

## **ZAKAT MANAGEMENT SYSTEM: AN ISLAMIC MANIFESTATION OF MAN'S HUMANITY TO MAN**

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### **Abstract**

Zakāt is one of the principles of Islam which aims at improving the socioeconomic condition of the poor by distributing the wealth of the society in such a manner that no member of the society is left uncared for. In Nigeria, the problem of multi-religious nature of the country makes it difficult to have a well-functioning zakāt management institution provided by the government to manage zakāt collection and distribution. Thereby, zakāt management is left to private Islamic organizations and mostly to the individual zakāt payers which rendered the management of zakāt ineffective as many Muslims still live in abject poverty since they do not feel the impact of the distributions of zakāt by Muslim groups. This paper is thereby designed to root out the factors inhibiting the proper functioning of zakāt management in the Southwestern Nigeria with the hope of putting forward appropriate solutions. The paper adopts a descriptive method where interview was used majorly to collect data from poor Muslims and the Muslim organizations that are involved in zakāt collection and distribution. Findings revealed that zakat institutions in the southwestern Nigeria have not achieved the aim of eradicating poverty among Muslim simply because, it is very difficult for the Muslim organizations to determine the rate of Nisāb of the wealthy individual that is due for the payment of zakāt since it is not managed by the government. This brings about the problem of insufficiency in the annual zakāt funds at the disposal of the groups. The paper recommends some of the things needed for the government to establish a ministry headed by the Nigeria Supreme Council for Islamic Affairs (NSCIA) that will manage the collection and distribution of zakāt in order to take care of the poor, needy, and those put by the Qur'an under the beneficiaries of zakāt.

**Keywords:** *Zakāt, zakāt management, humanity, Islam, man.*

## **Introduction**

Poverty is one of the greatest challenges facing mankind all over the world especially developing nations. The rate of poverty in Nigeria is alarming compared to many countries in the world. According to the United Nations Economic Commission for Africa (UNECA, 2020), more than 60% of Nigerians live below the poverty line, with higher rates in the rural areas than the urban areas, especially in the Northern Nigeria where the situation of poverty is apparent as many people are unable to have three meals, decent home, potable water and unable to afford children's fees and medical expenses of the family. In the south-western part of the country, poverty manifests itself in all facets of life: social, economic, political and cultural. It is so rampant that people especially at the rural suburbs are not able to cater adequately for the basic needs of food, clothes, shelter and other obligations as many lack gainful employment, skills and limited access to social and economic infrastructures such as economic mainstay, health, potable water and sanitation as a result of limited welfare capabilities.

However, the goal of zakāt management system in Islam is to eradicate poverty in the land by reducing inequality and establish human rights, social justice and empowering the poor. The function of zakāt management system is not only to collect the zakāt dues, but also distribute the zakāt funds to the zakāt beneficiaries. Thus, zakāt is being collected from a variety of sources such as individuals as well as corporate companies, and then distributed to the eight categories of beneficiaries mentioned in the Qur'an. Zakāt management is put under the responsibility of the Muslim Government or under the special Muslim supervisory body that has been appointed by that Government. In an Islamic state, collection of *zakāt* is administered by the ruling authorities or their appointee (Hussain, 2005). Such appointed collectors are responsible men and women of proven integrity. Islam permits those charged with authority among Muslims to take from the money of the rich what is due as Zakāt to cover the needs of the poor (Qaradawi,1999).

The practice of zakāt in Nigeria most especially Ekiti and Ondo, in the previous decades was not better felt, because, most of the alms given out in the name of *zakāt* then was not *zakāt*.

There was no ruling authority to collect *zakāt* and return to the central treasury for onward distribution as obligated by Islam. The needy persons mostly benefited from the private distribution of *zakāt* from their wealthy neighbors, friends, and relatives, which has become an established part of the culture. Usually, the wealthy keep a list of their annual beneficiaries handy, with the allocation of a certain amount indicated for each name depending on its importance. Such distribution is ordinarily restrictive and on short notice (Dauda, 2021). They give the same amount over and over to the same beneficiaries every year. At times, administrators of *zakāt* usually involve Imams of local Mosque, Shaykhs or Malams that are influential, and leaders of Muslim groups. Many wealthy Muslims take their *zakāt* to them for distribution on their behalf.

As time goes on, *zakāt* management system started in Nigeria during the reign of the defunct Sokoto Caliphate that was founded by Usman Dan Fodio in 1817 (Mahadi, 2019). However, *zakāt* management did not progress as a result of the colonial interruption not until the end of colonial rule when the effort to revive the institutional *zakāt* administration in Northern Nigeria came as a resolution of a conference held in Bayero University, Kano, in 1982. According to Mahadi (2019), Dauda (2021), a council was established as Kano State Council and the late Emir of Kano State, Alhaji Ado Bayero was appointed as the chairman of the council. This council served between 1982 and 2003. Thereafter, there were renewed efforts to upgrade the *zakāt* council to a commission in the aftermath of the Zamfara State declaration of implementation of Shari'ah and following the enactment of the Zamfara State *Zakāt* and Endowment Board Law 2000 which was the first law on *zakāt* and *waqf* in Northern Nigeria. This development influenced other states in Northern Nigeria, and Kano State *Zakat* and *Hubusi* Commission was thereafter established in 2003. It is important to note that despite the efforts of *zakāt* institutions, poverty remains a significant challenge in Nigeria, particularly in the southern region (Dauda, 2021). Most Muslims in the Southern part of Nigeria do not feel the impact of the distributions of *zakat* by Muslim groups for many reasons, out of which is the insufficiency of the annual *zakāt* funds at the disposal of the institutions (Sulaiman, 2012).

In some countries, such as Saudi Arabia, *zakat* is collected by the government and distributed through various channels, including governmental bodies, charitable organizations, and

social welfare programs. Other countries, such as Malaysia do same. In Malaysia for instance, zakāt management and collection is under the authority of state government under the jurisdiction of the State Council (Majlis Agama Islam Negeri- MAIN) and each state managed the zakāt collection and distribution. These have developed digital platforms to facilitate the collection and distribution of zakāt. There are platforms leverage technologies such as blockchain and mobile apps to improve transparency, accountability, and efficiency in the management of zakāt (Mohammad and Umme, 2020).

In Nigeria, zakāt is often managed by various non-governmental organizations, rather than the government. This raises the question why does the government not manage zakāt institutions in Nigeria? Some researchers have explored some of the reasons behind this to be separation of religion and state. This according to Iya Maina and Msahelia (2005), implies that Nigeria is a secular country with a clear separation of religion and state. The government is responsible for providing services to all citizens, regardless of their faith. Therefore, it is not responsible for the collection and distribution of zakāt which is a religious obligation. Individuals in Nigeria give zakāt out of their own free will and conviction, and it is important that the management of zakat is in the hands of people who understand and uphold these values. Mahadi (2019) noted that in the area of inefficient distribution of funds, zakāt collection and distribution require a lot of knowledge and expertise and that is why the NGOs established for the handling of zakāt in Nigeria have been in the forefront in ensuring that beneficiaries receive the assistance they need. To some, this distribution is much more effective than what would have occurred if the government was in charge. Religion does not usually influence internal government workings, and that would have affected the smooth distribution of the zakāt funds. Although zakāt management is a religious obligation in Islam, the Nigerian government does not manage zakāt institutions. This is due to the country's secular nature (Adetona, 1999). The importance of personal conviction in Islam, the need for efficient distribution of funds, and the fact that zakāt funds are generally collected voluntarily made the responsibility for the management of zakāt rests with non-governmental organizations that are better equipped to handle this vital obligation and according to Falefi, Hasan and Alimi (2019), collection and distribution are two main activities in the zakāt management system which make zakāt reach its main target and reduce poverty in the society.

### **Concept of Zakāt as an Islamic Manifestation of Man’s humanity to Man**

The word *zakāt* is an Arabic word that means “to purify or cleanse” (Baydouin, 2004). Islamically, it means “purification and growth”, “increase and blessing” (Balogun, 2011). This indicates that, possessions or wealth are purified by setting aside a proportion of ones’ wealth for the poor and those in need. It is one of the pillars of Islam as it serves as a compulsory payment of a fixed percentage of one’s wealth to a specific category of persons and project for the benefit of humanity. Mustapha (2002) describes it as that portion of the wealth of the rich payable to the poor, needy or for other purposes as enunciated in the Qur’an.

*Zakāt* as an obligatory aspect of Islam is made so by Allāh since Shawwal (the 10<sup>th</sup> month of Islamic Calendar of 2A.H (Oloso, 2008). *Zakāt* as a duty is elaborated in the Holy Qur’ān Thus: “Take from their wealth alms in order to purify them (from their sins.) (Qur’an 9:103). From the term “Take” it can be inferred that *Zakāt* is not merely a good work of charity, neither is it a noble quality rather, it is a basic pillar of the religion of Islam and one of its great religious rules and principles. It is the cornerstone of the whole economic system of Islam as it serves as a unique measure that Islam uses to reduce poverty on the surface of earth if not totally eradicated. According to Chapra (1980), It is an important source of revenue for the state to improve the economic conditions of the poor.

Almighty Allāh prescribes *Zakāt* as an obligatory charity, as a duty to Allāh, upon every wealthy individual. Wealthy individual is defined as one who is in possession of a minimum amount of wealth called *Nisāb* for an entire lunar year (Mohammed and Umme, 2020). It is important to note that, *zakāt* is not restricted to money or gold alone; it is payable on certain human property including merchandise, agricultural produce and cattle, on the condition that such property has reached a certain limit called *Nisāb* and has been in the possession of its owner for a year. *Nisāb* differs with different kinds of property. The minimum assessable quantity (*Nisāb*) of gold or gold jewelry is 85gms, while that of silver is 595gms (Qaradawi,1999).

During the life time of the Prophet, the *Nisāb* was fixed at 20 dinars for gold and 200 dirhams for currency (Sambo and Higab (1988). The motive behind Islamic injunction is for the

state to dispense *Zakāt* to the poor among the citizenry from the much money made through the collection of *Zakāt*. The *Zakāt* so collected is deposited in the *bait-al-māl* (central treasury) for onward distribution to the qualified beneficiaries. This qualification is categorized in the Holy Qur’ān thus: “Alms (*Zakāt*) are for the poor, and the needy and those employed to administer the (funds) and for those who hearts have been recently reconciled, and those in slavery and those in debt, and in the way of God, and for the way-farer. That is a duty enjoined by Allāh (Qur’an 9:60). According to the above verse, *Zakāt* should be utilized for the following:

1. ***Al-Fuqāra’***: (The poor/indigent): The orphans, poor widows, old people, handicapped, poor divorced, poor patients in the hospital, permanent low income, are considered part of the poor who should have a share in the distribution of *Zakāt*. The fund from *Zakāt* can therefore be used to empower them by procuring for them necessary tools and implements which will assist them to become self-employed or productive. Payment could also be made to them directly especially if they have no expertise or are handicapped.
2. ***Al-Masākīn***: (The Needy). In case of the needy (*masākīn*) their situation is so critical that they cannot but resolved to begging and people may mistakenly consider them to be lazy or unwilling to work. For instance, a rich person who was kidnapped by armed robbers and kept in a far environment different from his and at the gun point after collecting and draining all his accounts, leaving him in a state of destitution will have no choice than to beg for sustenance and at that particular period becomes a needy. That is why, the transitory poverty claims that poverty arises as a result of temporary loss of job or own business, robbery, accident or a bad harvest or voluntary migration seeking better economic conditions. Thus, missing people, families of prisoners and other needy people are part of the *masākīn* who should have a share in the distribution of *Zakāt*.
3. ***Al- ‘Aamilīna ‘alayhā***: (The collectors or those who administer *Zakāt*): The institution of *Zakāt* also provides job opportunity for the people. This is because, its collection and distribution involved personnel for effectiveness. This explains why the Qur’ān stipulates that a fraction of whatever is received as *Zakāt* be set aside for those who are working as its collectors and distributors.

4. ***Al-Mu'allafāt qulūbuhum:*** (those whose hearts are to be inclined towards Islam): *Zakāt* funds may also be spent to integrate new converts to Islam or into the Muslim community, especially when such are cut off from their economic resources or are being intimidated for accepting Islam. Those confused about Islam or show tendency to renounce Islam could also be lured into Islam by giving them a share from the *Zakāt* proceeds.

5. ***Fī 'r-riqāb:*** (Ransoming of slaves). Another means of disbursing *Zakāt* fund is to free slaves. Since the custom of bondage or slavery is now extinct, that is, gradually obsolete, freeing of slaves may not be needed any longer. This category can thus be extended to other people like those who have been imprisoned for their inability to pay fines imposed upon them, they can be helped with *Zakāt* money to secure their release. It can also be used to freeing Muslims from captivity or oppression and socio-economic domination of the powerful.

6. ***Al-Ghārimūn:*** (Overburdened Debtors): This category is those who have incurred debt on account of poverty, wars, economic recession or bonafide loss in business activities. They fall into another category of recipients of *zakāt*. *Zakāt* money could be given to those in debt. People who are so overburdened with debt that they cannot pay it on their own. It must be noted that *Zakāt* should not be given to people whose debts are so large that, after paying them off, their remaining wealth falls below the minimum amount on which *Zakāt* is liable. Some Jurists have said that it is undesirable to give *Zakāt* to people who have fallen into debt due to extravagant habits because the expectation of continuing help from *Zakāt* will encourage them to continue their extravagance.

7. ***Fī Sabīllilla*** (In the cause of Allāh): This is a general term used for all good deeds. But in particular, it means giving help to a struggle for religious activities. Those who are going out or working in the cause of Allāh (including the task of conveying the message of Islam) or in a battle declared by an Islamic state for just cause, for building Mosque (House of worship), development of Islam, Islamic education, social welfare programme, manpower training and education in various scientific and technical fields and also for the usage of *zakāt* fund for provision of social services like hospitals, schools, factories which create employment opportunities for the people.

8. ***'Ibn Sabīl*** (The way – farer or Travelers): This includes the traveler who in need of help during his travel. A traveler may have any amount of wealth in his home, but if he is in need of



money while traveling, he may be given *Zakāt*. According to Noibi (2011) *'Ibn Sabīl* literarily connotes “Son of the road” but generally regarded as a traveler. This includes the traveler who become stranded in foreign land for one reason or the other in need of help. They are to be assisted from *zakāt* fund for them to get to their destination. As regards the entitlement of a traveler in *zakāt* funds, he is to be given what will be enough for his feeding, clothing and accommodation. His means of transportation is also to be provided or paid from *zakāt* funds if the distance of his journey is up to 80km or 50 miles. However, his expenses should be met irrespective of his ability to work and earn a living. The assistance is to last for at least 3 days depending on the availability of resources. Based on the above, *Zakāt* should be utilized for:

- i. The poor that do not have enough for their needs;
- ii. The needy who do not have anything at all,
- iii. Wages of those appointed to collect and distribute the *Zakāt* as practiced in Islamic states.
- iv. The new converts of Islam who may need financial support to protect themselves from persecution;
- v. Setting Muslim slaves free;
- vi. Debtor who finds it difficult to pay his debt, provided the cause of the debt is not anything disallowed by Islam.
- vii. Pilgrims or traveler or stranger who is stranded in another person’s land and thus need help
- viii. Rendering some meritorious services such as building of mosques, schools, hospital or motherless babies’ home, job skills training etc.

The Qur’ānic verse (9:60) clearly shows that the *zakāt* fund provision is made to maintain the poor and the needy, including the old, the weak, the widows, the unemployed, the sick, the stranded travelers and refugees or immigrants in need of rehabilitation irrespective of gender. The verse also indicates that the disbursement of *zakāt* fund should not be done individually and



haphazardly, hence, the term those appointed to administer the funds. Thus, zakat is a form of charity and act of worship that wealthy Muslims must perform to help the needy and poor. The Holy Prophet Muhammad (PBUH) said: ‘*Zakāt* should be taken from the rich (Muslims) and given to the poor (Muslims) wherever they are’ (Sahīh Al-Bukhari). This is the manifestation of man’s humanity to man as it acts as a safety net for those who are less fortunate.

### **Statement of the Problem**

Zakāt management system is an act of compassion and solidarity with those who are less fortunate. The proper management of it is very crucial for ensuring that it reaches those who are in need. However, despite its importance, zakāt management institutions in the southwestern Nigeria have not achieved the aim of eradicating poverty among Muslim simply because, it is very difficult for the Muslim organizations to determine the rate of Nisāb of the wealthy individual that is due for the payment of zakāt since it is not managed by the government. This brings about the problem of insufficiency in the annual zakāt funds at the disposal of the groups. This study is primarily aimed at finding out the factors inhibiting the proper functioning of zakāt management in the Southwestern Nigeria.

### **Purpose of Study**

To find out strategies that would enhance the proper functioning of zakāt management system and ensure successful management of zakāt in Southwestern Nigeria.

### **Methodology**

The paper adopts a descriptive method where interview was used majorly to collect data from poor Muslims and the Muslim organizations that are involved in zakāt collection and distribution. The study adopts descriptive (survey) method as it is based on interview in gathering relevant information. According to Nwogu (2006), descriptive survey design is one that is aimed at collecting data on, and describing in a systematic manner the characteristics, features or facts about a given population. The rationale for using descriptive survey is based on the fact that it enabled better investigation of the subject under study. A total of 80 respondents were randomly

selected for the study from Ekiti, Ondo, Ogun and Lagos states. The population comprised of 8 functional Muslim organizations in the area of study. In each organization 20 respondents were randomly selected to include the staff and beneficiaries. The data collection instrument was questionnaires and the data collected were analyzed using frequencies and percentage. Observations and book materials were also used to augment and authenticate the information gathered from the primary sources.

### Findings and Discussions

The findings and discussion with respect to research questions are presented in tables below:

**Table 1:** Factors inhibiting the proper functioning of zakāt management in the Southwestern Nigeria are as follows: A total of 80 questionnaires were administered on respondents and 76 were returned and found usable. A four-point Likert scale was used (agree, strongly agree, disagree, strongly disagree)

S/N	Factors	Agree	%	Strongly Agree	%	Disagree	%	Strongly Disagree	%	Total
1	Cultural and social barriers	27	35.53	37	48.68	2	2.63	10	13.16	76
2	Lack of legal backing by Government	24	31.58	41	53.8	5	6.57	6	7.89	76
3	Lack of accountability	25	32.89	24	31.58	3	3.95	24	31.58	76
4	Lack of expertise	24	31.58	26	34.21	6	7.89	20	26.32	76
5	Lack of transparency	30	39.47	27	35.53	8	10.53	11	14.47	76
6	Limited resources	16	21.05	40	52.63	10	13.16	10	13.16	76

Source: *Field Survey, 2022*

Results from Table 1 show the responses of respondents on the factors inhibiting the proper functioning of zakāt management in the Southwestern Nigeria. 64 (84.2%) agreed that Cultural and social barriers inhibit the proper functioning of zakāt management while 12 (15.8%). 65 (84.6%) agreed that Lack of legal backing by Government which was in line with the research carried out by Adetona (1999) is also a factor inhibiting zakāt management while only 11 representing 14.5% disagreed. 49 representing 64.5% agreed that lack of accountability is a problem, 27 representing 34.5% disagreed with this. While 50 representing 65.8% agreed that lack of expertise is a factor, 26 (24.2%) disagreed. 57 (75%) agreed that lack of transparency is another factor inhibiting zakat management, 19 (25%) disagreed. Furthermore, the issue of inadequate resources cannot be left out in this discussion. On the basis of that it was indicated that as 56 (73.5) agreed that limited resources are another factor inhibiting zakat management, 20 representing 26.32% disagreed. In line with these findings is that of Saheed (2014) who made it abundantly clear that resources are limited simply because many wealthy individuals that are due for the payment of zakāt are reluctant to disclose their real asset that reached Nisāb making it difficult to determine their zakāt due. He also noted that lack of trust by would-be- payer also inhibits the motivation and performance of the Muslim groups that are responsible for the collection and distribution of zakāt in the study area.

**Table 2:** Strategies that would enhance the proper functioning of zakat management system and ensure successful management of zakāt in Southwestern Nigeria are as follows: A total of 80 questionnaires were administered on respondents and 76 were returned and found usable.

S/N	Factors	Agree	%	Strongly Agree	%	Disagree	%	Strongly Disagree	%	Total
1	Sufficient financial resources	10	13.16	58	76.32	4	5.26	4	5.26	76

2	Government's legal backing	40	52.65	19	52.65	7	9.21	10	9.21	76
3	increased transparency	28	36.84	37	48.65	4	5.26	7	5.26	76
4	Accountability	31	40.79	23	3.26	4	5.26	18	5.26	76
5	Expertise personnel	30	39.47	21	27.63	9	11.84	19	11.84	76
6	Effective leadership	15	19.74	40	52.63	9	11.84	12	11.84	76

Source: Field Survey, 2022

### Discussion

Based on the analysis of the responses of the respondents, the study identified the following factors inhibiting proper functioning of zakat management in the southwestern Nigeria:

1. **Lack of transparency:** One of the main factors that inhibit the proper functioning of zakāt management is the lack of transparency. When there is no transparency in the management of zakāt, it becomes difficult to track how the collected funds are allocated. This often led to doubts and suspicions about the legitimacy of the management.

2. **Insufficient financial resources:** This factor inhibits the proper functioning of zakāt management because, when the funds raised through zakāt are not enough, it becomes difficult to address the needs of the people who require assistance. This results in a breakdown of the zakāt management system since it is difficult for the Muslim organizations to determine the rate of nisāb of the wealthy individual that is due for the payment of zakāt since it is not managed by the government. Thus, inadequate funding of zakat institutions, which limit the efforts of Muslim groups to provide enough assistance to all those in need, given the limited resources at their disposal is a giant factor.

3. **Lack of accountability:** In many cases, zakāt management suffers due to the lack of accountability. When there is no accountability in how the zakat funds are dispersed, it leads to

misappropriation, fraud, and corruption. This erodes trust in the system and make it challenging to channel the funds effectively. If there is no clear reporting or monitoring system in place, it makes it difficult to track the use of zakāt funds and ensure that they are being allocated appropriately. This leads to doubts and suspicions among donors, reducing the amount of zakāt that is collected.

**4. Lack of expertise:** Zakāt management requires people with specialized knowledge and expertise. In many cases, the lack of trained personnel to manage the zakāt funds often lead to ineffectiveness and mismanagement. One of the main issues facing zakāt management system in southwestern Nigeria is lack of proper organization and coordination. Without effective leadership and management, zakāt institutions fail in the struggle to achieve goals and objectives. It is important for these institutions to be well-organized, with clear roles and responsibilities, standard operating procedures, and effective communication channels.

**5. Cultural and social barriers:** Another factor that hinders the proper functioning of zakāt management is cultural and social barriers. It is very challenging in Nigeria to convince people to pay zakāt, especially in cultures where individualism reigns supreme. This is why it is very difficult for the Muslim organizations to determine the rate of nisāb of the wealthy individual that is due for the payment of zakāt since it is not managed by the government. Additionally, some zakāt institutions lack the resources and expertise required to administer zakāt effectively.

**6. Legal Backing by the Government:** There is no legal backing to a body of zakāt experts to collect zakāt from wealthy Muslims by Government. These finding agreed with findings of some scholars like Adetona who found that Nigerian government does not manage zakāt institutions due to the country's secular nature. Government could generate billions of Naira (Local Nigerian Currency) from the zakāt system if government evolves and gives legal backing to a body of zakāt experts to collect zakāt from wealthy Muslims. If the total wealth collected is judiciously spent as recommended by the Qur'ān, many people will be lifted out of poverty. And if this scheme continues, those who benefited from zakāt will in no time be payer of zakāt. If this is done, definitely, it will reduce poverty and crime that associated with unemployment and hunger. In addition to the above, findings also revealed that sufficient financial resources, effective leadership, increased transparency and accountability, better communication channels and

procedures, among others are strategies that could enhance the proper functioning of zakat management system and ensure successful management of zakat in the Southwestern Nigeria. This finding is in agreement with Ziaul (2012) who submitted that Some of the wealthy individuals share a very meager amount to the people as *Zakāt*. There is so much wealth in the Muslim World that if all Muslims on whom *Zakāt* is due, pay their fair share and distributed honestly to the deserving, no Muslim will face extreme poverty and hunger as it is so in many countries these days.

### **Conclusion**

In conclusion, zakāt institutions in southwestern Nigeria have not achieved the aim of eradicating poverty. Some of these reasons include lack of proper management, limited resources, inadequate funding, poor distribution channels. These are some of the factors that inhibit the proper functioning of zakāt management in the southwestern Nigeria. To ensure successful management of zakāt, these factors must be carefully addressed and resolved. By doing so, the zakat management system will be more effective, transparent, and accountable. In addition, if the primary aim of *zakāt* must be attained in Nigerian society there should be a room for *bait-al-māl* (Central Treasury) by Muslims. This would help the use of generated resources through zakāt to build better social infrastructure, schools, and Hospitals, and employment to reduce poverty as well as taking care of the aged, the orphans, widows and other less privileged including women. Some of the wealthy individuals share a very meager amount to the people as *Zakāt*. Ziaul, notes that, there is so much wealth in the Muslim World that if all Muslims on whom *Zakāt* is due, pay their fair share and distributed honestly to the deserving, no Muslim will face extreme poverty and hunger as it is in so many countries these days.

Also, if the primary aim of *Zakāt* must be attained in Nigerian society there should be a room for *bait-al-māl* (Central Treasury) by Muslims. This would help the use of generated resources through zakāt to build better social infrastructure, schools, and Hospitals, and employment to reduce poverty as well as taking care of the aged, the orphans, widows and other less privileged including women. The Government could generate billions of Naira (Local Nigerian Currency) from the zakāt system if government evolves and gives legal backing to a body

of zakāt experts to collect zakāt from wealthy Muslims. If the total wealth collected is judiciously spent as recommended by the Qur’ān, many people will be lifted out of poverty. And if this scheme continues, those who benefited from zakāt will in no time be payer of zakāt. If this is done, definitely, it will reduce poverty and crime that associated with unemployment and hunger. Prophet Muhammad said in relation to this thus:

O people! Give in charity as a time will come upon you when a person will wander about with his object of charity and will not find anybody to accept it, and one (who will be requested to take it) will say, “If you had brought it. yesterday I would have taken it but today I am not in need of it (Mundhiru, 1994)

It was narrated that Umar bin Al-Khattab, one day sent Jabbal to Yemen as a commander there. After sometime, Mu’adh sent one third of *Zakāt* to Umar. Umar rejected that and said to Mu’adh: “You have not been dispatched there as a tax collector or Jizya-taker (i.e., one who collects the head tax on free non- Muslims under Muslim rule)! You have been sent there to take from the wealth of their rich men what helps the poor of them. Mu’ath replied: “I have not sent you anything I could find anyone poor or needy to accept it from me”. The next year, Mu’ath sent half of the *Zakāt*, and they both discussed the matter again. The third year, he sent him all the *Zakāt* again, they discussed the matter. Mu’ath said: “I have not found anyone who accepts anything from me”. It was also said that when Umar bin Abdul Aziz (1), after having been the caliph, rich men used to bring great amounts of wealth for the *Zakāt*, but they found no one poor or needy person to accept it (Khan, 1994). The messenger of Allah (PBUH), brought good tidings of this common welfare sayings:

Do give free will offering before the day comes when a man goes out with his offering but finds none to accept it. the poor man will say, “Had you brought me your offering yesterday, I would have accepted it. Today, I do not need it” (Khan, 1994)

In a society where the haves take the position of the have-nots into consideration as enjoined by Islam, such a society will be devoid of rancor, hatred and unhealthy rivalry. And such, the society will be prosperous through love, peace and unity among her citizenry.



## **Recommendations**

Zakāt management system in the southwestern region of Nigeria face several challenges. Certainly, there are several recommendations and suggestions that could help improve the zakāt management system in Nigeria and reduce poverty drastically. Some of these suggestions include:

1. **Improved management practices:** It is essential for zakāt institutions to have effective management practices in place to ensure that programs and initiatives of zakāt management are well-coordinated and implemented. This could include training and capacity building programs for zakāt institutions' leaders and staff, as well as the development of strong management and reporting systems.
2. **Increased transparency and accountability:** To build trust and confidence among donors and beneficiaries, zakāt institutions need to be transparent and accountable in their operations. This could be achieved by implementing comprehensive monitoring and reporting systems, as well as ensuring that financial transactions are transparent and easily accessible to all stakeholders.
3. **Targeted assistance:** Zakāt institutions could improve their effectiveness by identifying the most vulnerable individuals and communities and tailoring their programs to meet their specific needs. This could involve conducting needs assessments and developing targeted programs and initiatives to address poverty eradication in Nigeria.
4. **Collaboration among stakeholders:** Zakāt institutions could benefit from collaborating with other stakeholders, including religious leaders, government agencies, and NGOs, to leverage resources and expertise in addressing poverty in Nigeria.
5. **Government should give legal backing to a body of zakāt experts to collect zakāt from wealthy Muslims by establishing a ministry headed by the Nigeria Supreme Council for Islamic Affairs (NSCIA) that will manage the collection and distribution of zakat in each state in order to take care of the poor, needy, and those put by the Qur'an under the beneficiaries of zakāt.**

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