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Zakah for Poverty Alleviation: Evidence from Sudan

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Abstract

In the Republic of the Zakah programme not only aims at short-term escape from poverty due to the programme investments but rather the provision of tools, livelihoods, and peace of mind necessary for participants to sustain themselves as they actively work their way out of poverty. The main objective of this paper is to determine the milestones of alleviating poverty through Zakah Systems in the Republic of the Sudan. More specifically the study seeks to examine the operational efficiency of the Sudanese Zakah Chamber (SZC); to assess the impact of the SZC on its targeted beneficiaries and to determine the extent to which the SZC is linked to the Sudanese Micro finance services (MFS) sector. A structured questionnaire is used.. The results suggest that despite some operational inefficiencies and the challenges facing the SZC there exists a positive and significant relationship between the programme and poverty alleviation in Sudan.

Keywords: Zakah, Islamic Microfinance, Poverty alleviation.
JEL Classification: G21, I30

1. Introduction

The Republic of Sudan is one of the largest countries in Africa; bordered by nine countries, which in itself presents a strategic economic position. Sudan's GNI per capita was reported to be a respectable US$1,710 in 2014, making it a lower-middle income country by international standards (World Bank, 2013). However, large numbers of the Sudanese are forced to live on far less than this. Despite sustained economic growth that is behind a decline in extreme poverty from above 85% in the 1990s to an estimated 46.5% at present, important regional disparities do exist and the Republic of Sudan remains a low-income, food-deficit country. (World Bank, 2013)

The country's poorest areas include the transition area between northern and southern Sudan, including the states of Blue Nile, Southern Darfur and Southern Kordofan and the states of Gedaref, Kassala, Northern Darfur, Northern Kordofan, Red Sea, Western Darfur, Blue Nile and White Nile (IFAD, 2012). Estimates indicate that in Khartoum a little over a quarter of the population lives below the poverty line, while in North Darfur the figure is more than two-thirds (Abdalla, 2013). Poverty seems to be deeply entrenched in the rural areas than in the urban areas. (IFAD, 2012) It particularly affects farmers who practice rain-fed agriculture, pastoralists, fishermen and the population that is affected by conflict, drought, famine which is also slow to climatic volatility adaptation. Poverty level deepens when people who do not have land to farm make a livelihood by undertaking casual labor such as collecting firewood and making charcoal are considered. Within the rural communities these households without assets and labor power are the poorest. They include the elderly, people living with

disability and households headed by women with young dependents. Women and girls are the most disadvantaged members of society.

Poverty is a multidimensional phenomenon and it refers to a pronounced deprivation in one or more facets of the well-being of a person (Castro, 2010). The principal reasons for poverty include uneven distribution of economic growth with severe inequalities depicted in access to education, sanitation, clean water, infrastructure, natural resources, income opportunities, land holdings, justice and political protection. This is largely as a result of inadequate and skewed development strategies and the impact on the economy of the Republic of Sudan due to economic sanctions and the cessation of Southern Sudan continue to afflict this nation.

On the other hand, isolation is another key factor that exacerbates poverty because many settlements located away from main thoroughfares have little or no access to social services and markets (IFAD, 2012). This results in displacement which is further fueled by prolonged civil strife and seasonal migration of rural workers in pursuit of wage labor opportunities on mechanized and irrigated farms and in urban areas. Consequently, this has a devastating effect on both the rural and urban populations. Displaced people and returnees place significant pressure on the already fragile ecosystems. Erosion, loss of soil fertility and damage to watersheds, barriers to migratory routes and cattle raiding continue to affect resources in the country. Breaking out of this cycle of poverty seems to be impeded by limited access to credit, distribution/marketing channels and inadequate technical knowledge. However, poverty assessment in the Sudan has been limited, but studies provide evidence of high income poverty (Faki, 2011) hence, the Republic of Sudan is committed to reducing the burden of poverty and to this end has attached great importance to improving public service delivery, enhancement of employment opportunities and the establishment of safety nets where the government's pro-poor spending has been on an increasing trend in recent years. Government sponsored poverty eradication efforts started with the establishment of a Poverty Unit in the Ministry of Finance & National Economy in 1999. In 2004, the Ministry of Finance & National Economy prepared the draft Interim Poverty Reduction Strategy Paper (2004-2006) (World Bank, 2013). Through its Investment Encouragement Act, the government offered generous incentives to domestic and foreign investors to invest in agriculture, manufacturing and services, with a view of increasing growth and employment (International Monetary Agency, 2013) .The Community Development Fund (CDF) funded by the donor community which supports vulnerable groups and the extremely poor is another step in the right direction. The need therefore for broader and a more coherent approach to poverty reduction cannot be overstated which marks the importance of the social protection mechanism of Zakah.

In the Republic of Sudan, the Zakah system is implemented by the Zakah Bureau under the Ministry of Guidance and Direction. Zakah's formal organization began with private foundations collecting it in accordance to Shariah law. This was followed by the creation of Zakah law in 1980 that established the Zakah Fund targeting voluntary revival of the institution of Zakah. The law of Zakah and taxes was introduced in 1984 to make Zakah payment compulsory while placing Zakah and taxes under a single authority. In 1986, a new law established an independent chamber –Sudanese Zakah Chamber (SZC) or the Divan Zakah that separated Zakah from taxes. In 2001, Zakah was established as a socio-economic institution charged with providing safety net against drought, desertification, disasters and epidemics; poverty mitigation through the provision of cash and in-kind support and tackling unemployment through training provision of grants for small projects. The Zakah Act 2001 is the principle document that guides SZC operations. (Abdulmoniem A.M. Ismail, 2014)

The main objective of this study is to determine the milestones of alleviating poverty through Zakah Systems. More specifically the study seeks: i) to examine the operational efficiency of the SZC; ii) to assess the impact of the SZC on its targeted beneficiaries; and iii) to determine the extent to which the SZC is linked to the Sudanese Micro finance services sector. This study is expected to provide empirical evidence from Sudan with regards to the current state of SZC, its impact and linkage to the microfinance in its approach to poverty alleviation. The results will be of significant use to

governments, funders, implementers and practitioners who are seeking to develop and or assess a poverty alleviation tool that leverages on Zakah. Hence, the study addresses three main research questions: What is the level of the SZC productivity performance? ii) Has the SZC led to the transformation of its Zakah beneficiaries to Zakah payers? and iii) To what extent is the SZC linked to the Sudanese MFI services?

Proposed hypothesis for this study is as per follows;

Hypothesis A

- H (0) SZC productivity performance is High when services are targeted to the right group, in an accurate and transparent manner and when channeled towards poverty alleviation programs.
- H (1) SZC productivity performance is Low when SZC services are not targeted to the right group, in an inappropriate manner and when channeled towards matters other than for poverty alleviation.

HypothesiS B

- H (O) SZC has led to a positive transformation of its beneficiaries.
- H (1) SZC has NOT led to a positive transformation of its beneficiaries.

Hypothesis C

- H (0) SZC services are highly linked to MFIs Institutions in Sudan
- H (1) SZC services are NOT linked to MFIs Institutions in Sudan

The paper is divided into five sections. The first section provides details of the incidence of poverty in Sudan and the government's efforts towards poverty alleviation. The second section undertakes case studies of Zakah administration in Egypt, South Africa and Sudan. The third sections, covers the methodology and data while the fourth section deals with the results and discussion section which are presented according to the objective of this study. The final section draws a conclusion based on the findings of this study as well as suggests policy recommendations that can be implemented to further embed the role of Zakah in poverty eradication in the Republic of Sudan. This research is expected to give an insight of the effectiveness of the SZC as a contributor to the poverty alleviation strategy in Sudan and to also serve as a reference for practitioners interested in learning more about African Zakah Programmes.

2. Literature Review

Eradicating poverty and the achievement of sustainable development are some of the most difficult challenges facing developing countries. Until the end of 1960s the views on the best way to combat poverty was through infrastructure development, encouragement of domestic and foreign investment, liberalization and improvement of production efficiencies. However, this strategy seems not to have been effective considering that incidences of poverty in the developing world have continued to rise.

This implies that the following new core principles should underlie poverty reduction strategies:

i. Community-driven and purposeful targeting aimed at promoting local ownership of strategies through broad-based participation of civil society;
ii. Result-oriented and focused on outcomes that benefit the poor;
iii. Comprehensive in recognizing the multidimensional nature of poverty;
iv. Partnership-oriented, involving coordinated participation of development partners such as the government, domestic financial services stakeholders and external donors;

v. Strategies capable of providing sustainable social services such as primary education, basic health care and the transfer payments to the 'ultra' poor.

These principles open the avenues on the use of tools such a Zakah which has been used to successfully alleviate poverty in various Islamic nations. Zakah involves the compulsory transfer of a portion of one's possession at the rate of 2.5% to Muslims who cannot meet their basic needs (al-masakin), those living without means of livelihood (al-fuqhara), those who collect Zakah (amils), recent converts to Muslim (mualaf) and potential allies to the cause of Islam, those fighting for a religious cause (fi-sabililLah), the debt ridden and wayfarer/ traveller (Ibn as-sabil). Zakah therefore acts as a redistribution mechanism that embodies Islam's genuine spirit of promoting economic justice and equality

Zakah systems usually comprise of the Zakah institution, Zakah collector, Zakah recipients ('asnafs), and Zakah payer (muzakki). Some countries also have well-designed operating, supervisory and regulatory guidelines. Zakah resembles the modern day social assistance programmes; however, while funding for the social assistance programmes is sourced from general revenue Zakah is financed by specific group of people. The Zakah fund further differs by including contingencies such as debt; reconciliation and assistance to travelers which the social assistance programmes do not cover.

Recent case studies have generally proved the positive impact of Zakah on poverty alleviation such as Kasri, Rahmatina,Awaliah (2014) , M. Akram, Mian and Afzal, Muhammad (2014) and Md. Ismail Hossain (2013) to mention some of them.

In general, Zakah funds are aimed at:

i. Creating job opportunities
ii. Equitable distribution of income in an economy. Karwai et al, 2012 notes that Zakah in economy point of view can be used to transfer wealth from those with low marginal propensity to consume to those with a higher marginal to consume. (MPC).
iii. Reduce risk of debt failure as debtors are also recipients of Zakah.
iv. Increase investment by penalizing the behaviour of keeping the resources idle. (Awan, 1980)
v. Reallocation of investible resources from luxury goods to basic need industries. (Mannan, 1989)
vi. Fiscal stabilization within the economic cycle by reducing inflationary pressure. (Awad, 1989)

2.1 Egypt Case Study

The village of Tafahna al-Ashraf, in the Egyptian Delta, used Z4D-Zakah for Development strategies implemented systematically over three decades to transform itself from a poverty-stricken village into a flourishing community. The programme was conceived by a group of young men in 1982, when Tafahna al-Ashraf was a small and impoverished delta village with a largely illiterate population, many of whom were reliant on seasonal migration to find work and sustain their families. In 1984, the entire village convened and was presented with the plan. 100% consensus was reached and a formal board was constituted to oversee the project (Rashed, 2015).

A poultry project was launched as the first step towards building self-dependence. 20% of the income from this project was reinvested in various development projects. Another initiative included the establishment of a reconciliation committee to deal with disputes, whether involving the project or otherwise. This approach used, solh urfy; a traditional Egyptian institution prevalent in rural areas and also, practiced by Islamic cooperatives in informal areas. Another step, symbolic of the commitment to collective benefit, was the construction of the Azharite (Islamic) center at the entrance to the village on an unused plot of land.

A third initiative, the planting of 1000 date trees. An Azharite school committee was also formed to plan the construction of educational infrastructure using the Z4D project's returns. Between 1984 and 1988, the first schools were established, built floor by floor whenever resources were

available. In 1988, a formal Zakah committee was formed under the oversight of Nasser Social Bank to manage the growing pool of funds. Individuals not able to provide Zakah were encouraged to donate labor to the program. The program categorized all villagers into those who could work, those who could not, and those who were employed but not earning enough for a decent standard of living. Community members were also given buffaloes to raise.

The second five-year plan, running to 1993, focused on development of a feed factory to support the growing poultry project and to generate more sales from other villages. By 1989, 225 villagers were employed in various projects within the scheme. In 1991 a branch of Al-Azhar's sharia college was established in the village. The profits from the feed plant were dedicated to support this institution. A wide variety of other small-scale income-generating projects were also initiated, such as sheep-farming. These projects were generally allocated to individuals eligible for Zakah support, such as widows.

The third five-year plan, ending in 1999, emphasized realizing the income-generation potential of the Azharite College. Dormitories, shops, and restaurants were developed for the students coming from outside the village, numbering some 16,000, and the villagers built a train station on the line passing the village to facilitate student transportation. According to Emara, the six-feddan plot dedicated to the college, which would have generated an annual farming income of approximately LE 90,000(USD 11,700) was by 2003 generating a monthly income for the villagers of LE 300,000(USD39,000). More recent press reports (see, for example, M. Hassan, 2012, and Sangab, 2010) document the continued expansion of the program's initiatives and the sustainability of the income increment achieved throughout this period. The Azharite college has been substantially expanded to include four schools. As a result of this highly successful Z4D initiative, it has been reported that no villagers have incomes low enough to be eligible for Zakah. Instead, the continuing Zakah generation is devoted to supporting the poor in nearby villages and needy students studying at the Azharite college, 3000 of whom receive Zakah support.

Three factors distinguish this Zakah experience and points the way to a model that took it from beyond charity to becoming truly transformative program:

i. The setting up of the Zakah Committee that provided Local direction and leadership: From start to finish, the program was developed and managed largely by a group of village residents for their mutual benefit.
ii. Purposeful targeting of beneficiaries to alleviate poverty: The leadership engaged the entire community in the program from its earliest days and this engagement continued as it grew overtime.
iii. Partnering with Nasser Social Bank: To manage the growing pool of funds.

The most important Zakah controversies from the standpoint of Z4D relate to the core question of whether private institutions can implement Zakah programs. While there is no theoretical reason why a government-run Zakah program could not engage in Z4D, the history of such organizations strongly suggests that they normally lack the business knowledge and flexibility to be as successful as the Tafahna Al Ashraf Model. Public Zakah institutions appear to be regrettably deficient in accountability, transparency, and bias, all of which turn Zakah foundations into sinkholes of corruption. As the broad outline of Z4D programming above indicates, the use of Zakah for inclusive wealth creation requires an ability to make business decisions to select beneficiaries who can take advantage of equity infusions to build businesses that not only sustain their owners but create jobs for others. Such businesses would also benefit from advice and access to business opportunities through contact with donors and other businesspeople, a function that is nearly impossible for a government organization to provide, particularly a national one, because of the degree of bureaucracy and continuing donor control and involvement. However, despite the clear advantages of private Zakah collection institutions over public ones, as demonstrated here, conservative Muslim scholars continue to argue for government collection. This view falls within the position that Zakah is a sustaining pillar of Islamic finance (Weiss, 2002). Shaikh (2010) even argues that "it is maintained that Zakah is the only tax the government in an Islamic economy can levy."

2.2 South African Case Study

Zakah collection in South Africa is under the management of the South African National Zakah Fund (SANZAF) started in 1974. This is a faith based socio-welfare and education organization that strives to facilitate the empowerment of the needy family through the efficient collection and effective distribution of Zakah and other sadaqah in a proactive and cost effective way. The collection in South Africa has been on the rise and in the year end June 2014 the collection of Zakah in South Africa amounted to R 101.8 million (USD 6.3 million) which was a 24.5 % increase. The steady growth in Zakah collection is also attributable to SANZAF's creative public education and awareness campaigns vide various publications such as the Zakiyyah on Zakah Cartoon; Zakah Calculator or CD and Mobile Zakah App (myZakahZA) increased awareness on Zakah.

Table 1: Time Series of Zakah Collection by SANZAF

Year	2006	2007	2008	2009	2010	2011	2012	2013
Zakah	19	24.4	35	35.9	45	46.7	50.6	59.6
Non-Zakah	11.4	16.9	19	18.4	16.9	19.6	19.7	22.2
Total	**30.4**	**41.4**	**54**	**54.3**	**61.9**	**66.3**	**70.3**	**81.8**

Source: http://sadaqaindia.files.wordpress.com/2014/06/sanzaf.jpg

In the matter of distribution of Zakah, SANZAF is committed to utilizing the bulk of its resources directly on and for the benefit of the poor and needy as opposed to operational and administration costs. While in the initial stages, priority was given to meeting the basic needs of beneficiaries, such as the provision of food and clothing, payments of rent, water etc. SANZAF has been repositioning itself towards becoming a developmental organization aiming to make a permanent dent on poverty through enhancement of education, training and economic empowerment. 60% of its collections go towards developmental initiatives with 25% of its income for education alone.

SANZAF activities include:

- Welfare benefits to the destitute. This forms the cornerstone of the fund which focuses on the outreach activities that promote the economic livelihood and social advancement of families living in poverty.
- Education empowerment and development programs focus on being the development programs that lead to access to early childhood development, alim and hifdh courses tertiary and post graduate research with an aim of development of the young generation to become future leaders. The fund also engages in training of entrepreneurs.
- The fund also encourages stakeholders from their provinces to try and develop programs that entail youth development, disaster relief programs and projects for the aged.
- Zakah seminars
- Food security programs which helped communities establish food gardens from which they benefit by either consuming the produce or selling.
- Food aid given to the needy and the aged in the society.

South Africa faces a number of challenges in Zakah collection which include translating the notion of welfare to the broader South African community to facilitate social solidarity and the spirit of reconciliation. Further, according to findings by ISFB 2015 launched by IRTI-IDB South Africa has a large potential of generating resources but what it collects falls far below the potential due to lack of professionalism and effectiveness in Zakah management. Another challenge is the lack of supporting structures to support Zakah collection and management such as networks, training, education providers', consultants and standard setting bodies and financial services institution.

2.3 The Republic of Sudan Case Study

The SZC is unique in the Islamic world because Zakah in Sudan is collected and distributed by the state. Moreover, the SZC has transformed itself from largely welfare-orientated to a more developmental focused institution. This move was driven by SZC mission to transform its beneficiaries from being recipients of Zakah to Zakah payers. Structurally, the SCZ comprises of four main tiers namely; Board of Trustees which is the highest decision making body. It is charged with holding in Trust the assets of SZC. It approves policies, plans, and strategies developed by lower tiers. The second tier is the Fatwa (legal opinion) committee, which an independent body ensures SZC operations are carried out in accordance with Islamic Shariah law. The third tier is the administrative body, which implements policies, plans and strategies approved by the Board of Trusties as well as the day to day oversight and running SZC operations. The fourth tier is Popular Zakah Committees (PZC) which helps with Zakah collection and distribution. There are 19,378 PZCs in Sudan which are headed by the Imam of the neighborhood mosque. Zakah allocations from the SZC include medical insurance to 409,780 families, bursary programme to 82,745 students, emergency and disaster relief services, assists in settling legitimate debts, helps poor couple's in marriage, establishment of pharmacies, relieves and resettles internally displaced people, installs clean drinking water stations and helps agricultural schemes.

Unlike the previous two case studies Zakah is as a national institution in The Republic of Sudan with the following policy goals:

i. To provide safety net against drought, desertification, disasters and epidemics
ii. To mitigate poverty by providing cash and in-kind support
iii. To establish projects for the benefit of the poor and needy
iv. To tackle unemployment through training and support small projects

The total collection from Zakah in Sudan in the year 2013 was around 200 million dollars (sadaqa.in/2014/05/23/glimpse-from-Zakah-sector-sub-saharan-africa-i/) and was distributed to the beneficiaries (asnafs) as shown below. Projects that have been undertaken by SZC include:

i. Implementation of service projects at Rashad locality in South Kordofan, at a total cost of SDG 800 000 (USD 136,000). This includes the rehabilitation of the women delivery compound, maintenance of the children ward, installation of x-ray equipment and rehabilitation of the theatre complex.
ii. Distribution of livestock to the poor located in the east Soba valley –Abu Salih and Abu Diliq
iii. Ramadan program- a program that provides support to the destitute before the month of Ramadan.

Table 2: Distribution of Zakah in 2013

Beneficiary	Percentage
Poor and the needy	71%
Indebted	6%
Dawah	3%
Ibn sabeel	0.5%
Amileen	19.5%

Source .sadaqa.in/2014/05/23/glimpse-from-Zakah-sector-sub-saharan-africa-i/

Creation of a country-wide decentralized infrastructure backed by a good system of accountability and governance has ensured that Zakah collected has steadily been growing. The time-series of Zakah collection in Sudan over 10 years is presented in Table 3 below.

Table 3: Growth of Zakah Mobilization in both SDG and USD

Year	Amount ('000 SDG)	Growth Rate %	Amount ('000 USD)	Growth Rate %
2004	271352	12.0	117978	12
2005	314483	16.0	157242	33.3
2006	357141	14.0	178573	13.6
2007	404486	13.0	183858	3
2008	445281	10.0	202400	10.1
2009	497439	12.0	198976	-1.7
2010	592637	19.0	219495	10.3
2011	807801	36.0	183,592	-16.4
2012	1198636	48.0	210289	14.5
2013	1299678	8.0	220286	4.8

Source: sadaqa.in2015/03/18/Zakah- mobilization-in-Sudan/

The time series of different sources of Zakah (Table 4) shows that Zakah collected from all sources has increased over time. The share of Zakah on crops in total Zakah has witnessed great variation which can be attributed to natural and climatic factors; security conditions faced by some areas; problems unique to large agricultural projects and a decline in the contribution of small-irrigated schemes due to the high costs of agricultural production. Nevertheless, the fact remains that Zakah from crops is a significant contributor to the total kitty and the share has been rising in recent times. Zakah collection from crops has benefitted from the accumulated experience of workers in the Zakah collection in the field. However major challenges such as the expensive monitoring costs, vast land area to be covered with minimal resources, deficient controls at city entry points and difficulty in distinguishing between production for commercial and consumption pose as major hurdles. Livestock production is a dominant form of Zakah able wealth in regions, such as, Darfur and Kordofan. However, it contributes a small amount to total Zakah due to widespread instability in these regions, the opaqueness of national boundaries across which the herds move in search of pastures and the amount of work that needs to be put in to collect Zakah from a nomadic population. Zakatable wealth from mining in Sudan is mostly in the form of gold. Most of which is privately held and in some instances irregularly mined thus rendering the SZC without full control over production process of gold. Furthermore, non-Muslim ownership of the mines compounds the ability to gain information on the annual production and levy Zakah. Zakah from trade and commerce from the total Zakah can be attributed to the growing importance of the services sector and industry in the composition of GD, the steady development in the capacity of the staff the SZC leading to enhanced coverage.

Table 4: Percentage Contribution of Zakah from different sources to total Zakah

Year	Crops	Livestock	Trade Inventory	Free Professions	Assets on Lease	Salaries/ Fees	Minerals	Total
2004	0.42	0.07	0.38	0.01	0.05	0.07	0.00	1.00
2005	0.40	0.07	0.42	0.01	0.05	0.06	0.00	1.00
2006	0.34	0.06	0.50	0.01	0.04	0.05	0.00	1.00
2007	0.35	0.06	0.49	0.01	0.05	0.04	0.00	1.00
2008	0.33	0.05	0.52	0.01	0.03	0.05	0.00	1.00
2009	0.30	0.06	0.55	0.01	0.04	0.04	0.00	1.00
2010	0.35	0.07	0.50	0.01	0.03	0.04	0.00	1.00
2011	0.45	0.08	0.39	0.01	0.03	0.04	0.00	1.00
2012	0.50	0.09	0.34	0.01	0.03	0.04	0.00	1.00
2013	0.42	0.10	0.39	0.01	0.03	0.05	0.01	1.00
Average	**0.39**	**0.07**	**0.45**	**0.01**	**0.04**	**0.05**	**0.00**	**1.00**

Source: sadaqa.in2015/03/18/Zakah- mobilization-in-Sudan/

3. Methodology and Data

In this research, two forms of methodologies were observed. In the first phase, a preliminary study constituting of mostly secondary research was employed to identify some of the parameters to be further studied in the second phase.

In the initial phase of the study, desk research was carried out to identify and understand similar zakat models in some countries. During this stage, information was scrutinized in order to outline prime parameters of the research.

Study Population and Target Respondents:

- For this research, the targeted respondents were beneficiaries of Sudan Zakah Chamber (SZC).

Sample Size:

- The proposed sample size for this study is 50, to represent a sample of the Sudanese lower income group. A graphical representation of that respondents were received from the bureau and selection of the sample was done randomly.

Study Location:

- Sudan

Study Design:

Face to Face (Paper and pencil) -interviewer-administered interview with slight probing involved at the open-ended sections of the interview. The study used a structured questionnaire comprising of both open and closed-ended questions with sections on the SZC, targeted beneficiaries and linkage to financial services sector and was completed in 2015. A pre-test is used to establish the quality and comprehensiveness with lessons learnt will be incorporated into the revised final version of the questionnaire. Observations were also used to document the activities of the participants in their natural setting. Triangulation, reading and re-reading of data to search for and identify emerging themes in the data is done consistently. Written informed consent was obtained for all interviews. To maintain confidentiality, the interviews were conducted in private.

Some of the objectives require in depth information (qualitative) while other objectives need quantitative data for drawing analysis and conclusions. After data collection, the questionnaires were checked for completeness, cleaned and coded using a format that represents responses to specific questions/objectives. The qualitative data notes were edited cleaned and a repository of outstanding points created. This was then categorized into themes in line with study objectives.

Furthermore, to counter-check the accuracy of the data, chi-square test was conducted to further analysis the level of correlation among each dependent factors.

4. Results and Discussion

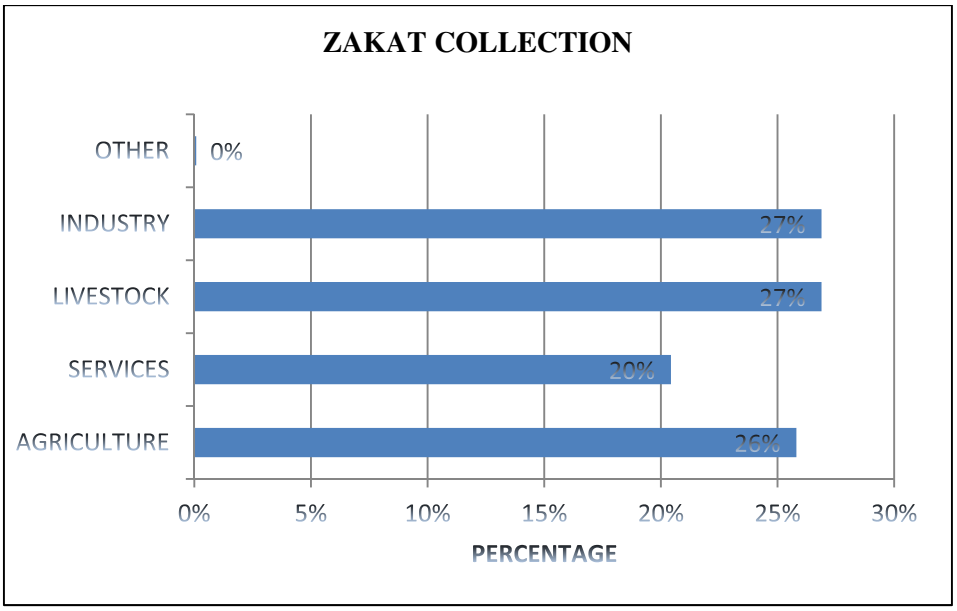
The results and discussions of this study have been divided into three sections. The first section provides the results of SZC operational efficiency; the second section describes the impact on the targeted beneficiaries while the third section examines the possibility of collaboration between the SZC and the MFI sector.

4.1 Sudan Zakah Chamber (SZC) Operational Efficiency

The SZC is charged in the management of the Zakah collection and distribution in Sudan. It is mandated to ensure that the Zakah is utilized in the most effective and efficient manner that it reaches all the targeted beneficiaries and it is put into appropriate use.

From the data collected (Figure 2) indicates that the SZC collects Zakah from various sectors that include agriculture, livestock, and industry being reported as the highest contributors.

Figure 2: Zakah Collection



The allocation of the Zakah contribution (Table 6) is classified into various expenditure items of which a substantial amount ranging from 60-80% of the total expenditure goes to the Zakah target groups.

Table 5: SZC Expenditure

	Percentage
Salaries and wages	10-12.5%
Office services	2.5-5%
Office operational cost	15-25%
Support for the Zakah target groups	60-80%
Others	-

Source: Results are based on individual responses from the survey

The main mandate of the SZC is to ensure that the distribution of the Zakah to the beneficiaries is done in an equitable transparent and accountable manner. The distribution of the Zakah per the different target groups can is explained in the table 7 below. The majority of the respondents indicating that at least 12.5% of the total Zakah collection is allocated to the targeted beneficiaries.

Table 6: Zakah distribution among SZC beneficiaries

Expenditure for the groups	**Percentage**	**Frequencies**
For each group	12.5%	15
The poor and the needy, persons under debt, for the sake of god, the wayfarer	12.5-50%	6
All except the Poor in localities	-	4

Source: Results are based on individual responses from the survey

There was a unanimous agreement from the respondents that Zakah can be used as a tool for poverty alleviation in the Republic of Sudan. (Table 8).

Table 7: Can Zakah be used to fund poverty alleviation programmes?

Type of provider:	**Frequencies**
Yes	25
No	0

Source: Results are based on individual responses from the survey

The respondents were however almost evenly split with regards to whether the poverty alleviation programs undertaken by the SZC were successful and therefore beneficial to the target groups. Table 9 indicates the respective rates.

Table 8: Projects addressing poverty

Type of provider:	Frequencies
Yes	15
No	10

Source: Results are based on individual responses from the survey

Results indicate that some of the projects undertaken by the SZC have been successful in poverty alleviation as indicated by 15 out of 25 of the respondents. It is important to note here that the projects funded by the SZC are mainly determined by the Central Bank of Sudan. Some of these projects have been running for 5 years and have benefited 60,000 people. The reasons as to why some of the funded projects may have not been quite successful in poverty alleviation were hard to determine due to the lack of requisite project documentation.

There was also a consensus (Table 10) that it is possible for the SZC to link with the financial institutions and that there is a need for it to find ways of partnering with financial institutions such as MFIs to facilitate the funding of poverty alleviation projects.

Table 9: SZC collaboration with financial institutions

Type of provider	Frequencies
Yes	25
No	0

Source: Results are based on individual responses from the survey

Table 11 indicates a general consensus that it is possible for the SZC to advance funds to the MFIs for the specific purpose of improving standard of living.

Table 10: SZC allocation of funds to MFIs for the improvement of standard of living

Type of provider	Frequencies
Yes	24
No	10

Source: Results are based on individual responses from the survey

From the research it was determined that the SZC works very closely with the Social and Saving Development Bank (SSDB) .28 out of 34 respondents indicated that the SSDB has branches in the SZC areas of operations as indicated in table 12.

Table 11: Availability of SSDB within SZC area of Operations

Type of provider	Frequencies
Yes	28
No	6

Source: Results are based on individual responses from the survey

A majority of the respondents indicated that there was a financing relationship between the SZC and the SSDB but only a few of them were aware as to whether these finances were used to fund small projects. (Table 13).

Table 12: Relationship between SZC and SSDB

Type of provider	Frequencies
Financing Relationship	10
Small Projects	4

Source: Results are based on individual responses from the survey

It is important to note here that the SZC has partnered with the SSDB and government microfinance portfolio to fund projects that are beneficial to the Zakah beneficiaries. With regards to whether the SZC provides in kind or monetary support a majority of the respondents deemed that it provided in kind support. Table 14 indicates the frequencies of the respondents.

Table 13: Provision of in kind or monetary support

Type of provider	Frequencies
Yes	10
No	15

Source: Based on individual responses from the survey

The in kind support provided to the poor includes livestock, agricultural products. The SZC finds that it's more effective to give the assistance of SDG 25000(USD 4,000) per individual in terms of herd of animals or by weight of agriculture products instead of a financial grant. However, a majority of the providers seem to be un aware of this arrangement.

To further understand the correlation between the null and alternative hypothesis, a chi-square test is carried out on the observed frequencies on some of the underlying factors.

The formula used to analyse Chi-square is;

$$X^2 = \frac{(O-E)^2}{E}$$

Where;

O = the observed value

and

E = the expected value

Assuming that the following rating apply to each factor;

1= Zakah is channelled to the target group

2= Zakah is used on poverty alleviation projects

3= Funds are used to improve the standard of living

Table: Chi-square table for hypothesis A

Rating	Factor	Observed Frequency	Expected Frequency	O-E	$(O-E)^2$	$\frac{(O-E)^2}{E}$
1	Collected Zakah is channelled to the right group.	6	9	-3	9	1
2	Zakah is used on poverty alleviation projects.	25	23	2	4	0.17
3	Funds are used to improve the standard of living.	24	25	-1	1	0.04

Chi- square = χ^2 **1.21**

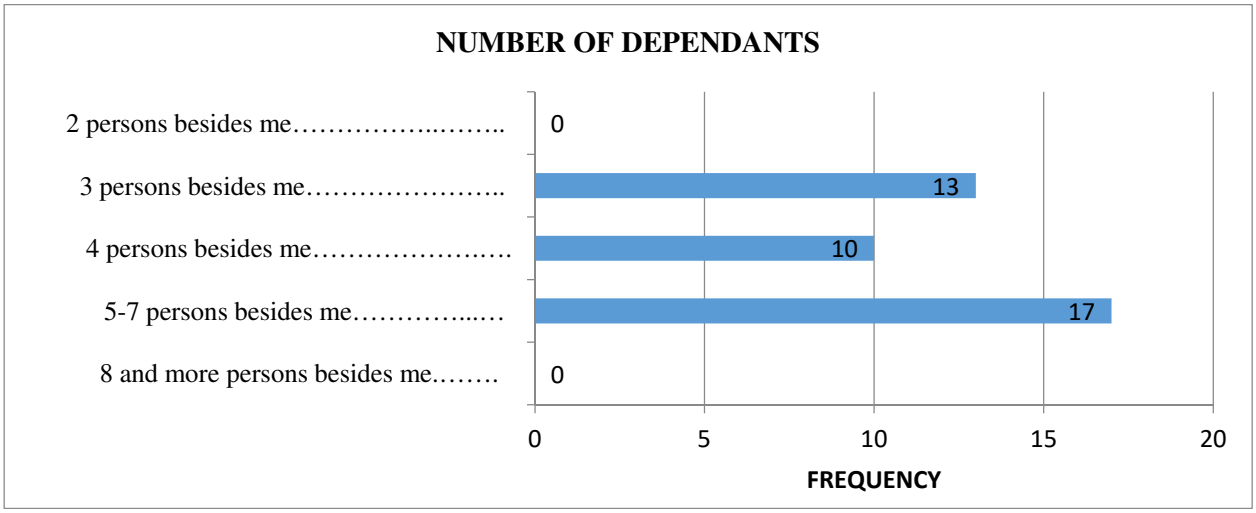
Since, there are three classes of data, the df is 2 (3-1) and the probability for this chi-square test is p= 1.21. Based on the probability observation table, **the null hypothesis can be accepted, as the score is above the .50%** which further means to say, The Sudanese Zakah Chamber (SZC) has a high operational and productivity efficiency; as the money derived from zakah payers are indeed channelled

to the right target (the poor, needy, wayfarers, homeless, sick, old etc.) and to some extent money derived from zakah fund is used to uplift the social realms of the society.

4.2 SZC Impact on Targeted Beneficiaries

Amongst the SZC identified target beneficiaries are the indebted and the poor. A majority of the respondents confirmed to have received various form of support from the SZC both in monetary or in kind form. This can be used to understand the importance of the SZC in providing assistance aimed at poverty alleviation. The beneficiaries who were interviewed were bread winners with dependants ranging from 3 to 7. (Figure 3)

Figure 3: Number of dependents



Source: Results are based on individual responses from the survey

Based on the information outlined in Table 16; Evidently, all the beneficiaries also indicated that they used the Zakah proceeds for subsistence not for the purchase of tools necessary for production or establishment of work.

Table 16: Use of Zakah funds

Type of use:	Frequencies
Daily living expenses	30
Having tool to produce	0
To establishment work	0
Other (specify)…	0

Source: Results are based on individual responses from the survey

The beneficiaries described themselves as either unskilled labourers or housewives. This is contrary to the expectation that the beneficiaries could also emanate from the self-employed, skilled labour and civil service categories. At the same time, unemployed people living with disability, the aged and ailing appear to have been completely left out. (Table 17).

Table 14: Beneficiary occupation

Type of occupation	Frequencies
Self-employed	0
Unskilled labor	17
Skilled labor	10
Civil servant	0

Type of occupation	Frequencies
Housewife	13
Not working because of (disability, sickness, old aged ... etc.)	0
Unemployed	0

Source: Results are based on individual responses from the survey

The beneficiaries who are engaged in trade indicated that despite the fact that they have on average been in business for more than 6years; most of these businesses are un-registered and therefore not recognised as legal entities. (Table 18).

Table 15: Business entity registration

Type of provider:	Frequencies
Patent	0
License or Certificate	0
Not registered	10
Other (specify)	0

Source: Results are based on individual responses from the survey

The financing for these businesses is reported to be self-financing, loan facilities from financial institutions or from friends and family members (borrowing without margin). (Table 19) Interestingly not Zakah proceeds. This validates the earlier findings that; Zakah funds are only used for subsistence purposes. The respondents also reported not involving their family members in the day to day activities of running the business.

Table 16: Mode of business financing

Type of provider:	Frequencies
Self-financing	13
Loan	10
I approach my family/relatives, friends to borrow money without profit margin	23
I turn to private person, borrow money at interest	0
I receive money transfers from family members working abroad	0
I use informal finance providers	0
Other (specify)	0

Source: Results are based on individual responses from the survey

With respect to the existence of any relation between the respondents and the MFIs; most respondents confirmed having have had previous experience with financial institutions. Table 20 below shows that 100% of those interviewed have had previous experience with MFIs.

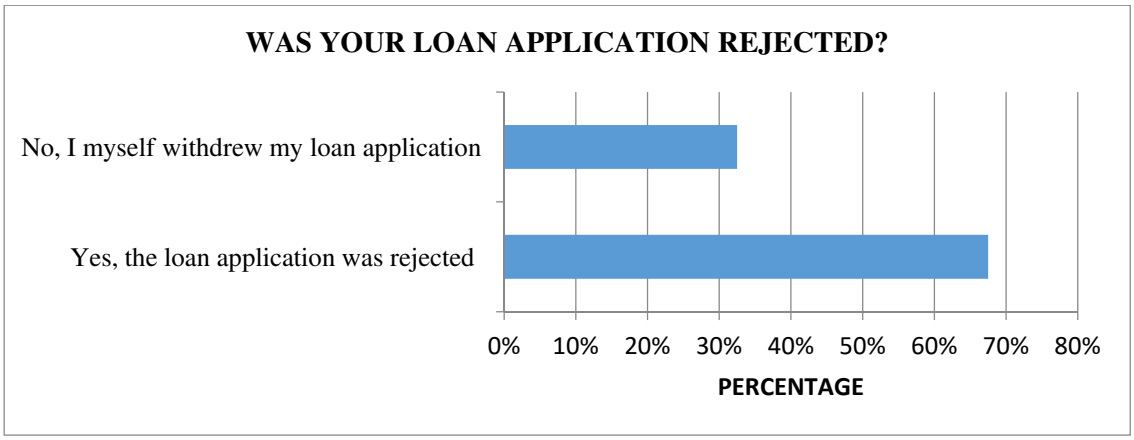
Table 17: Exposure to MFIs

Type of provider:	Frequencies
Yes	40
No	0

Source: Results are based on individual responses from the survey

With regards to whether the respondents have had their loan applications rejected by the financial institution 27 deemed to have received rejection while 13 withdrew their loan applications before disbursement. The respondents whose loans were rejected cited the high collateral requirements as the reasons for unsuccessful loan application while those whose who withdrew their loan applications did so mostly because they were not satisfied with the loan terms and conditions. (Figure 4).

Figure 4: Loan Application status



Source: Results are based on individual responses from the survey

The respondents indicated that a financial institution was said to be good if it availed a grace period, had flexible terms/repayment schedules, disbursed loans quickly and allowed for bullet repayment. (Table 22) These are the qualities that the SZC must take into account when seeking to forge partnerships with other financial intermediaries involved in poverty alleviation.

Table 18: Qualities of a good financial institution

VARIANTS	Q19	Rank	Frequencies
Offers group loans	1	-	0
Offers large loans	2	-	0
Easy access to credit, without much documentation	3	-	0
Low profit margin	4	-	0
Flexible terms/ repayment schedule	5	4	10
Grace period	6	1.5	27
Equal installments without grace period	7	-	0
Bullet repayment at the end of loan period	8	3	17
Quick disbursement	9	1.5	27
Loan condition tied to the seasonal nature of the business/ entrepreneurial activity	10	-	0
Loan condition not tied to the seasonal nature of the business, but tied to the repayment amount	11	-	0
Additional financial services such savings	12	-	0
It should use an Islamic from of financing	13	-	0
Other (specify)	14	-	0

Source: Results are based on individual responses from the survey

To further understand the correlation between the null and alternative hypothesis, a chi-square test was carried out on the observed frequencies of some of the dominant factors.

The factors dependent on creating a high correlation between SZC impacted on targeted beneficiaries and how directly correlational it is to distribution of funds and how effectively has it improved the lives of the poor.

The formula used to analyse Chi-square is

$$X^2 = \frac{(O-E)^2}{E}$$

Where;

O = the observed value

and

E = the expected value

Assuming that the following rating apply to each factor;

1= Zakah funds used to better individual lives
2= Improve the working conditions of the poor
3= Zakah target groups were able to own their personal businesses

Table: 23 hi-square table for hypothesis B

Rating	Factor	Observed Frequency	Expected Frequency	O-E	(O-E) ²	$\frac{(O-E)^2}{E}$
1	Money from Zakah is used to better their lifestyle and not being in day to day activities	0	30	-30	900	30
2	Beneficiaries are skilled, civil servants and not unskilled labourers	10	25	-15	225	9
3	Zakah recipients have their own registered business	0	6	-6	36	6

Chi-square for this variable $\chi^2 = 45$

Since, there are three classes of data, the df is 2 (3-1) and the probability for this chi-square test is p= 45. Based on the probability observation table, **we can NOT accept our null hypothesis, as the score is less than .50%**

i.e. The Sudanese Zakah Chamber (SZC) has a slightly lower impact on the targeted beneficiaries. Evidently, zakah is used for operational day -to day activities and has not had a great impact in the lives of its recipients. SZC should clearly channel funds on activities that would increase the household income.

4.3 SZC Linkage to Sudanese MFI Service Providers

Among the support that MFIs cited as required for effective use of Zakah funds in poverty alleviation is successful is a monitoring and supervision framework (Table 23).

Table 19: Support needed for effective application of Zakah funds by MFIs

Type of provider:		Frequencies
Code 01	Policy, regulation and Legislative formulation	0
Code 02	Training and Research	0
Code 03	Network organization	0
Code 04	Monitoring and supervision	8
Code 05	Other (Please specify)	0

Source: Results are based on individual responses from the survey

In the development of MFI services to reach the targeted SZC beneficiaries various challenges were listed. The greatest challenges being reluctance to use mobile services due to a preference for traditional processes both by the MFIs and their clients; MFIs lack of targeted approach towards low end retail clients; limited staff and client's knowledge and skills in mobile microfinance as well as exorbitant costs of setting up countrywide agent networks/partnerships and cash transfer systems (Table 24).

Table 20: Challenges faced by MFIs

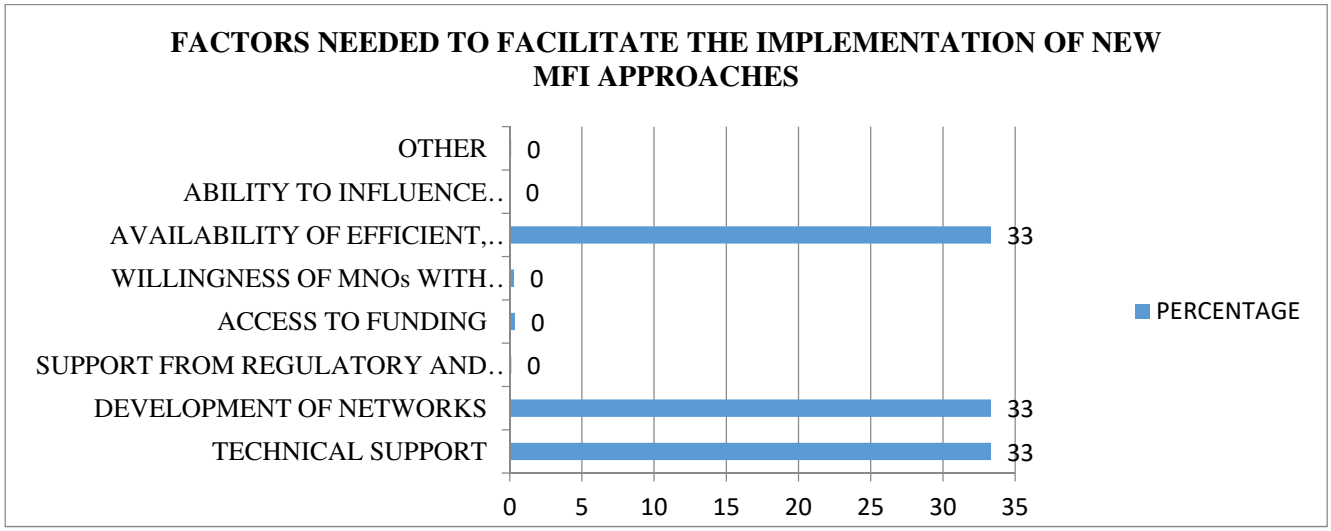
Type of provider:		Rank	Frequencies
Code 01	Staff and clients knowledge and skills in mobile microfinance	4	8
Code 02	MFIs lack of targeted approach for potential low end retail clients	3	8
Code 03	Stringent product development requirements	-	-

Type of provider:		Rank	Frequencies
Code 04	Legislative, regulatory and supervisory framework constraints	-	-
Code 05	MFIs lack of targeted approach for potential low end retail clients	2	8
Code 06	Preference for traditional processes by the MFIs and their clients	1	8
Code 07	Exorbitant costs of setting up countrywide agent networks/partnerships and cash transfer systems	-	-
Code 08	Illiquidity, fraud and instability of MFIs	5	8
Code 09	Geo-Political environment	-	-
Code 10	Cultural reliance on informal financial service systems	-	-

Source: Results are based on individual responses from the survey

The respondents indicated that the implementing of a new MFIs approach that incorporates a Zakah component would require technical support, development of networks to create a shared understanding of issues and their resolution and availability of efficient and relatively affordable technology. (Figure 5).

Figure 5: Support Required by MFIs



Source: Results are based on individual responses from the survey

Respondents cited the ability to use existing branch networks, IT infrastructure and management capacities, presence of a youthful population leading to massive uptake of new MFI service delivery technologies, huge deposit base, Funders, Commercial Banks and Mobile Network Operators(MNOs) capable of funding innovation and Participatory development of regulatory reforms as opportunities that are available (Table 26).

Table 21: Factors that can facilitate the successful implementation of the new MFI approach that incorporates Zakah

Type of provider		Frequencies
Code 01	Collaboration between MFIs and strong reputation and brand names.	-
Code 02	The population living on less than USD 10 per day is capable of generating huge deposit base	3
Code 03	Presence of a youthful population leading to massive uptake of new MFI service delivery technologies	2
Code 04	Ability to use commercial banks existing branch networks, IT infrastructure and management capacities.	1
Code 05	Funders, Commercial Banks and Mobile Network Operators(MNOs) capable of funding innovation	4
Code 06	Regulatory and Supervisory bodies' willingness to undertake research and support pilots.	-
Code 07	Ability of MFI use of the various money transfer practices that already underway	-
Code 08	Existence of Regulatory support that provides effective guidelines on how market	-

Type of provider		Frequencies
	participants can proceed.	
Code 09	Participatory development of regulatory reforms aimed at supporting the development of MFS	5
Code 10	Resolution of internal conflict provides an opportunity of reverting attention to development agenda.	-

Source: Results are based on individual responses from the survey

From the results in table 27 the respondents were positive that using Mobile Financial Services (MFS) will enhance outreach of microfinance services thus leading to the financial inclusion of the poor. The reason being that the majority of the clients reside in remote areas that are characterized by bad infrastructure that make it difficult to deliver financial services. At the same time, it is noted that most MFI providers reported not to be willing to change their current business models unless they were provided with capital, expert workers and feasible projects.

Table 22: Whether the use of Mobile Financial Services will enhance outreach of microfinance and financial inclusion of the poor?

Type of provider		Frequencies
Code 01	Yes	8
Code 02	No	0

Source: Results are based on individual responses from the survey

Respondents unanimously agreed that the SZC could provide funds for poverty alleviation which could be done through setting aside part of the Zakah collected. However, this should be done under stringent requirements such as; MFI is a legal entity, availability of knowledgeable and skilled staff who can manage the Zakah funds and that the institution is compliant to the laid down requirements of The Central Bank of Sudan.

To further understand the correlation between the null and alternative hypothesis, a chi-square test was carried out on the observed frequencies of some of the contributing factors.

The factors dependent on creating a high correlation between SZC linkages to Sudanese MFIs services.

The formula used to analyse Chi-square is;

$$X^2 = \frac{(O-E)^2}{E}$$

Where;

O = the observed value

and

E = the expected value

Assuming that the following rating apply to each variable;

1= Linkage in policy, regulation and framework

2= Linkage in Research and Training

3= Linkage in Network Organization

4=Linkage in Monitoring and Supervision

5= Linkage in terms of others

Table 28: Chi-square table for hypothesis C

Ratings	***Factor***	***Observed Frequency***	***Expected Frequency***	***O-E***	***(O-E)²***	$\frac{(O-E)^2}{E}$
1	Presence of a linkage in terms of Policy, regulation and framework	0	5	-5	25	5
2	Presence of a linkage in terms of	0	5	-5	25	5

Ratings	*Factor*	*Observed Frequency*	*Expected Frequency*	*O-E*	*(O-E)²*	$\frac{(O-E)^2}{E}$
	Training and Research					
3	Presence of a linkage in terms of Network organization	0	5	-5	25	5
4	Presence of a linkage in terms of Monitoring and Supervision	8	5	3	9	1.8
5	Presence of a linkage in terms of others	0	5	-5	25	5

Chi-square for this variable $\chi^2 = 45$

Since, there are three classes of data, the df is 4 (5-1) and the probability for this chi-square test is p= 21.8 Based on the probability observation table, **we can NOT accept our null hypothesis, as the score is less than 50%**

Evidently, there is very minimal linkage between MFIs in Sudan and SZC and this due to the fact financial institutions and SZC have little sharing of information and do not seem to be working hand-in hand.

5. Conclusion

A key challenge of the Sudanese Zakah Programme include the lack of coordination between SZC and the financial services system. There is little sharing of information or coordination between the SZC and the Central Bank of Sudan; the Registrar of Companies and the customs clearance procedures. Further, investments made by government bodies and companies are subject to Zakah yet the SZC can only accept Zakah allocated by the Auditor General. This is fueled by an apparent lack of awareness by state agencies of the mandatory nature as well as the rules and legal obligation of Zakah in supporting the SZC collection efforts. At the same time the costs of monitoring production of crops and livestock in order to levy Zakah are high. Conflict in the livestock producing regions, nomadic practices and porous national boundaries also makes it extremely difficult to keep track of livestock numbers. Private holdings, irregular mining as well as foreign and non-Muslim ownership of mines make it difficult not only to obtain information but also to levy Zakah on the annual production.

6. Policy Recommendations

i. Due to the vast expanse of agricultural areas and given the hugeness of the monitoring task, the Zakah collection efforts may be timed according to the seasonality of crops.
ii. The SZC should set up control points on highways to monitor movement of agricultural produce and livestock.
iii. The SZC should initiate a census to facilitate updating of public records of the Zakah payers.
iv. The SZC should embark on a rigorous awareness raising campaign across all media channels targeting not only payers, beneficiaries but also government agencies and departments.
v. More focus on awareness raising of SZC component of in-kind Zakah support and therefore in kind collection should be initiated to complement the in kind distribution of Zakah to the beneficiaries
vi. More rigorous enforcement of Article 49 of the Zakah Act of 2001 which requires linking all government transactions and land records, renewal of business licenses and permits of public vehicles, provision of services of customs clearance and registration of companies with certification of Zakah settlement by the SZC.
vii. Forging of better and mutually beneficial working relationships between the SZC, the auditor general, The Central Bank of Sudan, Mining Ministry and other government entities.

viii. Use of modern technology such as mobile services and collaboration with MFIs should be further improved in order to enhance outreach and depth of Zakah considering that the beneficiaries are already familiar with MFI services.

ix. Enhance the Involvement of the Popular Zakah Committees by empowering them to identify poverty eradication projects within their localities that require funding- other than relying on the Central Bank of Sudan alone will serve to improve the success rates of the SZC funded projects.

x. Distribution of in kind Zakah such as cattle and crops within the collection areas in order to save on transportation and storage costs and/or where possible the establishment of SZC warehouses and storage facilities.

xi. Provision of sufficient Zakah amounts to the beneficiaries to enable them to not only cover subsistence but to also purchase of tools necessary for production and establishment of legally recognized business entities. This is the course of action that will enable Zakah beneficiaries to become Zakah payers in line with SZC mission.

xii. SZC should network with institutions such as those that work with marginalized persons such as those working with those living with disability and medical facilities in order to widen the scope of SZC beneficiaries

xiii. SZC should segregate Zakah support into two levels aimed at poverty graduation: subsistence support and unsecured/ interest free loans augmented with entrepreneurship training and mentorship to enable beneficiaries graduate from poverty.

xiv. The SZC should make it a requirement that it will only partner with MFIs that offer a grace period, have flexible terms/repayment schedules, disburses loans quickly and allowed for bullet repayment to its beneficiaries.

xv. The SZC should assist participating MFIs and other financial services providers develop skilled manpower, monitoring and supervisory framework; networks for creating a shared understanding of issues related to Zakah administration, efficient and relatively affordable technology for Zakah funds as well as capital.

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