



ZAKAT, TAX COMPLIANCE AND POVERTY ALLEVIATION IN NIGERIA: CHALLENGES AND POTENTIAL SYNERGIES

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ABSTRACT

Eradication of extreme poverty is the number one goal of Millennium Development Goals (MDGs). Poverty is a multidimensional economic phenomenon that has both political and social ramifications whereas Islam, being a religion of balance, views poverty as social and ideological problems. Conventional fiscal policy (tax) and Islamic fiscal policy (zakat) play an important role in improving the country's economic objectives toward economic growth, wealth distribution and price stability alongside eradicating poverty in a country. Therefore, this paper explores the conceptual review on the role of zakat and tax compliance in an attempt to eradicate poverty specifically in Nigeria. The study also highlighted challenges, synergies and pathways to enhance compliance in Nigeria.

Keywords: zakat, Zakat and tax compliance, Zakat and Tax management, poverty eradication

INTRODUCTION

Eradication of extreme poverty and hunger is a major challenge of the entire universe in the 21st century as it is the number one goal of Millennium Development Goals (MDGs). Although the United Nation's development goals comprising of eight goals is reported to achieve some success toward these eight goals has been uneven. The MDG 1, hunger and poverty eradication are unattainable and unrealistic as long as the government policies that underpin those phenomena are not addressed. The Federal Government of Nigeria through the National Bureau of Statistics 2022 found that, the incidence of monetary poverty is lower than the incidence of multidimensional poverty across most Nigerian states. about, 40.1% of people are poor according to the 2018/19 national monetary poverty line, and 63% are multidimensional poor according to the National Multidimensional Poverty Index 2022 (Vanguard newspaper).

From inception of creation, Allah created and distributed wealth unequally among mankind (Qur'an 43:32). This is neither to be seen as a lopsided favor on some nor as an undeserved punishment of others. This divine



distribution of wealth, income and sustenance is done in Allah's overall plan and wisdom. Islam as a complete way of life, not only deals with the spiritual aspect of man's life but also the mundane (Thamrin, Eriza, Faisal & Dalimunthe, 2023). One of such aspects is that it encourages the wealthy to take care of the less privileged ones. Not abiding by this command can lead an individual to hell fire, as can be inferred from the Qur'an, where the people of hell will be asked what led them to the fire. One of the replies would be that "we were not of those who prayed nor were we of those who fed the indigent" (Qur'an 74: 43-44). Traditions of the prophet (S.A.W) abound on the need for Muslims to be brotherly towards one another.

Wealth is a favor from Allah and a test of piety (Qur'an 20:131). The one bestowed with wealth is expected to be compassionate towards the poor as an act of worship. This is because the poor has a right on the wealth of the rich; "and in their wealth, there is a due share for the beggar and the deprived" (Qur'an 51:19). Having been bestowed the custody of wealth, Allah the source of all wealth enjoined the custodians to pay zakat annually, out of the wealth that has reached a specified amount known as nisab, and has stayed one lunar year with the owner (hal). Also, poverty is a multidimensional economic phenomenon that has both political and social ramifications. It usually meant to be deprivation of wellbeing. Poverty is found within generations and societies irrespective of cultural affiliation and geographical boundaries. Although the nature of poverty may vary from community to community, culture-to-culture and time-to-time, poverty persists in both rural and urban areas alike in both developed and developing economies (Olaniprkun, Brimah & Sanusi, 2015).

Customarily, taxes are one of the key means of generating income to enable the government expenses towards provision of social amenities and reducing poverty in Nigeria. The Federal Inland Revenue Service (FIRS) and the State Internal Revenue Service's (SIRS) are the major entities responsible for tax collection in Nigeria. The systematic review of tax administration in Nigeria from 2018 to 2024 shows remarkable progress in the implementation of tax reforms and modernization initiatives aimed at enhancing tax compliance and revenue collection. It is in line with this, that tax administration plays a key role in national development, as it is the method through which governments collect revenues that are crucial to economic growth and public service delivery and poverty reduction (Azubuike, Anorue, Adeleye & Ekanem, 2024). Tax compliance is a priority for government revenues and fiscal policy efficiency (Ajibola & Lateef, 2023; Krokeyi, 2017). Tax compliance is of great interest due to its complexity and multidimensionality, since there are many factors that may affect how citizens react to taxation. Government revenue collection may suffer from tax evasion and high tax collection costs, and thus they often battle the corrupt practices of



procurement officials (Adenike, Olusola & Muyiwa, 2024; Bello & Kasztelnik, 2022).

It is an agreeing concept that tax and zakat are major sources of finance to government in generating of revenue that would be used in provision of social amenities to its province and also a means for eradicating poverty among the citizens. It is worthy to note that conventional fiscal policy (tax) and Islamic fiscal policy (zakat) play an important role in improving the country's economic objectives toward economic growth, wealth distribution and price stability alongside eradicating poverty (Rejab, Wahid, Yaacob & Lateh, 2023). Zakat and taxes are very dependent on their management, but from a legal perspective, their implementation must be kept separate. The complexity of tax systems is a significant barrier to compliance. Complex tax codes increase compliance costs, create confusion, and open avenues for intentional and unintentional non-compliance (Ajibola & Lateef, 2023). Also, the issue of managing Zakat programs in Nigeria has remained a very serious topic looking at the potential of the sector and its present deplorable condition. Unlike in some Muslim countries where the central government organized the collection and distribution of Zakat, in Nigeria because of the multi-religious composition of the country, that important task is left to various state governments and private Islamic organizations (Tijjani & Ahmad, 2023).

In Nigeria, like in most other developing countries, poverty is more common in the rural areas where there is absence of modern amenities and infrastructures. Despite this glaring fact of more poverty in villages than in cities, Zakat distribution in Nigeria concentrates in the big cities. Thus, in many ways contributing in rural urban migration, especially during months of charity giving like Ramadan period. As efforts are being made to improve Zakat administration in Nigeria, focus should be on Zakat relationship with rural poverty – how Zakat help reduces rural urban migrations.

One of the common themes that have received much attention in zakat and tax research is about their compliance. Compliance is very important because significant amount of zakat and tax cannot be mobilized unless wealthy people are willing to comply. Scholars in the Islamic studies field have investigated Zakat compliance separately while scholars in the field of Economics, Accounting, Law and others have investigated tax compliance. Therefore, this paper aims at examining the conceptual review of the role of zakat and tax compliance in eradicating poverty where the study also highlighted challenges, synergies and pathways to enhance compliance in Nigeria.

LITERATURE REVIEW



The section discusses the concepts related to the subject matter of the paper; poverty, Tax, Zakat and their compliance. The section also provides some prior studies related to tax and zakat management.

Concept of Poverty

According to a United Nation declaration, poverty is defined as *“Denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to; not having the land on which to grow one’s food or a job to earn one’s living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments, without access to clean water or sanitation”*. (UN Statement, June 1998).

Also, Islam defines poverty based on an individual failure to fulfill any of the five basic human requirements of life that is based on *Maqasid Syariah I*: Religion, Physical self, Knowledge, Dignity and Wealth

A hadith reported that Prophet Muhammad (PBUH) has sought Allah’s refuge from poverty:

"O Allah! I seek refuge with You from laziness and geriatric old age, from all kinds of sins and from being in debt; from the affliction of the Fire and from the punishment of the Fire and from the evil of the affliction of wealth; and I seek refuge with You from the affliction of poverty, and I seek refuge with You from the affliction of Al-Mesiah Ad-Dajjal. O Allah! Wash away my sins with the water of snow and hail, and cleanse my heart from all the sins as a white garment is cleansed from the filth, and let there be a long distance between me and my sins, as You made East and West far from each other." (Hadith-Sahih Bukhari)

Concept of Zakat

Zakat in Islam is a religious obligation as it is among the five pillars of Islam it is next in line after prayer (Olaniprkun, Brimah & Sanusi, 2015). Zakat is a way for the people to channel their wealth to those who are less fortunate. Zakat is due on a Muslim only when one's Zakatable wealth increases to a minimum threshold (*nisab*) which is paid once a lunar year (*hawl*) passes while one's Zakatable wealth withstands the lowest threshold (Abdullahi et al., 2022). It is payable on business revenues and assets, gold and silver, and savings at the basic rate of 2.5%.

The emergence of a policy to pay Zakat can help to reduce taxes for taxpayers in Indonesia, which is one of the efforts made to grow the productivity of zakat. It has been proven that zakat as an important asset is collected through treasury and used not only to finance the wheels of government but can also guarantee social security.



“The Zakat is meant only for the poor and needy, those who collect the tax, those whose hearts are to be won over, for the freeing of human beings from bondage, for the relief of those overwhelmed by debts, for the cause of God, and for the wayfarer: [this is] an ordinance from God - and God is All - Knowing, Wise”. (9:60).

As for the term "zakah" is mentioned in the Quran, 32 times, and the form of synonyms, sadaqah and infaq called as many as 82 times. The term zakat called 32 times include 8 verses down in the Meccan period and 24 verses in the Medina period (Abdullahi, et al., 2022). The following are verses of the Quran that talked about zakat:

“so establish regular Prayer, give Zakat, and hold fast to Allah. He is your Protector- the Best to protect and the Best to help”. (22:77).

“And they have been commanded no more than this; to worship Allah, offering Him with sincere devotion, being True (in faith), to establish regular Prayer, and to give Zakat, and that is the religion right and straight”. (98:5).

The following hadiths are taken from *Bukhari*, *Muslim*, *Abu Dawood*, *Nasai*, *Ibn*

Majah, *Tirmizi*, *Baihaki*, and *Miskat*.

- i. The nation that does not pay Zakat, Allah afflicts famine on them.
- ii. When Zakat is looked upon as a penalty, then look for violent windstorms, earthquakes, men being swallowed by the earth, metamorphosis, stones being pelted from the skies, and calamities following one another in rapid succession, like beads of rosary falling one after the other when its string is cut.
- iii. When people stop giving Zakat the rain stops coming down. The only reason it still rains however is because of the animals.
- iv. Guard your wealth by paying Zakat, seek cure for your sick by giving charity, and protect yourselves from affliction by supplication.

Zakat Compliance

Zakat is seen as a right of the poor and a debt upon the rich in Islam. The issue of managing Zakat programs in Nigeria has remained a very serious topic looking at the potential of the sector and its present deplorable condition. Unlike in some Muslim countries where the central government organized the collection and distribution of Zakat, in Nigeria because of the multi-religious composition of the country, that important task is left to various state governments and private Islamic organizations; and in most cases, the very burden of distributing Zakat is left to the individual Zakat payers to find the needy themselves who they will give their Zakat to (Tijjani & Ahmad, 2023; Zauro, Saad & Sawandi 2020). See for instance, Pakistan has one of the robust Zakat management systems available now where Zakat is collected from money deposited by well to do citizens in Pakistani banks,



shares, and investment in other securities apart from the traditional collection sources (Tijjani & Ahmad, 2023; Abdullahi et al. 2022).

Concept of Tax

The concept of Tax have been defined by several scholars where a number of the scholars defines tax as a compulsory levy impose on individual, property and companies by the government in order to generate revenue to be used in provision of social amenities (Krokeyi, 2017).

Concept of Tax Compliance

Tax compliance is one of the most important determinants of national economic growth that directly eradicate poverty, yet it remains a persistent challenge in Nigeria. The importance of tax compliance cannot be overemphasized because compliance removes uncertainties in estimating the amount of tax revenue to be mobilized by governments for financing the provision of public goods (Adenike, et al., 2024; Ajibola & Lateef, 2023; Krokeyi, 2017). Tax compliance is of great interest due to its complexity and multidimensionality, since there are many factors that may affect how citizens react to taxation. Government revenue collection usually suffers from tax evasion, tax avoidance and high tax collection costs, and thus they often battle the corrupt practices of procurement officials (Bello & Kasztelnik, 2022).

Also, Ajibola and Lateef (2023) defined as the degree of accuracy with which taxpayers report their economic activities, pay the appropriate amount of tax, and timely file returns due according to regulations. Tax compliance is a priority for government revenues and fiscal policy efficiency. However, non-compliance brings down public trust and diminishes government revenues-a process further weakened by tax evasion and avoidance (Adenike et al., 2024).

Zakat and Conventional Tax Management

Zakat and taxes are very dependent on their management, but from a legal perspective, their implementation must be kept separate. Nigerian Muslim population of over 100 million is one of the largest of any Muslim country in the world; ordinarily, this should have produced a large Zakat institution. However, only very few Muslim majority states in Nigeria have established Zakat institutions, among those with Zakat collection and distribution agencies are Kano, katsina, Zamfara, Sokoto, and Bauchi (Tijjani & Ahmad, 2023). In most other states there is no any well-functioning Zakat institutions, though, in many of those places where the state governments do not do anything to help established such bodies, private institution such as mosque and Islamic centers do collect Zakat. See for example Non-governmental Islamic organizations such as Zakat and Sadaqat foundation Lagos, Islamic



Forum Lagos, Al- Habibiyyah Islamic society, Abuja, Jama’atul Izalatul Bidi’ah Wa’iqamatul Sunnah, Jos are among the few well-organized bodies collect and distribute Zakat. The focus of these foundations is mostly those parts of the country where state governments could not establish Zakat institutions (Abdullahi et al. 2022).

The role of Zakat institutions still needs to be improved in eradicating poverty, providing socialization and creating greater awareness thereof. This raises an attitude of trust in paying Zakat to institutions close to their environment compared to institutions recognized by the government. This condition arises because of the high value of religiosity, which is more concerned with distributing Zakat than administrative issues so that it can be recognized as a tax reduction. Meanwhile, the moral community tends to emphasize the community's religiosity value as a basis for compliance in paying Zakat.

Due to absence of strong Zakat collection institutions in Nigeria, most of the wealthy Muslim in the country distributes their Zakat themselves, instead of giving it to any institution for onward distribution to the appropriate persons. As a result of this phenomenon, it is very common to see large crowd of beggars and other destitute people (most of them women and children) gathered around the houses of the rich in order to collect Zakat.

On the hand, conventional tax management has received greater attention though previous studies have focused on tax audits, investigations, and education as the motivating factors for tax compliance (Ajibola & Lateef, 2023). Although the systematic review of tax administration in Nigeria from 2018 to 2024 shows remarkable progress in the implementation of tax reforms and modernization initiatives aimed at enhancing tax compliance and revenue collection (Adenike, et al., 2024; Azuibike et al., 2024). Also, The introduction of technology, notably e-tax systems, has boosted administrative efficiency, while programs like the Voluntary Assets and Income Declaration Scheme (VAIDS) have had beneficial, albeit short-lived, benefits on revenue.

Table 1: Differences of Zakat and Tax Compliance

	Zakat	Taxes
1 Legal Basis	A religious obligation derived from the Qur’an and Sunnah	A compulsory payment imposed by the law
2 Beneficiary	Distributed to a specific category as mentioned in the Qur’an	Collected by the government
3 Scope	Imposed on Muslims only	Imposed on individual, properties



		and firms regardless of religion
4 Punishment	Failure to pay Zakat is considered as a religious sin	Evading tax leads to facing legal penalties
5 Purpose	To purify wealth To help the poor and needy	To fund public projects

Source: Compiled by the Researchers, 2026

Review of Empirical Studies

Adenike, et al. (2024) used the tax compliance, tax rate, tax penalties and tax audit penalties in investigating revenue generation in Nigeria over a period of twenty-two years (2001-2021). The study found that as tax rate and penalty rate increase over time, Nigeria's tax revenue tends to rise as well, suggesting that elevated tax rates and stricter penalties are associated with increased tax revenue generation.

Tijjani and Ahmad (2023) investigate the efficiency of non-governmental zakat institutions in Nigeria during the period of 2015-2019. The results show that non-governmental zakat institutions paraded mean technical efficiency of 74.3% indicates that there is need to pay more attention on technology to enhance efficiency. Rejab, et al (2023) uses a qualitative approach with documentation and survey methods to investigate and make comparison on the level of Zakat and tax compliance from accountability among different countries like Nigeria, Indonesia, Malaysia, Greece, Uganda, United Kingdom. The study further recommends for accountability to be highlighted and proven to all stakeholders.

Again, In Indonesia, four significant systems for tax compliance were found to foster compliance towards tax, namely taxpayer awareness, tax-related knowledge, tax restrictions and public service accountability (Anto, Husin, Hamid & Bulan 2021). In Borneo Anwar et al (2021) investigated and found the four forces of governance quality tested, namely voice and accountability, political stability, government effectiveness and the rule of law. The results found that only political stability and legal regulations have a positive relationship with taxpayer behavior. Zauro, Saad and Sawandi (2020) discuss the roles of Zakat, Sadaqah and Qardhul Hassan in enhancing socio-economic justice amongst Muslims in Nigeria. They suggest the use of Islamic financial instruments as means to enhance socio-economic justice and financial inclusion in Nigeria.

Ahmad (2019) in a study on the factors inhibiting the development of zakat and waqf institutions in Northern Nigeria noted that zakat and waqf institutions in Northern Nigeria have not achieved their objectives because among others members of the public have little or no trust in the institutions. Another study identified a number of contributing factors that leads to non-compliance by taxpayers. Among the factors are; some of the socio-



economic variables that greatly influence compliance with taxes in Nigeria include income level, education, and employment status (Ajibola & Lateef, 2023). Another factor is complexity of the tax systems, Norms and social influence. Indonesia The strength of the zakat payer's intention to pay zakat is influenced by the zakat institution's reputation, transparency, religiosity and trust (Hasan et al. 2019). Ahmed et al. (2019) suggest the following points for effective organization of a Zakat institutions, good governance structures, management procedures, decision making and implementing process, transparency, good human resources, flexibility to introduce innovations, and cost efficiency. He further recommended the separation of functions of collections and distributions of Zakat (Abdullahi et al. 2022).

METHODOLOGY

This paper adopts a conceptual research design that develops a theoretical framework by synthesizing existing literature, policy documentations and Islamic jurisprudence in explaining the potential of a tax-zakat model in eradication of poverty in Nigeria. In aligning with the MDG, the study reviews studies covering a period of 2000-2025.

FINDINGS AND ANALYSIS

In Nigeria, a lot of researchers have investigated the challenges faced towards compliance of tax payment by the citizens while few investigated that of zakat and its compliance (Amakoromo, Asiegbu, & Okafor, 2024; Ajibola & Lateef 2023; Bello & Kasztelnik 2022). Among the factors are

Tax evasion and tax avoidance

Tax evasion is a legal measure to reduce tax liabilities. Based on this definition, tax evasion is done within the framework of tax laws and taxpayers would not worry about the potential exploration of their actions. The greater the extent to which tax evasion occurs in a nation, the greater that nation's government budget deficit tends to be, and, over time, the greater its outstanding national debt tends to be, *ceteris paribus*. Tax evasion is a kind of legal violation, tax laws to reduce taxes. On the other hand, tax avoidance is a situation when a taxpayer reduces a tax basis simulating one or some actions, which officially fulfill the requirements of tax laws. As a consequence, the taxpayer gets a tax benefit.

The following are some important factors the help in achieving greater compliance in both zakat and tax by the payer:

- i. Tax compliance awareness
- ii. Zakat compliance awareness
- iii. Organized Zakat institution
- iv. Accountability and transparency
- v. Tax and tax audit penalties



CONCLUSIONS AND RECOMMENDATION

The study addresses the significant concern expressed by governments regarding the issue of eradicating poverty, low revenue generation due to lack of zakat and tax compliance. The study further suggests establishment of very strong Zakat institutions in Nigeria should be the concern of anybody/authority interested in seeing improvements in the management of Zakat. One of the weakest links in Zakat fund mobilization in Nigeria is connected to marketing activities. The Marketing or rather the advertisement of the activity of Zakat collection institutions in Nigeria is still seen as unconventional, thus, not much attention has been given to it.

In this respect Nigeria should learn from countries such as Pakistan and Malaysia where there are highly organized Zakat bodies that supervises the distribution of Zakat to the rural communities. Establishing a state Zakat board within the state internal revenue service will help in collections and distributions of Zakat in order to ensure fair distribution of wealth.

The Federal Inland Revenue Service (FIRS) should amend personal income tax act and companies' income tax act to recognize payment of zakat to accredited Zakat board as tax deductible in order to avoid fiscal duplication and improve compliance.

The FIRS and Zakat Board should integrate digital infrastructure like the BVN, NIN be linked to e-zakat platform as done in the Tax system

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