

THE ROLE OF ZAKAH (ALMS GIVING) IN POVERTY ALLEVIATION IN NIGERIA

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Abstract: The main objective of Zakah (Alms giving) is to alleviate poverty in the Muslim community. The system is specifically designed to take care of the needs of the poor and the needy from the Muslim Ummah. In this paper, a close look at this vital role of Zakah is made, indicating that the present economic hardship in the Muslim Ummah could be easily solved through the institution of Zakah. It was practiced during the time of the Prophet (S.A.W.) and his Companions, and subsequently in the period of Umar ibn Abdul-Aziz. Therefore, the system of Zakah is strongly recommended to be used for poverty alleviation in Nigerian Muslim communities.

Key Words: Zakah (Alms giving), Poverty, Alleviation, Nigeria.

1. INTRODUCTION:

Zakah is one of the five pillars of Islam. Muslims are obliged by the Shari`ah to take a portion of their wealth and give to the poor as charity. This is called *Zakah*. It is designed to take care of the basic economic needs of the poor people and alleviate the problem of poverty in society. Our society today is pervaded with poverty, hunger and unemployment. The Government has failed in discharging its responsibilities of providing basic employment for its citizens, many wealthy Muslims have refused to take out *Zakah* from their wealth appropriately, and consequently these have created a wide gap between rich and poor people in society. Therefore, there is ardent need to look at the institution of *Zakah* very carefully and bring out its stipulated objectives and determine whether would be worthwhile implement them for the benefit of the community.

2. DEFINITION OF ZAKĀH:

The word “*Zakāh*” is derived from the verb “*zaka*” meaning to grow and to increase. When said about person, it means to improve or to become better. *Zakāh* also means blessing or cleanliness and is used in the Qur`ān as such:

“It is He who sent amongst the unlettered an Apostle from among themselves, to rehearse to them His Signs, to sanctify them, and to instruct them in Scripture and wisdom... (62:2).

Al-Qardāwī (1984 :54)says;

“The original meaning of *zakāh* is increase and growth; it can also be used for plants. For instance we say the plant “*zaka*” i.e has grown, and it can be used to express growth in anything”. Another definition is betterment and righteousness. You may say of a man: “*zaka*” that is, he had good character or you may say that a judge “*zaka*” the witness, meaning he showed that they were of a higher level in their testimony.

Zakāh in the *Shari`ah* refers to the determined share of wealth prescribed by Allāh to be doled out from the wealthy and distributed among the categories of those entitled to receive it. According to Al-Nawawis’ report from al-Wahidi. “This share of wealth is called *zakāh* because it increases the funds from which it is taken and protects them being lost or destroyed” (Dogarawa, 2009).

3. DEFINITION OF POVERTY:

Poverty, according to Webster New Collegiate Dictionary, is the state of one who lacks a usual or socially acceptable amount of money or material possessions. Poverty does not easily lend itself to a clear and concise all

encompassing definition. It is complex and multi-dimensional. In general, it is the inability of a person to meet economic, social and other standards of well-being. The World Bank has defined poverty as unacceptable human deprivation in terms of economic opportunity, education, health and nutrition, as well as lack of empowerment and security. (Egwuatu, 2002).

Again, Dogarawa (2009) observed that absolute poverty, otherwise called extreme poverty, describes a situation in which a person or group of people barely survive, where the next meal may literally be a matter of life or death. Relative poverty on the other hand, where there is lack of income necessary to satisfy essential non-food needs such as clothing, energy and shelter; and exists as long as there is inequality in income and wealth distribution. Thus, relative is not serious problem as long as it does not imply absolute poverty (Dogarawa, 2009).

4. CAUSES OF POVERTY:

The main causes of poverty in Nigeria are unemployment, ignorance, corruption and environmental degradation. Inadequate access to employment opportunities for the poor are particularly serious problems. Moreover, inadequate access to market for goods and services and deplorable condition of social services such as education, health, water and sanitation further compound the problems of the poor. The destruction of natural resources endowments, which has potential for enhanced productivity especially in the agricultural sector, is a major cause of ecological poverty (Ajakaiye, 2002).

Another view says; poverty is a complex phenomenon and can be studied both from micro and macro economic perspectives. While macroeconomic policies affect the overall growth and development of economies, distribution of income in the society determines the overall poverty levels. At the micro level, poverty is linked to the entitlements that individuals have to different sources of income (Ahmed, 2004).

Having pointed out some factors responsible for the prevailing poverty in a society, there is a dire need to look for a sound developmental strategy that will tackle the issue of poverty, along with solving other economic problems Nigeria. Egwuatu (2002), observed that, it may be difficult if not impossible to achieve meaningful economic growth without involving and stimulating the often unutilized or underutilized capacities of the poor.

5. DIFFERENT APPROACHES AND PROGRAMMES OF POVERTY ERADICATION:

The Federal Republic of Nigeria has over the years come up with series of programmes aimed at uplifting the standards of living of its citizens and alleviating poverty among the general populace. These programmes include Operation Feed the Nation, Green Revolution, Poverty Alleviation, Youth Empowerment as well as Poverty Eradication schemes. Unfortunately these schemes and programmes have all failed due largely to lack of focus, faithful commitment and sense of responsibility on the part of the implementers (Isa, M. (2010)). This also what Tomlison (2002) rightly observed that ‘ It is in the last twenty years, Nigeria has had thirty-seven poverty programmes implemented with the best of intentions by Federal government. Virtually, all these programmes have failed. This has brought to the practical need to examine other methods of poverty eradication in our societies. The only practical method is the Islamic system of Zakah.

According to Dogarawa, Poverty does not only depend on resource endowments, population size, economic and social policies, but also on the kinds of economic activities that are being undertaken. What is significant is the sort of policies, which are formulated to eradicate poverty, and to what extent their implementations are sufficiently successful in meeting the objectives (Dogarawa, 2009).

6. POVERTY ERADICATION THROUGH ZAKAH:

Since 1400 years ago, Islam has put in place some institutions to fight the spread of poverty in the society. Zakah is prominent of such institutions. According to Ahmed (2004) these traditional Islamic institutions were able to solve the problems of poverty and provide much needed social services to the poor in the past. Given the pervasiveness of poverty in Muslim countries, it is important to investigate how these institutions can be used in contemporary times to alleviate poverty in Muslim societies.

Allah (SWT) has made it compulsory on the wealthy and rich people to dole out certain percentage (2.5) of their wealth to the poor annually. It does not only enhance economic and social development but also promotes unity, solidarity and harmony. According to Ghafur (2001), Zakah is not just an act of charity but a compulsory duty of every wealthy Muslim. It is the right of the poor in the wealth of the rich. It is as important as salah (the five – time compulsory prayer).

7. OBJECTIVES OF ZAKĀH IN ISLAM:

The object of Islamic law is to protect religion, life, mind, progeny and property of individuals in society. The institution of *Zakāh* guarantees these basic needs. This responsibility is placed on the State and Islam makes it mandatory upon the State to ensure the well-being of every individual citizen.

The fundamental objectives of *Zakāh* as indicated in the Qur'an is cleansing the heart of a believer from conceit, selfishness and cruelty, for him to be able to seek the good pleasure of the Lord in bringing about sanity, effluence and prosperity in his wealth through sympathy and solidarity with the poor and the down trodden .

The other purpose is related to the life of the community where the weak and the indigent also live and if their needs are not taken care of they will die of starvation or else engage in criminal activities like thuggery or armed robbery

Bugaje (1995:10) outlined some of the objectives of *zakāh* where he says:

“Firstly, the elimination of poverty. Secondly, reconciliation of the heart 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 thereby enhancing economic growth of the Muslim community”.

8. CONDITIONS FOR ZAKĀH TO BECOME OBLIGATORY:

For every religious obligation, Islam puts some conditions guiding its application, *zakāh* inclusive. These conditions are decreed to facilitate payment of *zakāh* by those who are eligible so that they may pay it wholeheartedly, taking into consideration the rights of the poor, and eventually the realization of the sublime objectives of *zakāh*. These conditions are as follows:

Absolute Right of Ownership

The *zakāh* payer must be the complete owner of the property, which is subject to *zakāh*. He must have the ability to act freely with what he possesses without having any outstanding obligations towards others. Although, all wealth in the ultimate analysis belongs to Allāh, but He is the one who gives it for human sustenance.

We can therefore understand from this that, there is transfer of ownership of wealth, which the payment of *zakāh* represents, because it is a transfer of ownership from the rich to the poor. Such transfer is only possible if the transferer (the *Zakāh* payer) is the owner of that which he transfers to another.

Al-Qardāwi(1984:63) says:

“This condition is justified by two major points: First, the fact that the individual liable for *Zakāh* must have ownership of these assets. This general form of ownership requires owning in an exclusive manner. Secondly, the fulfillment of *Zakāh* requires that the recipients, such as the poor and destitute should become owners of what is given to them as *Zakāh*. They would not become owners of what they do not have absolute right of ownership”

Public resources such as state revenue or assets belonging to Islamic organizations, are not subjected to *Zakāh* because they are not owned by any individual and the right to them belong to the entire community, including the poor and needy. Al-Qardāwi states that ‘there should be no *Zakāh* on state resources like *Fay*’ (abandoned property) or government share of *Ghanîmah* (war booty) because these are revenue and they belong to all Muslims and are spent for their benefit. In general, all public owned property is not subject to *Zakāh*.

Properties in public trust are also excluded from *zakāh*. These include mosques, orphanages and schools. But private trusts for children are subject to *zakāh*. Also the wealth acquired through illegal means such as theft, monopoly, cheating, interest are all not subject to *zakāh* because their complete ownership of the wealth is lacking

Growth

Growth of wealth, whether natural or presumed is a pre-requisite for *zakāh* payment. Natural growth may be by breeding or trading. Presumed growth means the wealth's potential capacity for growth, such as the case of gold, silver or currency, which are likely to increase through investment and trading. This point is further explained by al-Qardāwi. He says:

In the *Shari'ah*, growth has two meanings, actual and potential growth. Actual growth is increase by genetic or business means. Potential growth is when the asset can increase if it is used properly for that purpose. This implies the availability of the asset for potential use.

This condition is made by jurists on the basis of the guidance of the Messenger of Allāh (SAW) and the practice of the rightly guided Caliphs. It is also consistent with the meaning of *zakāh* itself, since one of the most clear meanings of the word “*zakāh*” is growth. What is being paid as *zakāh* is given this name because it brings blessing and growth, in accordance with the promise of Allāh that:

Anything you expend will be replaced by Him”¹ And that which you give in gift (to other), in order that it may increase from other people's property, has no increase with Allāh, but that which you give in *zakah* seeking Allah's countenance then those, they shall have manifold increase

Giving the name *zakāh* for what is paid in fulfillment of the requirement of *zakāh* may have yet another meaning, according to some scholars. That is, the amount paid is called *zakāh* because it comes out of the surplus or excess that is the result of the process of growth. Consequently, *zakāh* is obliged on growing assets but not on assets held for personal and family use. In application of this condition, Muslims since the early times exempted animals used for personal transportation, homes inhabited and furniture from *zakāh*.

It should also be pointed out here that Mālikī School extends the application of this condition more than other schools. One of these applications is related to debts. Since all kinds of debts do not grow, they are, according to the Mālikīs, not subject to *zakāh*, but once they are paid back, the creditor must pay *zakāh* on them for the final year only. Similarly, *zakāh* on lost property is only due once the property is found, and for one year only¹

Minimum Quantity of Wealth On

Which *Zakāh* is Payable (Nisab)

Islam does not impose *zakāh* on all amount of growing wealth. There is a minimum required for *zakāh* to be taken, which jurists called *nisāb*.

This rationale behind this condition is very obvious. *Zakāh* is a due on the rich to relieve the poor and share in the expenses of common interest to Islam and the Muslims. It can only be taken from those who can afford it. It is meaningless to take from those who are themselves in need of help.¹

It is on the same grounds that contemporary taxation systems tend to exempt those with limited resources from taxes, in consideration of their inability to pay. It is worth registering that the *Shari'ah* of Allāh precedes those systems by fourteen hundred years.

Wealth Exceeding Basic Needs

Even if one possesses wealth equal to *nisāb*, the *nisāb* must be in excess of the basic needs of the owner. That is why personal possessions such as one's house, clothing, and tools for one's craft or means of transportation such

as cars for personal use, and furniture and other necessary properties are not subject to *zakāh* payment. All these are not considered riches, because the owner needs them for essential necessities.

We should, however, note that this condition refers to essential or basic needs of people. Basic needs are those human beings cannot survive without, such as reasonable food, shelter clothing and tools for work. Scholars of Hanifi School defined essential needs in an accurate and scientific manner. They say: “Those things that are used to avoid the realized or potential destruction of human beings, realized ones such as expenses for living, clothing, personal; weapons and potential ones, such as the need to pay one’s debts, tools for handcraft, human furniture, animals for personal transportation and books for study because ignorance is like destruction. If a person has money designed for such needs, it is considered non-existent with regard to *zakāh*. This is similar to the case of someone who has no water except that designated for drinking. This water is considered non-existent with regard to performing ablution and one is allowed to do dry ablution instead” **Al-Jazariy, A (1986)**

It was also reported from Ibn ‘Umar, Ata, Mujāhid, Ikrimah Sai’d Ibn Jubayr, Muhammad Ibn Ka’ab, Al-Hasan and several others that they say that: what is surplus to your needs is what is excess[’]

“Ahmad reports from Abū-Huraiah that the Prophet (SAW) said: “*Sadaqah* is only taken out of wealth” and in another version, “there should be no *sadaqah* taken out except out of wealth Ibn Haji comments: “It seems that *al-Bukhari*” wants to explain the above mentioned Hadith by stating that it is a required condition for *sadaqah* that the payer or his family must not be in need^(Bukhari)

Freedom from Debt

Even after possessing a *nisāb*, it should be free from debt before *zakāh* is due on it. Jurists differ on debt, especially those debts that are related to apparent assets. This is due to their difference in terms of classifying *zakāh* into worship and financial right due to the poor. Those who classified *zakāh* under ‘*Ibadah*’ say that *zakāh* is due on one who is burdened by debt if he possesses the *nisāb*. But those who put *zakāh* under financial right of the poor hold that it is not levied on him because he is not the right owner of his wealth due to the debt on him.

It could therefore be stated here that, majority of the Muslim jurist’s are of the view that *zakāh* is not due on a debtor, since he qualifies to be given *zakah* himself in the first instance. As such he should not be asked to pay *zakāh* except if he possesses wealth equal to the *nisāb*, after paying out his debts. This view is backed by a narration from Abū Ubayd from Al-Sa’īd Ibn Yazid who said: “I heard ‘Usmān Ibn Affān saying “He who is in debt should pay back his debt and then pay *zakāh* on the rest of his assets.

The property should be in possession of a person a complete year.

Twelve full lunar months should pass from the beginning of ownership, or since the last due date of *zakāh* for *zakāh* to accrue again on assets. This condition is restricted to livestock, money and business assets. It does not apply to crops, fruits, honey, extracted minerals, treasures etc.

“Ibn Qudama expresses his opinion on the essence of the distinction between zakatable items as far as the passage of a year is concerned. He says “ Items where the passage of a year is considered are those designated for growth, such as business assets, or of storage of value, such of money because it is of the nature of being used for growth, so that *zakāh* would be paid at the end of each year out of their profits and income. As for crops and fruits, they themselves are the income and *zakāh* is taken out of them. Once they are produced they obviously do not grow. Extracted minerals are considered similar to plants and fruits”

In Islam, *Zakah* is distributed to a particular group of people in society based on their needs. This is in order to alleviate poverty among people. Allah(S.W.T) clearly indicated in the Glorious Qur’an:

The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and for the cause of Allah, and (for) the wayfarer, a duty imposed by Allah, Allah is knower, wise (9; 60)

9. CONCLUSION:

The role of *Zakah* in alleviating poverty in society should not be underestimated. Islam has stipulated the rules and regulations governing the life of Muslims. They have been given a standard system by which poverty will be alleviated completely from their societies. There is no Government policy or any provision that will eradicate poverty and destitution in any given society except through the system of *Zakah* and other economic sources of Islam. Therefore, if *Zakah* institution is fully established and implemented in our societies, the issue of poverty in society will be totally wiped out.

The Federal Government of Nigeria has over the years come up with series of programmes aimed at uplifting the standards of living of its citizens and alleviating poverty among the general populace. These programmes include Operation Feed the Nation, Green Revolution, Poverty Alleviation Programmes, Youth Empowerment as well as Poverty Eradication schemes. Unfortunately these schemes and programmes have all failed due largely to lack of focus, faithful commitment and sense of responsibility on the part of the implementers. It is therefore, the view of the researcher that there is a need to look inward and ask oneself what are the divine injunctions that Allāh decreed to His servants towards improving their economic life in general through strict adherence to them. One of such decrees is *Zakāh*.

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