, Al-Qaradawi asserts that transporting Zakāt from the region in which it is collected while the poor still exist violates the reason for which it is collected.⁴⁹

Sequel to the above, assessing the principle of localization in Lagos State is an appropriate exercise that avails us the opportunity of measuring the compliance of Zakāt administrators to the Sharī’ah standard in discharging this religious responsibility. Looking at Zakāt and Sadaqat Foundation, it is clear that localization is sufficiently applied as practised in the early days of Islam. Olagunju, the Executive Director of the Foundation submits that Zakāt and Sadaqat Foundation carefully keep the records of Zakāt payment with regards to the geographical location of the payers in order to apply localization during disbursement.⁵⁰ Although, it was confirmed that certain circumstances make localization unnecessary. For example, Zakāt and Sadaqat Foundation receives Zakāt from some northern elites who reside in areas not covered by the jurisdiction of its operation. Equally, some Zakāt payers pay directly to the accounts of the Foundation without disclosing their identities. These instances make localization difficult if not impossible.⁵¹

Concerning Muslim Zakawat and Sadaqaat Foundation, localization is partly observed but not taken as a rigid principle. According to Abdul Azeez, the executive secretary of the Foundation, localization is no more practicable in contemporary society. It is believed that many potential beneficiaries are available near and far with limited resources to cater for them.⁵² It is also noted that Zakāt payers to this Foundation are located in different parts of the country which makes localization practically impossible. For Lekki Muslim Ummah, localization of Zakāt is not applicable since it is an area predominantly inhabited by wealthy

individuals who pay Zakāt to benefit the poor from other communities. It is noteworthy that those in charge of the Lekki Zakāt programme do not even believe in localization and may not even bother to work in line with this principle should there arise a need for it.⁵³

From the foregoing presentation, it has been shown that localization of Zakāt disbursement in Lagos State reflect the position of sharī'ah as it were. First is that; early Muslims adhere to this principle and worked with it as previously stated in several narrations. In this manner, those who adhere to localization among Zakāt administrators in Lagos State have a basis for the practice. The consistency of Zakāt and Sadaqat Foundation on localizing Zakāt disbursement falls in this category. Secondly, the act of jettisoning localization either as a result of non-availability of potential beneficiaries as it affects Lekki Muslim Ummah or because of other factors like the inability to trace the location of Zakāt payers is equally within the provision of Sharī'ah. This could be explained by the argument put forward by Al-Qaradawi when he states that the distribution of Zakāt to recipients in the same area it was collected applies to livestock, grain and fruits.⁵⁴ Based on this, it is obvious that these Zakāt administrators are dealing with Zakāt of money in most cases. In addition, the case of how Mua'dh repeatedly returned left over from Yemen to 'Umar in Madinah for three consecutive years in varying quantities of one-third (the first year), half (the second year) and a whole Zakāt collection in the third year shows that localization may not be an obligation in some circumstances.⁵⁵

The act of taking Zakāt to other communities because there is no one in need in its area of collection is a clear indication that localization of Zakāt disbursement is an effective way of re-distributing wealth till it is evenly circulated. This is evident in the response of Mua'adh when 'Umar questioned him for bringing Zakāt from far away Yemen, he (Mua'dh) said: 'I could not find anyone who would take any of it'⁵⁶It is also established that while Shafī'i and Hanbali schools of thought disapprove the act of moving Zakāt to communities outside its place of collection, Hanafi school permits such practice, if it is meant to relieve distressed people of other communities who are in desperate need.⁵⁷This last evidence represents the principle with which Muslim Zakawaat and Sadaqat Foundation executes her Zakāt disbursement. By and large, practices of early righteous Muslims of different generations have confirmed that localization is a recommended principle with significant emphasis, but could be voluntary when compelling situations arise. Both cases were traced to the life of 'Umar bin Abdul Aziz, a leading Tabi'i

(successor). While quoting Shallaby, Sulistyawan and Widiyari narrated that ‘Umar bin Abdul ‘Aziz ordered his Zakāt collectors to return and distribute Zakāt at the place where it was collected.⁵⁸ In another instance, Al-Qaradawi referred to a narration where it was reported that ‘Umar bin ‘Abdul ‘Aziz ordered his commissioners thus: ‘distribute half of the collected Zakāt and send me the other half.’⁵⁹ This command to send a portion of Zakāt collected to another location is an indication that emergency could warrant a departure from the full application of localization. Equally, it is an indication that jettisoning localization of Zakāt disbursement is not a prohibited act. Based on the facts obtained from various Zakāt organizations as presented in this study, it could be concluded that localization of Zakāt disbursement has been applied in Lagos State in relation to the prevailing circumstances. Muslim Zakawat and Sadaqaat Foundation as well as Lekki Muslim Ummah are contending with certain factors that are acceptable to the Principle of Localization. Zakāt administrators, in general, must bear in mind that the administration of Zakāt is a responsibility being discharged for the Islamic *Ummah*, hence, the required conditions should be religiously observed as instituted in the sharī’ah.

Conclusion

Localization, which refers to the distribution of Zakāt within the same community where it is collected, is a principle that was established in the sharī’ah as a template for Zakāt administration. Localization is meant to make wealth evenly circulated among the people in the realization of the purpose of Zakāt. Whenever it is applied diligently, people become enriched and are removed from the predicament of poverty. Regarding the conduct of selected Zakāt administrators, localization in Lagos State has been appraised in this study. The organizations examined are Zakāt and Sadaqat Foundation, Muslim Zakawat and Sadaqaat Foundation and Lekki Muslim Ummah Zakāt and Sadaqah.

It was unveiled that the principle of localization is known and practiced by Zakāt administrators in Lagos State. Despite this awareness, certain circumstances, though acceptable in sharī’ah, override the implementation of localization at times and in some places. In clear terms, Zakāt administrators in Lagos State do consider people who are in desperate need even if they are not in the same communities where Zakāt was collected. Certain conditions that appear strange due to contemporary realities such as payment through technology or unknown identity (of

Zakāt payers), payment by people whose neighbours do not need Zakāt or payment from distance which is far from a jurisdiction outside Zakāt administration are found to be covered by extant sharī'ah provisions. In other words, all these instances are within the circumstances in which localization may not be compelling. Resultantly, it was noted that the application of the principle of localization is being observed within the available resources and prevailing circumstances. The implication of this is that Zakāt administrators should continue to place priority on the principle of localization of Zakāt disbursement as it appears that localization has played a significant role in alleviating poverty in Islamic history. The sharī'ah equally permits discretionary disbursement of Zakāt outside localization when circumstances demand. With these findings, it is concluded that localization of Zakāt disbursement will continue to yield the desired result if Zakāt administrators in Lagos State are persistent in observing appropriate sharī'ah provisions in their day-to-day administration of Zakāt.

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27. These organizations were selected Zakāt Administrators previously researched on by this author from 2012-2016.
28. S. A. Ashafa, *Practice of Zakāt and Poverty Alleviation in South-Western Nigeria*, 137.
29. S. A. Ashafa, *Practice of Zakāt and Poverty Alleviation in South-Western Nigeria*, 137.
30. Interview with Prince Sulaiman Olagunju, the Executive Director of Zakāt and Sadaqat Foundation in Lagos, 11-11-2021.
31. See Vanguard Online October 23, 2021, "Zakāt Foundation Doles out over N255m to the needy" <https://vanguardngr.com>, Accessed on 12/12/2021
32. Interview with Prince Sulaiman Olagunju, 11-11-2021
33. Interview with Ustadh Tirmidhi Muhammad Jamiu, Chairman Sharī'ah Committee of Experts, Zakāt and Sadaqat Foundation in Lagos, 12-11-2021
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40. Interview with Mr. Abdul Razzaq Abdul Azeez, 13-11-2021
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45. Interview with Alhaj Abdul Fatai Olajide, Secretary Zakāt and Sadaqah Committee, Lekki Muslim Ummah, 12-11-2021

46. Interview with Alhaj Abdul Fatai Olajide, 12-11-2021
47. M. I. Tirmidhi, *Sunanu at-Tirmidhi*, (Beirut: MaktabaWahbah, Vol. 2, 1429H/2009), 138.
48. Y. Al-Qaradawi, *Fiqh Az-Zakāt*, (Cairo: MaktabatWahbah, Vol.2, 1433H/2012), 822 .
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50. Interview with Prince Sulaiman Olagunju, 11-11-2021
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52. Interview with Mr. Abdul Razzaq Abdul Azeez, 13-11-2021
53. This is evident from the response of Alhaj Abdul Fatai Olajide during the interview held on 12-11-2021
54. Y. Al-Qaradawi, *Fiqh Az-Zakāt*, 820.
55. Y. Al-Qaradawi, *Fiqh Az-Zakāt*, 824.
56. Y. Al-Qaradawi, *Fiqh Az-Zakāt*, 824.
57. Y. Al-Qaradawi, *Fiqh Az-Zakāt*, 825.
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59. Y. Al-Qaradawi, *Fiqh Az-Zakāt*, 825.