

## THE ROLE OF ZAKAT IN POVERTY ALLEVIATION IN NIGERIAN SOCIETY

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**Abstract:** *Poverty in Nigerian society has become a serious problem which is greatly affecting the economic development of the country. Various policies have been implemented by successive governments for poverty eradication but all failed. The objective of zakat in Islam is to eradicate poverty in the Muslim Communities and it had been implemented by the Prophet (SAW) and his companions. Also Umar Ibn Abdul-Aziz organized the system of Zakat and distributed wealth across all people during his time. It is equally practicable for any society to alleviate poverty through the system of Zakat. The aim of this paper is to offer alternative solution to the problem of poverty in Nigeria. This paper covers four states in the Northern part of Nigeria: Kano, Jigawa, Zamfara and Sokoto. The efforts made by the states by establishing zakat committees were thoroughly discussed. The study uses interview as a method of finding data. Some of the identified causes of poverty in Nigeria includes: lack of proper wealth distribution, ignorance and lack of organized zakat system in the country. The paper concluded by selecting crisis areas because of Boko Haram insurgency and kidnapping as places of serious concern for zakat implementation in Nigeria.*

**Keywords:** Zakat, Poverty, Policies, Zakat Committees, Boko Haram Insurgency, Kidnapping, IDPs, NGOs, Hubusi.

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### INTRODUCTION

Nigeria is one of the oil producing countries in the world. The country is blessed with numerous natural resources, and as well endowed with enough human resources. In spite of the abundance of both material and human resources in the country, Nigeria is rated very high in terms of poverty, infact; it is listed among the poorest countries in the world. Poverty eradication has become a serious challenge to the Nigerian nation. Various governments over the years have come up with several programs aimed at uplifting the standards of living of citizens and alleviate poverty among the general populace. These programmes include Operation Feed the Nation (Obasanjo, 1976), Green Revolution (Shagari, 1980) National Poverty Eradication Programme (Obasanjo, 2001) youth employment as well as Poverty Alleviation Programmes. Unfortunately

these schemes and programmes all failed due to largely lack of focus, faithful commitment and sense of responsibility on the part of the implementers.(Isa,M. (2010).

It is further understood that the problem of poverty affects mostly the Northern part of Nigeria, a *predominantly Muslim area*. The governments in the North made their efforts by establishing various Zakat committees, particularly, after the declaration of the implementation of Shariah in Zamfara state. The activities of their committees were studied and analyzed. The problem of poverty persist more vigorously in the north due to ignorance, selfishness and mal-administration. Also, the problem escalated and worsened with the eruption of Boko Haram insurgency and kidnapping which left a lot of families disenchanted and stranded. Many hundreds of thousands of people are kept in I.D.Ps (Internally Displaced Persons) camps.

In consideration of the problem of the poor and the needy people in the society, Islam made it *compulsory for the rich people within the Muslim community to pay zakat from their wealth, just 1/40 or 2.5% to be given to the poor and needy to have basic requirements of life*. It is one of the objectives of Zakat to eradicate poverty and to have equitable distribution of wealth amongst people. This paper intends to examine some of the causes of poverty in the northern part of Nigeria, highlight on the role of Zakat in poverty alleviation and offers possible solutions for sustainable development.

### **Definition of Zakat**

The word “Zakat” is derived from the Arabic word “Zakah” which means “to grow and to increase”. *When said about a person it means to “improve, to become better”*. The root of the word in Arabic means, cleanliness, growth, blessing and praise (Qardawi, 1986). In the shariah, the word zakat refers to the determined share of wealth prescribed by Allah (SWT) to be distributed among the categories of those entitled to receive it (Qardawi, 1986). This share is therefore referred to as zakat because it increases the funds from which it is taken and protects them from being lost or destroyed.

Ibn Taimiyyah, (1969) also said the inner soul of the zakat payer becomes better and his wealth *becomes cleansed*. It is also noted that *growth and cleanliness are not restricted to assets from which zakat has been taken, but affects the person who pays zakat*. This is in accordance with the following verse “*Take zakat from their wealth to purify and cleanse them (Q. 9:103)*. This action of taking a prescribed portion of one’s wealth to give to the poor is a fundamental act of *Ibadah* (worship) because it is an act of obedience to the law of Allah (SWT).

The command to the Muslims to take zakat from their wealth came at the second year of the *Hijrah (migration) of the prophet (SAW) from Makkah to Madina*. Allah (SWT) says:

*And establish regular prayer and give zakat and bow down your heads with those who bow down (in prayer) (Q. 2:43).*

Generally, zakat purifies Muslims both in heart and wealth so as to become righteous servants of Allah because it purifies payers from greed and selfishness and saves them from the humiliation of begging and prevents them from envying the rich as Qardawi, (2003) rightly puts it.

*“Zakat purifies the heart, mind and wealth of both sides of people, payers and receivers.*

### **Objectives of Zakat**

It is the concern of the shariah (Islamic law) to protect, *religion, life, property, mind and progeny of individuals in society, therefore the institution of zakat guarantees these basic needs.* This responsibility is placed on the leadership of Muslims and Islam made it mandatory upon them to ensure the well-being of every individual in their domain.

The fundamental objectives of zakat as indicated in the Qur’an is cleansing the heart of a believer from deceit, selfishness and cruelty, for him to be able to seek the good pleasure of the lord in bringing about sanity, effulgence and prosperity in his wealth through sympathy and solitude for the poor and the down trodden.

Bugaje, (1995), outlined some of the objectives:

*“Firstly, the elimination of poverty, secondly, reconciliation of the hearts of the poor from envy and ill-feeling towards the rich. Thirdly, purification of the heart of the rich from greed, and selfishness. Fourthly, institutionalizing social cohesion, moral and political stability in society. Fifthly, bringing about redistribution of wealth which ensures social justice there by enhancing economic growth of the Muslim community”*

### **Definition of Poverty**

Poverty is the state of being poor and poverty level is the official level of income that is necessary to be able to buy the basic things you need such as food and clothes and to pay for somewhere to live (Oxford Dictionary, 8<sup>th</sup> edition). Levrtan (1980) in Kasuma and Sukmana (2010) defines poverty as the lack of goods and services which are needed to reach the proper standard of living.

Generally, according to UN declaration, poverty is defined as:

*“Denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to; not having the land on which to grow one’s food or a job to earn one’s living, not having access to credit. It means in security, powerlessness and exclusion of individuals, households and communities.*

*It means susceptibility to violence and it often implies living on marginal or fragile environment, without access to clean water or sanitation”*

(UN statement, June, 1998.)

Looking at the above definition of poverty by the United Nations (UN), all the items mentioned are clearly in Nigerian society. This led to successive crisis and violence in Nigeria and finally gave birth to Boko Haram and kidnapping, particularly in the northern part of the country.

Another definition says “poverty is a state of condition in which a person or community lacks the financial resources and essentials for a minimum standard of living ([www.investopedia.com](http://www.investopedia.com))

World Bank (2008) has redefined the international poverty line at \$1.25 a day instead of \$ 1 a day, based on the purchasing power parties, therefore those who earned less than \$ 1.25 a day are categorized under absolute poverty.

Similarly, unemployment rate in Nigeria increased to 23.10 percent in the third quarter of 2018 from 22.70 percent. According to November, 2018 report by the National Bureau of Statistics, another 2 million are expected to be unemployed by the end of 2019 ([https://:www.voanews.com](https://www.voanews.com)).

Islam considers poverty as a problem that does not require any solution only but it is also considered a dangerous calamity which needs to be tackled (Qardawi (2006:61).

In Islam, poverty is a societal problem that if it appears, it should be tackled in the appropriate way provided by the sharia. The rich are mandated to take out a portion of their wealth which is a right to the poor. Islam encourages all kinds of assistance and benevolence to parents, relatives and other members of the society.

### **Efforts of Governments in Zakat Implementation**

As a result of the reintroduction of sharia in the northern part of Nigeria and the efforts made by various state governments, on the administration of zakat funds, zakat committees were created by so many states in the northern part of Nigeria. Four (4) states have been selected as example, Kano, Jigawa, Zamfara and Sokoto.

#### **Kano**

Kano state has established zakat and Hubusi commission in 2003 under the law of the state which was enacted by the house of assembly. The commission has succeeded in enlightening the general public on the importance of the payment of zakat, and has undertaken so many programmes in asserting the poor with food items, education, youth and women empowerment and medical assistance. In spite of all the above achievements, the commission had existed for more than a decade and millions of people benefitted from the activities of the commission but

the performance of the commission has been poor because it depends largely on the allocation from the State Government, after all, there are very rich people in Kano who are enough to carter for the needs of the poor and the needy.

### **Jigawa**

The Jigawa State Zakat and Da'awah Committee was established in the year 2000 by the then *governor of the state, Alhaji Ibrahim SaminuTuraki, under the chairmanship of His Royal Highness, the Emir of Dutse, AlhajiNuhu Muhammad Sanusi*. The activities of the committee have reached nooks and corners of the state and their impact is really felt by the poor and needy throughout the state. Zakat distribution has contributed a lot in improving the lives of the poor in Jigawa state, particularly the role played by three emirates; Dutse, Hadejia and Kazaure. In Dutse, the Emir, AlhajiNuhuSanusi said the council had disbursed N150 million zakat to 21,622 indigent and less privileged persons in the 26 districts council under his domain in the state capital, Dutse (247 reports.com) .The Hadejia emirate council Zakat committee also distributed bags of assorted grains worth 11 million to 1,236 less privileged persons in karikasamma local government area on 17<sup>th</sup> March, 2019. (<https://www.today.ng>). Kazaure Emirate council distribute N4.6m worth grains on zakat to the less privileged person 2018 (<https://dailynigerian.com>)

### **Zamfara**

The Zamfara State Government under the leadership of Alhaji Ahmad Sani, YarimanBakura *Established a Zakat Board named: Zamfara State Zakat and Endowment Board in 1999 and inaugurated in the same year under civilian administration (decree no 130) of the state government law (Zamfara State Zakat and Endowment end of year report, 2007).*

The board plays a vital role in Zakat distribution in the state. In 2017 report, Zamfara sate zakat *and Endowment Board distributed the sum of 4 million as zakat, and clothed and fed 40,000 orphans in 24, May, 2017*. According to the 2015 report of the United Nation's Global Multi-Dimensional, Zamfara state has the highest poverty rate of 91.9 percent followed by Yobe, 90.2%, Jigawa, 88.4%, Kebbi 85.0% Sokoto 85.3%, Katsina 82.2%, Taraba 77.7%, Gombe 76.9%, Kano 76.4% and Borno 70.1%. This shows urgent need for proper zakat administration in the Northern part of this country, especially in Zamfara which has the highest poverty rate in the North.

### **Sokoto**

The Sokoto state committee for the collection and distribution of sadaqa in the state was *established by "Abdu al-Rashid Raji, the military Governor of the state in 1996 and reconstituted in June, 1999 by the Civilian administration*. The committee had executed a lot of programmes which impacted on the lives of women, children and other destitute in the state. The committee over the years has not been doing well, but currently under the Sultan, Alhaji Sa'ad Abubakar, the leader of Muslims in Nigeria and under the chairmanship of the committee of Mal

EngnrLawalMaidoki has achieved tremendously in the collection and distribution of Zakat throughout the state.

The efforts of the committee and with the support of the state Government, under current Governor, Barr. AminuTambawal, initiated a plan to adapt international models that in used by leading Islamic countries in the distribution of Zakat. (<https://newsdiaryonlin.com>)

### **Causes of Poverty in Nigeria**

Naturally, people are categorized into two: poor and well-to-do (wealthy) and there are situations *that people become poor due to their disposition or their inability to earn a living, ignorance or natural disaster* which affect their source of livelihood. In this paper, three fundamental causes of poverty in Nigerian society were discussed:

- Inequitable distribution of wealth
- Ignorance
- Mal-administration

### **Inequitable Distribution of Wealth**

The citizens of Nigeria consist mostly of working class, businessmen, farmers and small scale *entrepreneurs*. *There is high discrepancy in the payment of Nigerian workers for instance, one individual worker is earning ₦500, 000.00 or per month while another is earning ₦18, 000.00 only per month.* And these people go to the same market, pay school fees for their children and settle medical bills out of their earnings. This resulted into some become richer and richer while others remain poor and poorer.

### **Ignorance**

Education is the best investment for human life. Pursuance of education in Nigeria becomes very difficult to a common man. Public schools are abandoned, private schools are costly to be patronized, this gave rise to high number of out-of-schoolchildren, - drop outs and high rate of crimes due lack of access to education. It is reported that Nigeria has the largest number of children out of school in the world, and it is rated having ₦13.2 million children out of school.

<https://www.bbc.com>. In Nigeria, 13.2 million children and of school (UBEC, 2019). In 2018, Nigeria is ranked as having the highest number of out of school children in the world. (<https://www.premiumtime.ng>).

### **Mal-administration**

Nigerians play a nasty and unethical politics where the winner takes all. People who are elected into various political positions misuse the opportunity by only amassing wealth to themselves not rendering the services to people which they are elected for. Businessmen suffer foreign exchange rate due to escalation of Dollar value to Naira, poor electric supply for industries and factories many companies in the country particularly in the North have collapsed, some have to relocate to

other neighbouring countries like Ghana and Benin. The most disturbing aspect is the common people who are the majority, depend largely on farming and small scale businesses for their livelihood, fertilizer becomes a serious cost of production becomes unbearable. Therefore people are left at the mercy of exploiters who mediate between the Government and common people.

This brings about corruption in the country, and when corruption permeates into the fabric of the society, poverty will spread and that society will be destroyed

Yagboyaju, (2014) states that:

*“The greatest corruption has been the greatest challenge plaguing the government and most importantly causing an obstacle to National Integration and Development”*

### **Role of Zakat in Poverty Alleviation in Northern Nigeria**

The institution of zakat is a unique instrument in Islam that is used to eradicate poverty. The proper utilization of this institution provides peaceful co-existence between poor and rich people in society, enhances economic development and finally ensures good life. Northern Nigeria, which is the mostly affected area by acute poverty, religious and communal crisis and backwardness in education and social development, the only way to address these problems in the proper utilization of the zakat institution through standardized collection and equitable disbursement of zakat funds.

The major challenge to Muslims in Nigeria is the issue of Boko Haram Insurgency victims in the Internally Displaced Persons (IDPs). Hundreds of thousands of people are packed in the IDPs camps and left at the mercy of some Non-Governmental Organisations (NGO's) who only operate to satisfy their motives and ambitions. Islamic organizations are in the best position to have faithful concern for these people, and the divinely organized way is the utilization of zakat funds to cater for their major and immediate needs.

### **CONCLUSION**

Zakat plays a vital role in poverty alleviation in society. It is a solution to the problem of poverty and destitution among Muslims which is divinely designed and practically implemented by the prophet (SAW) and his companions. This paper discussed the possibility of utilization of zakat in Nigeria, particularly in the Northern part of the country. Efforts of zakat committees of Kano, Jigawa, Zamfara and Sokoto States were presented, which show the level of implementation of zakat in their areas. It is quite appreciable and commendable but, needs more efforts in terms of commitment and improvement in the collection and disbursement procedures. The paper identified lack of proper distribution of wealth; ignorance and mal-administration as some of the

causes of poverty in Nigeria. The paper concluded by stating and emphasizing clearly that zakat could be used to solve the problem of poverty in Nigeriathrough re-organization of zakat committees and boards, in the states and in collaboration with Islamic organizations. The paper called for the establishment of a standard zakat institution in the north under the leadership of the **Sultan** (The leader of Muslims in Nigeria). The paper also suggested to make IDPs camps as top priority for zakat disbursement in the north.

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