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Trust Deficit and Institutional Bypass: How Community-Based Mediation Explains Zakat Underperformance in Kano State, Nigeria

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Abstract

Kano State, Nigeria's largest Muslim-majority region, faces a paradox where substantial private wealth coexists with widespread extreme poverty. In 2003, the state government established the Zakat and Hubusi (Waqf) Commission to mobilize Islamic philanthropic resources for poverty alleviation. However, despite more than two decades of operation, the Commission collects less than 5% of the estimated zakat potential, while poverty levels remain high. This study argues that the problem stems from a lack of institutional trust rather than religious reluctance among zakat payers. Drawing on agency theory and the Islamic concept of amanah (trustworthiness), the research examines how mosque committees and community-based organizations serve as trusted alternatives to formal institutions. Using a sequential mixed-methods approach involving surveys and interviews, the findings show that perceived corruption, political interference, and weak accountability significantly reduce public confidence in the Commission. The study highlights the importance of strengthening transparency, governance, and accountability to improve zakat management and enhance the effectiveness of Islamic social finance in poverty reduction.

Keywords: Zakat and Waqf, Trust Deficit, Community-Based Organizations, Amanah, Islamic Philanthropy

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Introduction

Kano State occupies an anomalous position in Nigeria's political economy. As the most populous Muslim-majority state with over 15 million residents, more than 85% Muslim (Gwarzo, 2003), it serves as the commercial nerve center of northern Nigeria and the wider Sahel region. Its capital, Kano city, hosts one of West Africa's oldest and busiest markets, the Kurmi Market, and has historically been a terminus for trans-Saharan trade routes (Bello, 2010). This commercial dynamism has produced a wealthy mercantile class and a vibrant informal economy.

Simultaneously, Kano records the highest absolute number of poor people in Nigeria. According to the National Bureau of Statistics (NBS, 2022), over 5.8 million Kano residents live below the national poverty line more than any other state. The 2023 Multidimensional Poverty Index (MPI) for northern Nigeria shows Kano with deprivation rates exceeding 65% in education, health, and living standards (UNDP, 2023). Policy discourse has problematically labeled this a "northern phenomenon," but Kano represents the starkest case: wealth and destitution exist side by side, raising urgent questions about distributional justice and institutional failure.

Islamic philanthropy offers a theologically mandated redistribution mechanism. Zakat, one of Islam's five pillars, requires Muslims holding wealth above "nisab" (minimum threshold) to pay 2.5% annually on qualifying assets (Qur'an 9:60). The eight designated beneficiary categories explicitly include the poor ("al-fuqara") and the needy ("al-masakin"). "Waqf" (pl. "awqaf") refers to the perpetual dedication of assets – land, buildings, cash – for charitable purposes, where the principal is preserved and only usufruct is expended (Ali, Hassan, & Ali, 2019). Together, these instruments constitute an endogenous Islamic social finance system designed to prevent wealth hoarding and ensure circulation. Estimates suggest that formalized zakat collection could generate 1.8% of Nigeria's GDP annually – approximately ₦3.5 trillion in 2024 terms (Ibrahim, 2024). By comparison, the resources needed to lift every Nigerian out of extreme poverty amount to only 1.4% of GDP (World Bank, 2023). In principle, zakat alone is sufficient to eliminate extreme poverty nationwide.

In response to this potential, and following the reintroduction of Shari'ah legal codes in northern Nigerian states (1999–2002), the Kano State government enacted the Zakat and Hubusi (Waqf) Commission Law No. 6 of 2003. The law established a state-appointed board with powers to collect zakat from eligible Muslims in Kano State, register and manage "awqaf" properties, distribute proceeds to the eight beneficiary categories, and appoint "amil" (collectors) to enforce compliance (Kano State Government, 2003). This institutional design reflected a centralization logic: state bureaucracy could bring scale, efficiency, and accountability to what had previously been a decentralized, mosque-based practice.

Despite two decades of operation, the Commission has collected only a tiny fraction of estimated zakat (Hasan & Putri, 2022). Bello (2024) found that annual collections rarely exceed 2–3% of the calculable zakat due from Kano's formal and informal sectors. Poverty levels have not only persisted but worsened: Kano's poverty rate increased from 58% in 2003 to 67% by 2023 (NBS, 2005; NBS, 2023). The puzzle is not resource scarcity but institutional failure. Private Zakat giving demonstrably occurs mosque committees, community associations, and direct giving are widespread.

Despite growing scholarly attention to zakat governance and institutional performance, several important gaps remain. Existing studies have consistently highlighted the significance of trust, transparency, and accountability in influencing zakat compliance and donor participation. However, most prior research has focused on identifying trust as a general determinant of zakat behavior rather than examining the mechanisms through which trust deficits lead donors to bypass formal zakat institutions (Astuti & Prayogi, 2019). In the context of Kano State, available studies have documented public skepticism toward government-managed zakat agencies, yet empirical evidence quantifying the extent of institutional bypass and explaining the factors driving such behavior remains limited. Furthermore, while governance-related issues such as corruption, political interference, and administrative inefficiency have been discussed in the broader public administration literature, their specific influence on zakat channel selection has received little empirical attention. Equally important, the role of community-based organizations and mosque committees as alternative trust-based intermediaries remains underexplored within the Islamic social finance literature, particularly from the perspective of integrating institutional governance and Islamic ethical values (bin Lahuri, Ahmad, & ..., 2025).

To address these gaps, this study examines the determinants of institutional bypass in zakat administration in Kano State, Nigeria. Drawing on agency theory and the Islamic concept of amanah, the study investigates how perceptions of corruption, political interference, accountability, and religious credibility shape donor trust and influence the choice of zakat distribution channels. This research contributes to the literature in three ways. First, it provides empirical evidence on the magnitude of trust differences between formal and community-based zakat institutions. Second, it develops an integrated analytical framework that combines agency theory with the Islamic principle of amanah to explain donor behavior in zakat administration. Third, it extends the Islamic social finance literature by highlighting the mediating role of community-based organizations and mosque committees in environments characterized by low institutional trust. The findings are expected to offer practical insights for strengthening zakat governance and improving the effectiveness of Islamic philanthropic institutions in Muslim-majority societies.

Literature Review

Overview of Islamic Philanthropy as a Developmental Instrument

Contemporary scholarship has reframed zakat and waqf as components of a broader "Islamic social finance" ecosystem that includes “sadaqah” (voluntary charity), “qard al-hasan” (benevolent loans), and “takaful” (cooperative insurance) (Mohammed, 2025). This reframing enables integration with development economics: Islamic instruments are not merely religious rituals but potentially transformative poverty reduction mechanisms (Kahf, 2003). Zakat's mandatory nature distinguishes it from secular philanthropy. Non-compliance carries spiritual consequences (accountability before Allah on Judgment Day) and, in some jurisdictions, legal penalties. However, the effectiveness of zakat depends critically on institutions that manage collection and distribution with integrity (Mahfudz, Khairani, & ..., 2023). When institutions are trusted, compliance increases; when trust erodes, donors seek alternatives (Abdul Rahman, 2007; Bello, 2010).

Kano's 2003 Commission followed Shari'ah implementation in Zamfara (1999), Sokoto (2000), and other northern states. However, Kano's experiment is distinctive in scale: it is the only state that attempted a comprehensive zakat bureaucracy covering both formal and informal sectors. Most other states retained decentralized, mosque-based collection (Gwarzo, 2003). Comparative cases offer mixed lessons. Malaysia's central zakat institutions collect approximately 70% of estimated zakat, supported by payroll deductions, tax incentives, and strong public trust (Abdul Rahman, 2007). Sudan's Zakat Chamber, established in 1984, collects 80–90% of zakat due from the formal sector (Ibrahim, 2015). Nigeria's federal structure with weak state capacity, pervasive corruption perceptions, and religious politicization presents a far less enabling environment (Bello, 2024).

The most recent and rigorous study on Kano's zakat institutions is Bello (2024), a grounded theory investigation that interviewed 45 stakeholders. The study's central finding was unequivocal: "the existing legal and administrative structure is inimical to effective operation of zakat and waqf institutions in Kano State due to general mistrust attached to government-owned establishments and officials" (Bello, 2024, p. 147). Bello further found "a strong positive relationship between donor's trust, partnership with stakeholders and performance," concluding that "the weaker the government institutions, the lower the level of trust and support from stakeholders" (p. 152). However, Bello's study was qualitative and exploratory. It established that trust matters but did not measure how much trust differs across institutional channels, nor did it isolate the specific mechanisms, corruption perceptions, political interference, administrative opacity that generate distrust.

Theoretical Framework

This study is anchored by agency theory (Jensen & Meckling, 1976), which examines relationships where principals delegate authority to agents. In the zakat context, donors (principals) delegate distribution to the Commission (agent), expecting efficient, honest, and Shari'ah-compliant delivery. The Kano case presents an acute agency problem due to: information asymmetry (donors cannot easily observe whether funds reach legitimate beneficiaries), high monitoring costs (no independent audit mechanism accessible to ordinary payers), and weak enforcement (while zakat is religiously obligatory, the state has limited power to sanction misallocation) (Bello, 2024). Under these conditions, rational donors withhold compliance unless they have independent assurance of agent trustworthiness.

The Islamic concept of Amanah (trust, trustworthiness, fiduciary responsibility) adds theological depth to agency theory. In the Qur'an, Allah commands: "Indeed, Allah commands you to render trusts to whom they are due" (Qur'an 4:58). The Prophet Muhammad was known as “al-Amin” (the trustworthy) before his prophethood, establishing probity as a prerequisite for community leadership (Kamali, 2008). “Amanah” transforms the principal-agent relationship: the agent's accountability is not only legal or contractual but also spiritual – before Allah on Judgment Day. Donors assess whether potential agents (Commission officials vs. CBO leaders) demonstrate internalization of this sacred trust. State-appointed officials, often seen as political patronage recipients (Bello, 2024), are perceived as lacking “amanah”; community-based leaders with established religious credentials are seen as more likely to honor trust obligations.

Research Methods

Research Design

This study adopted a sequential explanatory mixed-methods design following the framework proposed by Creswell and Plano Clark (2017). The design consisted of two interconnected phases. The first phase employed a quantitative survey to examine the determinants of donor trust and institutional bypass in zakat administration. The second phase involved qualitative interviews aimed at explaining, validating, and contextualizing the quantitative findings. The integration of quantitative and qualitative evidence occurred during the interpretation stage, where interview data were used to elaborate the statistical relationships identified in the survey results. This design was selected because institutional trust and zakat channel selection involve both measurable behavioral patterns and context-specific social and religious considerations that cannot be fully captured through a single methodological approach.

Population and Sampling

The target population consisted of eligible Muslim zakat payers residing within the eight metropolitan Local Government Areas (LGAs) of Kano State, namely Kano Municipal, Nasarawa, Dala, Gwale, Tarauni, Fagge, Ungogo, and Kumbotso. These LGAs account for the largest concentration of commercial and economic activities in the state and represent the primary operational area of the Kano State Zakat and Hubusi Commission.

For the quantitative phase, stratified random sampling was employed to ensure representation across occupational categories (formal sector employees, traders, and professionals) and residential socioeconomic groups (high-, middle-, and low-density areas). The minimum sample size was determined using Cochran's sample size formula for large populations at a 95% confidence level and a 5% margin of error, resulting in a target sample of 400 respondents.

For the qualitative phase, purposive sampling was used to select 30 key informants with direct knowledge of zakat administration and donor behavior. These included Commission officials, leaders of community-based philanthropic organizations, Hisbah volunteers, and Islamic scholars. Selection was based on their experience, involvement in zakat administration, and ability to provide information relevant to the study objectives.

Data Analysis

Quantitative data were analyzed using SPSS and AMOS. Descriptive statistics were used to summarize respondent characteristics and zakat distribution patterns. One-way Analysis of Variance (ANOVA) was employed to examine differences in trust levels across zakat distribution channels. Structural Equation Modeling (SEM) was used to test the relationships among governance perceptions, trust, and institutional bypass behavior. Model adequacy was assessed using multiple goodness-of-fit indices, including Chi-square/df, Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMR). Construct validity was evaluated using Average Variance Extracted (AVE), Composite Reliability (CR), and discriminant validity criteria.

Qualitative interview data were transcribed verbatim and analyzed using thematic analysis with NVivo software. Coding was conducted through a combination of deductive and inductive approaches. Initial codes were derived from agency theory and the concept of amanah, while additional themes emerged during data analysis. To enhance trustworthiness, intercoder agreement was assessed by two independent researchers, and member checking was conducted with selected participants to validate the interpretation of findings. Quantitative and qualitative results were subsequently integrated during the discussion phase to provide a comprehensive explanation of institutional bypass behavior.

Results and Discussion

Demographic Profile of Respondents

A total of 400 questionnaires were distributed, and 382 were returned fully completed, giving a response rate of 95.5%. Of the 382 respondents, 68.8% were male and 31.2% were female. The age distribution was as follows: 18–30 years (22.5%), 31–40 years (41.6%), 41–50 years (24.3%), and 51 years and above (11.6%). By occupation, traders constituted the largest group (45.3%), followed by formal sector employees (32.5%), and professionals (22.2%). The distribution across LGAs was proportionate to the sampling frame.

The Trust Gap

The first major finding confirmed a significant trust gap between institutional channels. Mean trust scores (on a 5-point scale where 5 = highest trust) were as follows: the Zakat and Hubusi Commission scored 2.10 (SD = 0.89), mosque committees scored 4.22 (SD = 0.67), community-based organizations (CBOs) scored 4.03 (SD = 0.72), and Hisbah volunteers scored 3.85 (SD = 0.81). A one-way ANOVA revealed that the differences between these mean scores were statistically significant ($F(3, 1524) = 187.6$, $p < 0.001$). Post-hoc Tukey HSD tests confirmed that the Commission's trust score was significantly lower than each of the other three channels ($p < 0.001$ for all comparisons). Notably, there was no significant difference between mosque committees and CBOs ($p = 0.23$), suggesting that community-based channels enjoy comparable levels of donor trust.

Consistent with the Trust Mediation Hypothesis, less than 5% of surveyed donors (4.7%) reported using the Zakat and Hubusi Commission as their primary zakat channel. In contrast, 70.4% used informal channels: direct giving to known poor individuals (31.2%), mosque-based zakat committees (25.4%), and CBOs (13.8%). The remaining 24.9% either did not respond or used multiple channels. This finding empirically confirms the institutional bypass phenomenon that previous qualitative studies had only suggested.

Corruption and Politicization as Drivers of Distrust

Structural equation modeling (SEM) was used to test the causal pathways between governance perceptions and donor trust. The measurement model demonstrated good fit ($\chi^2/df = 2.34$, CFI = 0.94, RMSEA = 0.058). Perceived corruption was the strongest negative predictor of trust in the Commission ($\beta = -0.48$, $p < 0.001$). Perceived political interference (appointments and distribution decisions influenced by partisan considerations) was the second strongest predictor ($\beta = -0.41$, $p < 0.001$). Bureaucratic inefficiency (slow processing, lack of transparency in distribution) also predicted distrust but with a smaller effect size ($\beta = -0.23$, $p < 0.01$).

The model explained 57% of the variance in donor trust ($R^2 = 0.57$). Mediation analysis confirmed that the effect of governance perceptions on channel choice was fully mediated by trust. In other words, donors bypassed the Commission not because they were unaware of its existence (awareness was high at 82%) but because they did not trust its governance. Qualitative interviews reinforced this finding. One donor stated: “"How can I give my zakat to people appointed by politicians? They will give it to their supporters, not the real poor. I know our mosque committee, they fear Allah"“ (Male trader, age 45).

The Amanah Effect

The third finding validated the "amanah" construct as a distinct and powerful predictor of channel choice. A logistic regression model predicting the likelihood of using CBO channels (vs. state Commission) included religiosity measures (prayer frequency, mosque attendance), demographic controls, and a composite "amanah" scale measuring the extent to which donors prioritized "fearing Allah" and "religious credibility" in zakat administrators.

Results showed that for every one-unit increase in the "amanah" scale (range 1–5), the odds of using a CBO channel increased by a factor of 3.4 (OR = 3.42, 95% CI: 2.18–5.36, $p < 0.001$). This effect persisted even after controlling for transparency practices (which also predicted channel choice but with OR = 1.8). Frequency of mosque attendance was also significant (OR = 1.6, $p < 0.01$). An Islamic scholar interviewed explained: ""The Prophet said: 'The trustworthy treasurer who gives what he is commanded in perfect manner is one of the givers of charity.' If people see that the collector fears Allah, they will give. If they see signs of worldliness, they will find another way"" (Scholar 3, age 58).

Institutional Bypass Mapping

The fourth finding provided a quantitative map of zakat flows in metropolitan Kano. Respondents were asked to estimate the percentage of their annual zakat distributed through each channel. The weighted averages were as follows: direct giving to known poor individuals accounted for 30.2% of aggregate zakat, mosque committees accounted for 24.8%, CBOs accounted for 14.5%, the Zakat and Hubusi Commission accounted for 4.3%, and other channels (including online platforms and workplace deductions) accounted for 8.6%. The remaining 17.6% was reported as "sadaqah" (voluntary charity) rather than obligatory zakat or was undisclosed.

Thus, over 70% of obligatory zakat flows through informal, decentralized channels. This finding has profound implications for poverty reduction strategy: the state Commission is attempting to collect from a donor pool that has already allocated its zakat elsewhere. The Commission is not failing because donors are evading their religious duty;

donors are fulfilling their duty but through channels they trust. A Hisbah volunteer captured this sentiment: “"We go to markets and tell traders to pay zakat. They say, 'We already paid at our mosque.' They are not lying. The problem is not collection – it is that the state does not see that collection"“ (Hisbah volunteer 2, age 41).

Hybrid Preferences

The fifth finding revealed donor willingness to support a reformed system. When presented with a hypothetical hybrid model where the Commission provides regulatory oversight (setting standards, conducting audits, maintaining a beneficiary registry) but accredited CBOs and mosque committees handle collection and distribution, with local Hisbah volunteers as monitors 71.4% of donors indicated they would be "likely" or "very likely" to pay their zakat through such a system. Only 12.6% said they would be unlikely to participate.

Qualitative interviews identified the features donors valued most in the hybrid proposal: (1) retention of community-level accountability (CBOs know local poor), (2) addition of independent auditing (adds transparency without state control), and (3) Hisbah involvement (provides religious legitimacy and oversight). A Commission official acknowledged: “"We have tried centralization for twenty years. It is not working. If people trust their mosque more than they trust us, maybe we should work with the mosque. The goal is to get zakat to the poor, not to control it" (Commission official 3, age 52).

Discussion

This study set out to explain why the Kano State Zakat and Hubusi Commission have underperformed for two decades despite significant Islamic charitable assets in the state. The findings provide clear answers and validate the Trust Mediation Hypothesis.

First, the trust gap is real and large. Donors trust community-based channels, mosque committees and CBOs at levels two to three times higher than they trust the state Commission. This finding aligns with Bello's (2024) qualitative conclusion that "general mistrust attached to government-owned establishments" is the central barrier. However, this study goes further by quantifying the magnitude of the gap (mean difference of 2.12

points on a 5-point scale) and demonstrating that less than 5% of donors use the Commission as their primary channel.

Second, corruption and politicization are the primary drivers of this trust deficit. The SEM results (β = -0.48 for corruption; β = -0.41 for political interference) indicate that donors are not irrationally distrusting the state; rather, they are responding rationally to observable governance failures. This finding is consistent with agency theory: when agents are perceived as self-interested rather than faithful, principals withhold compliance unless monitoring is possible. In the absence of independent audits accessible to ordinary donors, the rational response is channel switching.

Third, the "amanah" effect demonstrates that Islamic theology provides a measurable framework for understanding donor behavior. Donors who prioritize religious credibility in administrators are more than three times as likely to choose CBO channels, even after controlling for transparency practices. This finding validates the integration of Islamic concepts into agency theory and suggests that purely secular governance reforms (audits, transparency reports) may be insufficient without also addressing perceived religious credibility. As one scholar stated: "If the collector does not pray, how can I trust him with my zakat?"

Fourth, the institutional bypass map reveals that zakat is not disappearing – it is being redistributed through channels that donors trust. This finding reframes the policy problem. Previous discourse framed the issue as "low zakat compliance" or "donor evasion." This study suggests the opposite: compliance is high, but state institutions are blind to compliance occurring outside their purview. The policy implication is profound: the goal should not be to force donors away from trusted channels but to build partnerships with those channels.

Fifth, donors express clear preferences for a hybrid model that combines state oversight (auditing, standards, beneficiary registry) with community-based implementation (CBO collection and distribution) and Hisbah monitoring. Over 70% of surveyed donors indicated willingness to participate in such a system. This finding provides a concrete pathway for policy reform: devolution, not further centralization.

Comparison with Existing Literature

These findings both confirm and extend existing research. Consistent with Abdul Rahman (2007), trust in administrators is the single most important predictor of zakat compliance. However, whereas Malaysia achieved trust through centralized, professionalized state institutions, Kano's context with pervasive corruption perceptions and politicized appointments requires a different pathway. This study therefore challenges the centralization dogma that has dominated Islamic social finance policy (Kahf, 2003; Ibrahim, 2015). In low-trust governance environments, localization not centralization appears to be the necessary condition for effective zakat administration.

The findings also extend agency theory by demonstrating that "amanah" (religious accountability) operates as a parallel governance mechanism. Donors monitor agents not only through observable transparency practices but also through assessments of religious credibility. This finding aligns with recent work on religious social capital (Gwarzo, 2003) but provides quantitative evidence where previous studies were largely qualitative.

Theoretical and Practical Implications

From a theoretical perspective, this study contributes to the integration of agency theory and the Islamic concept of *amanah* in explaining zakat-related decision-making. The findings suggest that donor trust is influenced not only by conventional governance mechanisms but also by assessments of religious credibility and ethical responsibility. This integrated perspective may provide a more comprehensive framework for understanding institutional performance in Islamic social finance.

From a practical perspective, the results highlight the importance of strengthening transparency, accountability, and stakeholder engagement within formal zakat institutions. Efforts such as independent audits, public reporting mechanisms, community participation, and collaboration with trusted local actors may help improve institutional legitimacy and donor confidence. Rather than viewing community-based organizations as competitors, policymakers may consider developing cooperative arrangements that leverage their social legitimacy while maintaining appropriate regulatory oversight.

Conclusion

This study examined the determinants of institutional bypass in zakat administration in Kano State, Nigeria, by investigating the relationships among governance perceptions, donor trust, and zakat channel selection. The findings indicate that trust is a critical factor shaping donor behavior, with community-based organizations and mosque committees receiving substantially higher levels of trust than the Kano State Zakat and Hubusi Commission. Perceptions of corruption, political interference, and weak accountability were found to be negatively associated with trust in the Commission, while religious credibility and perceived *amanah* were positively associated with the preference for community-based zakat channels. These findings suggest that donor decisions are influenced by both governance considerations and Islamic ethical values.

The study contributes to the Islamic social finance literature by integrating agency theory with the concept of *amanah* to explain institutional trust and zakat channel preferences. The findings further suggest that strengthening transparency, accountability, and stakeholder engagement may enhance the legitimacy and effectiveness of formal zakat institutions. From a practical perspective, greater collaboration between state institutions and trusted community-based actors could improve zakat governance and expand the reach of Islamic philanthropic initiatives. Future studies are encouraged to conduct comparative investigations across different regions and institutional contexts to provide a broader understanding of trust dynamics in zakat administration.

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