

The relationship between Muslim business occupation and zakāt compliance in Jinja municipality, Uganda.

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Abstract

The study was about the relationship between Muslim business occupation and zakāt compliance in Jinja municipality, Uganda. The objective of the study was to examine the relationship between Muslim business occupation and zakāt compliance in Jinja municipality, Uganda. And to examine the effect of Muslim business occupation on zakāt compliance in Jinja municipality, Uganda. The study was driven by two null hypotheses that There was no statistically significant relationship between business occupation and zakāt compliance in Jinja municipality, Uganda. And that There was no statistically significant effect of Muslim business occupation and zakāt compliance in Jinja municipality, Uganda. The study found out that business occupation had a statistically significant relationship with zakāt compliance in Jinja municipality, Uganda where $r=.385$, $P<.05$, $N=314$. And that Muslim business occupation has a statistically significant effect on zakāt compliance at $p<0.5$ and $r=.385$. Recommendations were made that mass sensitizations be made both in villages and towns to awaken the Muslim awareness about zakāt in general, zakāt administrators should create a good working environment with the Muslims, construction of zakāt collection centers. Educating Muslims about business inventory and empowering communities with entrepreneurial skills to widen the zakāt base.

Keywords: zakāt | *Nisāb* | compliance | occupation | Business

Introduction

The ordainment of Zakāt in Quran and Sunnah reveal the essence of Zakāt in any given Muslim community.¹ This third pillar of Islam is compulsory upon every able Muslim of full age and one who has *nisāb* in one's wealth. Any Muslim therefore who does not comply with this rule has disobeyed Allah and His messenger and has also deprived the recipients of zakāt of their rights. This might in turn lead to social – economic evils as the deprived members of the society might either suffer or resort to illegal means of seeking for survival and sustenance. Muslims are also encouraged both in the Qur'an and Sunnah to work for their sustenance and the surplus spent in charity. In Muslim countries like Malaysia the duty of administering zakāt are

¹ Al Hilali and Muhsin Khan. *Translation of the meanings of the Noble Qur'an*. Suratu at-Tauba 9:103;60

taken on and supervised by the government² while in non-Muslim countries different Muslim non-government bodies and organizations take the responsibility to carry on this duty.

In 2007, Union of Eastern Muslim Scholars (UEMS) was founded with among other aims to enhance the development of Muslim communities of Eastern Region in Uganda through Zakāt payment, education of Muslims which would change the state of Muslims in the Region, In the year 2012 the Zakāt and Waqf committee were established as an organ of the union,³ between 2012 and 2016 the committee has managed to collect between 30 – 40 million Uganda shillings and a few items like goats and cows. The Zakāt collected is distributed to the respective recipients after application and justification but even then, it remains not enough to cater and serve the needs of the recipients in the Muslim population.⁴

In rough estimate, the 30 – 40 million Uganda shillings collections contribute 30% of what would be collected in full compliance, indicating that if all business men and salary earners complied this would boost the collections yet the report reveals the existence of salary earners and business men in big numbers.

UEMS reveals, that if there was total compliance the union would be in position to collect up to 150 million Uganda shillings.

These reports from UEMS lack sufficient information about the occupation of the Muslims from whom zakāt is collected. This in a way hinders the collection process as the administrators would find it hard to trace down competent zakāt payers. Coupled with all this, as singled out, compliance from business occupied Muslims seems a challenge though the reasons are quite not clear.⁵

Literature review

Trade could be defined as buying of goods or products with the intention of acquiring profits from them. Therefore, trade commodities are bought at certain price and later sold at a more price which results into profits. If any commodities are purchased without the intention of reselling for example if purchased for one's own consumption, then such items are not considered to be trade items. But if someone buys a commodity with the intention of reselling it but later changes the intention into that of merely using the commodity, then it's no longer a trade item.⁶

Abdul Quddus recommended, *“With the substantial decline of the role of agriculture in national economies, Zakat on industry, business, and services should be given sufficient attention. More*

² Alias et al., "Zakat Institution in Malaysia: Problems and Issues." *Global Journal Al-Thaqafah* (Universiti Sultan Azlan Shah) II, no. 1 June 2012.35-41

³ Committee, Zakat. "Executive summary on zakat distribution for the union of eastern Muslim scholars." Jinja, 2016,1

⁴Committee, Zakat. "Executive summary on zakat distribution for the union of eastern Muslim scholars." Jinja, 2016,3

⁵ Ibid.,3

⁶ Yusuf Al-Qaradawi. *Fiqh al-Zakah: A comprehensive study of zakat regulations and philosophy in the light of the Qur'an and Sunnah*. ed. Iqbal Siddiqui, trans., Monzer Kahaf (Kuala Lumpur: Islamic book Trust, 2011), 226.

research should be carried out in order to determine the extent of the Zakātability of these sectors”⁷

The businesses such as trade can be *Zakātable*. Assessment is done on the number of profits, goods (stock), good debtors and expenditure is deducted like that of water bills, basic needs rent in case there is, electricity and other forms of expenditure, Zakāt is collected from what remains at hand considering a full lunar year.⁸ However the assets which are not sold but used in the course of the business are not *Zakātable* this might include the furniture used like the table chairs refrigerator and so on.

Imam Malik’s position on zakāt of merchandise is that if a person or trader uses his wealth to invest in any given merchandise, a year elapses without him assuming a *Zakātable* profit, he does not pay zakāt but if he makes profits during one day in the year which profits have *Nisāb* then he pays zakāt. Malik’s position on this however applies to traders and non-traders, and the whole point is paying zakāt at least once in a lunar year for the merchandise which Malik looks at as property. Therefore, whether there is trade or not the seller must pay zakāt at least once a year.⁹ Imam Shafī’ holds the same opinion.¹⁰

Some of the proponents of zakāt on merchandise and trade items are among others Ibn-Rushd and Rashid Ridha whose reasons are going to be discussed, analyzed and summarized respectively.

First trade items are exchangeable, they have specified values which can either increase or decrease due to certain forces of demand and supply. If the intension of merchandise is exchange for monetary terms, then, it should be subjected to zakāt otherwise the rich might resort to investing their money into trade items to escape zakāt, therefore the zakāt administrators are supposed to value the merchandise if its value has *Nisāb* then zakāt can be levied. But also one of the aims of zakāt is to maintain balanced circulation of wealth and thus narrowing down the wide gaps that might exist between the rich and the poor, therefore for this to be achieved zakāt on merchandise and trade items must be levied. the other reason is that the businessmen and traders like any other human, they have some inconsistencies in their way of accumulating wealth for example too much swearing, making exorbitant profits, hoarding, exploiting consumers among others, exempting them from paying zakāt therefore, would be depriving them of yet another importance of zakāt which is purification of wealth.¹¹

However, the scholars who don’t support this opinion include among others Ibn-Hazm, Al-Shawkaani, argue that one’s property cannot be extracted without proper evidence from the Quran and Sunnah, therefore they say there is no any juristic injunction that permits any one to levy zakat from merchandise or trade items, the other reason from which they build their argument is that

⁷ Abdul Quddus. "Contribution of Zakat in the Social Development of Pakistan." *Pakistan Journal of Social Sciences* xxix, no. 2 (December 2009): 313-334.

⁸ Zulfikar Muhammad, *Zakah According to Quran and Sunnah*(Darussalam 2011),150-160

⁹ Imam Malik, *Al Muwatta*. ed. Idris Mears, trans., Aisha Abdarahman & Yakub Johnson (Norwich: Diwan press, 1982),125

¹⁰ Yusuf Al-Qaradawi. *Fiqh al-Zakah: A comprehensive study of zakat regulations and philosophy in the light of the Qur'an and Sunnah*. ed. Iqbal Siddiqui, trans., Monzer Kahaf (Kuala Lumpur: Islamic book Trust, 2011), 227.

¹¹ Yusuf Al-Qaradawi. *Fiqh al-Zakah: A comprehensive study of zakat regulations and philosophy in the light of the Qur'an and Sunnah*. ed. Iqbal Siddiqui, trans., Monzer Kahaf (Kuala Lumpur: Islamic book Trust, 2011), 222.

zakāt can only be paid in its own prescribed kind for example one cannot pay zakāt of rice in monetary, it has to be paid in rice. However the proponents relate the incident where the prophet instructed Mu'adh to levy jizya of one dinar or its equivalent in clothes also the jizya during Umar's time was collected in gold and silver but Umar would accept it in camels as well.¹² Better still zakāt on monetary is justified by hadiths where the prophet only talks about dinars and dirham or gold and silver, these two are no longer used in circulation as a medium of exchange but we use their values to estimate how much we pay in shillings.

Having looked at all the opinions with the corresponding reasons the view that zakāt should be levied on merchandise and trade items is soundest and will be considered in this study. If we choose the opinion of exemption of business men from paying zakāt, given the dynamics of Jinja municipality, then a reasonable amount of zakāt will be left out. This will affect the Muslim community since the needs within keep on accumulating.

The scholars whose opinion is permissibility of zakāt on merchandise and trade items, at some point they also differed when it came to the question of whether zakat in this case should be paid in value or in kind.¹³

If zakāt is paid only in kind and not value, then in this case no one would pay zakat in money except agricultural produce. Zakāt can be paid in monetary form despite the fact that in certain circumstances it is prescribed to be paid in food, this is so because according to Ziyad, in the contemporary world money is the main form of exchange while in the early days even food was a form of exchange given the harsh conditions of the desert, he also maintains that in a country like Uganda which depends largely on agriculture then allowing it to be levied in monetary form would be more appropriate, another argument in the same regard is that some of the beneficiaries of zakāt can afford food but cannot sustain themselves in the other aspects of life yet zakāt is levied for them, their concern thus needs to be considered. The beneficiaries also would prefer money so they can get a wider spectrum to make a choice.¹⁴ This opinion is held in regard to *zakātul-fitr* however can be analogously but carefully applied in other cases like zakāt on minerals and the rest of the agricultural products. Imam Abu-Hanifah's school of thought maintains that zakāt can be paid in value, his argument is that the prophet instructed the companions to pay zakāt in kind because their wealth was kept in kind like livestock and the rest invested in merchandise but the general instruction of paying zakāt is not only limited to being paid in kind.¹⁵ Therefore, the logic here is that today many people keep the riches in liquid cash or even electronically in some cases in shares and sometimes in assets.

Much as the Imam Malik and Imam Hanbali are neither on the two sides where they sometimes allow the payment of zakāt in value and on some kinds they don't, ¹⁶ imam Shafi'i doesn't allow payment of zakāt in value in any case whatsoever.¹⁷ Al Qaradawi takes the opinion of Abu-Hanifah in this case to be sounder and most appropriate to cater for the needs of our contemporary world in terms of assessment, collection and distribution.¹⁸ However, the discretion of payment of either

¹² Ibid., 224.

¹³ Ibid., 230.

¹⁴ Lubanga Ziyad Swaleh. *Zakatul-Fitir*. (Kampala: Uganda Muslim Supreme Council UMSC, 2017), 9-11

¹⁵ Yusuf Al-Qaradawi. *Fiqh al-Zakah: A comprehensive study of zakat regulations and philosophy in the light of the Qur'an and Sunnah*. ed. Iqbal Siddiqui, trans., Monzer Kahaf (Kuala Lumpur: Islamic book Trust, 2011), 535

¹⁶ Ibid, 533

¹⁷ Ibid, 534

¹⁸ Ibid; 536

value or kind can be left to the zakāt payers depending on their levels of convenience as guided by the zakāt administrators.

Objective and hypothesis of the study

The study was guided by two objectives

- i. To examine the relationship between Muslim business occupation and zakāt compliance in Jinja municipality, Uganda.
- ii. To examine the effect of Muslim business occupation on zakāt compliance in Jinja municipality, Uganda.

The study was guided by two null hypotheses:

- i. There is no statistically significant relationship between business occupation and zakāt compliance in Jinja municipality, Uganda.
- ii. There is no statistically significant effect of Muslim business occupation on zakāt compliance in Jinja municipality, Uganda.

Method

The study was correlational design since it aimed at examining the relationship between Muslim business occupation and zakāt compliance in Jinja municipality, Uganda. Since this study is correlational survey design, then a questionnaire was an appropriate tool and was carefully administered, structured questions were used to evoke more responses, a recorder was used for replays and this gave a more comprehensive and detailed analysis of the data.

The measurable statistical data collected using a questionnaire was analyzed using SPSS to measure the relationship between the business occupation of Muslims and zakāt compliance. And qualitative data was analyzed using the Muslim scholarly deductions and comparisons been made in rest of the findings.

The population of the study was 140 and the sample size was 120. The sample and population were both stratified. For this study, compliance on Muslim business salaried occupation will only be considered.

Table 1: Showing the population of the study, sample Size and Sampling technique

Category	Population	Sample Size	Sampling Technique
Business occupation	140	120	Random sampling
Total	140	120	

**Source; (UEMS zakat office, 2017)*

The content of the data collection tool was given to three experts in the discipline who validated its contents and the content validity index was high and reliable.

$$CVI = \frac{\text{Items selected to be suitable}}{\text{Total number of items}} = \frac{28}{30} = 0.933$$

A pre-test questionnaire which was administered to a group of 30 respondents different from the actual sample and a reliability test was later tested using SPSS

Table 2: Showing Reliability Statistics

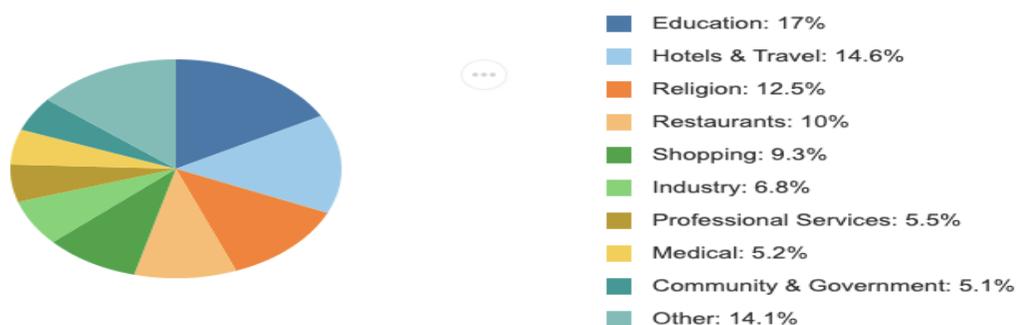
Cronbach's Alpha	No. of Items
.851	28

**source :(field data, 2017)*

According to the data presented in the table 1.2 above, it is clearly indicated that the Cronbach's Alpha coefficient is 0.821. This therefore implies that the instrument for the study was reliable.

Results and discussion

pie chart 1 showing the business distribution in jinja



Sources: [JRC \(European Commission's Joint Research Centre\)](#)¹⁹

From the above pie chart it is clear that Jinja has a diverse wide range of businesses major ones being education, hotels and travel; others take 14.1 %. The assumption may be that these businesses can generate enough revenue that can hold the minimum value of *nisāb*.

Table 3 Showing respondents who monitor their business growth

Responses	Frequency	Percent	Cumulative Percent
Undecided	28	26.9	26.9
Sometimes	19	18.3	45.2
Always	57	54.8	100.0
Total	104	100.0	

**Source (field data, 2017)*

From table 2 above, it is clearly indicated that 57 (54.8%) of the respondents always monitor the growth of their business, 19 (18.3%) of the population sometimes monitor the growth of their business and the remaining 28 (26.9%) undecided and this might majorly constitute the salary earners and farmers. The fact that majority of the business occupants monitor their business growth is an indicator that assessment of their business on whether it is zakāted or not is made easier and simpler for both the administrators and the business owners themselves. Then his would therefore

¹⁹ The pie chart displays business distributions in jinja as of 2015

be in line with what Zulfiqar explained in the assessment of the businesses before zakāt is levied from them²⁰

Table 4: showing respondents whose businesses are growing

	Responses	Frequency	Percent	Cumulative Percent
	Rarely	25	24.0	24.0
	Undecided	32	30.8	54.8
Valid	Sometimes	37	35.6	90.4
	Always	10	9.6	100.0
	Total	104	100.0	

**Source (field data, 2017)*

From the above table 3, it is clearly evident that 37 (35.6%) of the respondents have their businesses sometimes growing, 32 (30.8%) of the respondents are undecided but they also include the salary earners and farmers, 25 (24.0%) have their businesses rarely growing and 10 (9.6%) of the respondents always have their businesses growing. This also indicates that a reasonable number of business proprietors will most likely comply but most importantly this as well contributes to the assessment process of the business once the growth can be determined.

Table 5: Showing respondents who comply to government duties

	Responses	Frequency	Percent	Cumulative Percent
	Never	3	2.9	2.9
	Rarely	11	10.6	13.5
	Undecided	33	31.7	45.2
	Sometimes	22	21.2	66.3
	Always	35	33.7	100.0
	Total	104	100.0	

**Source (field data, 2017)*

From table 5 above, it is revealed that 35 (33.7%) of the respondents comply to government duties 33 (31%) of the respondents are undecided 22 (21.2%) sometimes comply to government duties, 11 (10.6%) rarely comply to government duties and 3(2.9%) are not compliant at all. This means that majority comply and if they do then this reduces the profit and affects the zakāt compliance. However, in an interview one of the respondents revealed to the researcher the following:

“...we comply towards government duties but not entirely since there’s indirect tax, so sometimes we do not necessarily feel the impact of the government duties since it is equally shared between us and mostly by the end consumers...”

²⁰ Zulfiqar Muhammad, Zakah According to Quran and Sunnah(Darussalam 2011),150-160

Therefore, the above revealed statistics are not constant as they can be affected by this component and this might not necessarily all the time affect the compliance of zakāt except occasionally. In this similar regard Al-Qaradawi gives a broader perspective on the nature of zakāt and taxes, he gives a comprehensive comparison between the two showing the similarities like obligation and compulsion in both, both paid to certain public bodies among others he then gives the differences concentrating on the importance of zakāt against the exploitation of government taxes for example the rates of zakāt a smaller the spiritual element in zakāt, purification, specified category of beneficiaries all of which cannot be found in taxes. And then, he concludes by emphasizing on zakāt compliance most.²¹ This is appropriate only in predominantly Muslim countries but here in Uganda this cannot be applicable since Uganda is not a Muslim country and besides Muslims are the minority, besides, practically not even a Muslim country can only survive on zakāt given the limited categories of beneficiaries and the rate, the state shall always need taxes to construct hospitals, roads, schools and so on. Therefore, while addressing the issue of zakāt, compliance to government duties cannot be over looked but instead figuring out a plan of how to strike a balance between the two.

Table 6: Showing Muslim business proprietors who make profits

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Rarely	14	13.5	13.5	13.5
Undecided	38	36.5	36.5	50.0
Sometimes	42	40.4	40.4	90.4
Always	10	9.6	9.6	100.0
Total	104	100.0	100.0	

**Source: (field data, 2017)*

From the above table 6, it is clearly revealed that 42 (40.4%) of the respondents occasionally make profits, 38 (36.5%) of the respondents are undecided, 14 (13.5%) of the respondents rarely make profits while 10 (9.6%) make profits always. However, the number of Muslims who sometimes make profits together with those who make profits is reasonable enough to predict zakāt compliance much as it must be subjected to assessment first. In an interview one of the respondents revealed that the levels of profits are not consistent annually therefore they determine compliance towards zakāt relatively; “...in the year where profits are higher even the zakāt I give will be in accordance to the profits I have made, usually the profits I make determine the zakāt I give...” All this is consistent with the study made in Malaysia whose results showed that high business profit encouraged entrepreneurs to pay business zakāt and quantitatively business Profit was significantly related to business zakāt compliance among small-medium entrepreneurs.²² Therefore, whenever profitability is high even compliance goes high holding some factors like taxation and others constant.

²¹ Yusuf Al-Qaradawi. *Fiqh al-Zakah: A comprehensive study of zakat regulations and philosophy in the light of the Qur'an and Sunnah*. ed. Iqbal Siddiqui, trans., Monzer Kahaf (Kuala Lumpur: Islamic book Trust, 2011),663-670

²² Muhammad, Izlawanie. "Factors That Influence Business Zakat Compliance Among Small And Medium Entrepreneurs." *The Journal of Muamalat and Islamic Finance Research* XIII, no. 1 (June 2016): 97-110.

Table 7: Showing respondents who obtain Nisāb from their businesses

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Rarely	20	19.2	19.2	19.2
Undecided	32	30.8	30.8	50.0
Sometimes	25	24.0	24.0	74.0
Always	27	26.0	26.0	100.0
Total	104	100.0	100.0	

**Source (field data, 2017)*

From the above table 7, it is revealed that 32(30.8%) of the respondents are undecided while 27 (26.0%) of the respondents always obtain Nisāb from their respective businesses, 25 (24%) of the respondents sometimes obtain Nisāb while 20 (19.2%) of the respondents rarely obtain Nisāb from their respective businesses. This implies that the number of respondents who are supposed to be compliant is relatively reasonable and therefore holding other factors of expenditure constant they should be paying zakāt unless otherwise. This is also another indicator that most of the business proprietors are aware about zakāt assessment or they are assessed by the zakāt administrators. Speaking to them in an interview one of the respondents had this to say:

“I know how to assess myself so it’s easier for me to determine my Nisāb...but some of my colleagues am not sure whether they have thorough knowledge about how they are supposed to assess their businesses...,” this shows that some can actually self-assess while others need help from experts, however, most of the business proprietors have indicated that they have Nisāb in their businesses

Table 8: Showing the relationship between business occupation and zakāt compliance

		Business	Compliance
Business occupation	Pearson Correlation	1	.385**
	Sig. (2-tailed)		.000
	N	104	104
Compliance	Pearson Correlation	.385**	1
	Sig. (2-tailed)	.000	
	N	104	104

** . Correlation is significant at the 0.01 level (2-tailed).

**Source (field data, 2017)*

From the above table 8, it is clearly revealed that business occupation has a positive moderate and significant correlation with compliance where $r=.385$, $P<.05$, $N=314$. Therefore, the researcher rejects the null hypothesis which states that “There is no statistically significant relationship between business occupation and zakāt compliance in Jinja municipality, Uganda.” And takes the alternative hypothesis which states “There is a statistically significant relationship between business occupation and zakāt compliance in Jinja municipality, Uganda.” This finding is consistent with other places like Malaysia where it was discovered that the relationship was

positive and significant and that some of the major factors that influenced business *zakāt* compliance were entrepreneurs' *zakāt* attitude and profits earned by the company, businesses and merchandise.²³

Table 9: showing the Model Summary of a linear regression between Muslim business occupation and zakāt compliance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	sig.
1	.385 ^a	.148	.140	.74277	.148	17.702	1	102	.000

Source: field study, 2017.

From the above table 9, it is clear that Muslim business occupation has a statistically significant effect on zakāt compliance at $p < 0.5$ and $r = .385$ hence the researcher rejects the null hypothesis which states that There is no statistically significant of Muslim business occupation and zakāt compliance in Jinja municipality, Uganda, and takes the alternative that There is a statistically significant effect of business occupation on zakāt compliance in Jinja municipality, Uganda.

Conclusion and recommendations

Business occupied Muslims are compliant to zakāt. Both the significant relationship and effect can be associated with the fact that Businesses are usually located in towns and the Muslims in there are assumedly more aware and sensitized. The nature of businesses having cash inflows and outflows allows the business occupied Muslims to comply in a sense that the zakāt fraction is relatively small as compared to the exploitative excise duties. However more sensitization is still needed, Muslims should be equipped with entrepreneurial skills, zakat collection centers have to be multiplied and improved and more convenient mechanisms of collection, disbursement and accountability have to be adopted.

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²³ Muhammad, Izlawanie. "Factors That Influence Business Zakat Compliance Among Small and Medium Entrepreneurs." *The Journal of Muamalat and Islamic Finance Research* XIII, no. 1 (June 2016): 97-110.

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