

APPRAISAL OF THE ACTIVITIES OF ASSOCIATION OF ZAKKAT AND WAQAF OPERATORS (AZAWON) IN NASARAWA STATE, NIGERIA

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Abstract

The Association of *Zakat* and *Waqf* Operators in Nigeria (AZAWON) is a non-profit organization and the apex body of *Zakat* and *Waqf* in Nigeria that was introduced in Nasarawa State on Saturday 12th June, 2021. The association has the mandate to sensitize, collect and distribute *Zakat* and *Waqf* in the state. There has not been formal organization that is charged with these responsibilities in the study area. However, deferent Islamic organizations discharge the responsibility among them. The aim of this paper is to appraise the activities of AZAWON in Nasarawa State. The methodology used is analytical, where data, both primary and secondary, were collected, discussed and analyzed. The findings revealed that many wealthy Muslims do not pay *Zakat* as at when due, while most of those who endeavour to pay do not pay what is actually required. The paper thereby recommends constant sensitization by scholars and those in authority. This will go a long way in putting the wealthy Muslims on their toes pay *Zakat* year in year out for the benefit of the poor and needy.

Keywords: Prospects, Challenges, Association, Zakkat, Waqf, Nasarawa

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1. Introduction

The Association of *Zakat* and *Waqf* Operators in Nigeria (AZAWON), came in to been in 2014 following a national workshop organized by the Sokoto State *Zakat* and *Waqf* Committee with His Eminence, the Sultan of Sokoto as its Grand Patron and its headquarters at the Sultan's Palace. AZAWON is a member of World *Zakat* and *Waqf* Forum, WAZON and have collaborations with some member organizations. The Administrative Secretariat is however, based in Kano (3rd National Conference 16-17).

The objective of the Association is to reposition *Zakat* and *waqf* practices in Nigeria; in line with international best practice. The vision of the Association is to serve as an umbrella body for the encouragement of *zakat* and *waqf* in Nigeria. The mission is to promote proficient and valuable management of *zakat* and *waqf* in Nigeria. Other objectives of the association include:

- i. Creating awareness on *zakat* and *waqf*
- ii. Disseminating information on *Zakat*, *Waqf*, *Qard Al-Hassan*, *Takaful* and *Sadaqah*
- iii. Organizing workshops and conferences
- iv. Fostering cooperation and partnerships among member organizations
- v. Serving as a reliable source on *zakat* and *waqf* in the country.
- vi. The Association, since its creation, remains focused on uniting *zakat* and *waqf* operators in Nigeria.

The association has been doing very well; it has achieved fifty (50) accredited *Zakat* and *Waqf* organizations in the country from the initial ten (10) institutions within a decade this, fosters unity among member organizations that spread across the six geopolitical zones of the country. The association had three National Conferences, first in *Al-Istiqamah* University, Sumaila, Kano on the 27th November, 2023. The second one was held in Kaduna State, in collaboration with Kaduna State *Zakat* and *Waqf* Foundation and *Jamaatu Nasril Islam* on the 29th November, 2022 and the 3rd conference was held on the 3rd December, 2023 in Dutse Jigawa.

The Association was introduced in Nasarawa State after four day working visitation of the National Chairman, Mal. Muhammad Lawal Maidoki, to four (4) Emirate Councils in Nasarawa State which are:

- i. Keffi Emirate Council
- ii. Nasarawa Emirate Council
- iii. Lafia Emirate Council and
- iv. Doma Emirate Council

The visit was carried out between 11th - 14th June, 2021. In his remarks, the National Chairman who was accompanied by some of his cabinet members reiterated the importance of setting up an organized body to be responsible for sensitization, collections and distribution of *Zakat* and *Waqf* in our society. In their responses individual, the councils applauded the initiative and promised to set up *Zakat* and *Waqf* committee (s) that will ensure the introduction and sustainability of the committees.

One of the major pillars of Islam that is often neglected by some Muslims in the study area is the institution of *Zakat*, this is because some wealthy Muslims believed that payment of *zakat* leads to the reduction of their wealth and therefore, preferred to give *Sadaqah* which

has no limitation like *zakat*. In the same vein those who regularly pay in accordance with the Islamic guidance prefer to spread the *zakat* by giving individuals a small amount of money that may not even solve their daily problem, let alone investing with the intention of giving out in the nearest future. It was observed that only about 15% of wealthy Muslims pay *zakat* as at when due. Some analysts believe that if Muslims are to pay their *zakat* adequately and regularly, it will drastically reduce the number of poor people in the study area and thus alleviate their suffering.

The aim of this paper is to evaluate the operation of Association of *Zakat* and *Waqf* Operators in Nigeria (AZAWON), Nasaarawa State chapter and to create awareness among Muslims on the consequences of neglecting this important pillar of Islam and finally to look at prospects and challenges of *Zakkat* and *Waqaf* operators in Nasarawa State, Nigeria.

In the recent past, the institution of *zakat* and *waqaf* in Nigeria is becoming a subject of discussion this is because of the suffering from high cost of living due to more than 26% inflation rate with food inflation reaching over 30% as of September, 2023. This is coupled with the worsening currency exchange rate where 1 USD is more than N1000 in parallel markets and the security challenges across the country. Some find it extremely difficult to eat three square meals a day. There were reports that some married women were forced to engage in adultery (*zina*) in order to feed their families. Some youth are reported to have been engaging in kidney selling business at the sum ranging from eight hundred thousand to one million ₦ 800,000- 1000,000 naira.

According to *National Bureau of Statistics* report (NBS), Nasarawa State had a poverty rate of 57.3 percent, making it the 12th state with the highest poverty rate in Nigeria. While in the North-Central Region, it had the second-highest poverty rate. This raised a lot of concern from general Muslims over the state as a state that is predominantly Muslims. The association has the mandate of general collection, supervision and sharing of *Zakat* and Endowment. Charity activities (*fisabilillah*) in the areas of supporting the poor and needy, provision of shelter, settling of debt, investment in *Halal* Business, rehabilitating psychiatric patients, orientation and training of new convert to Islam, welfare packages, training for orphans and disable to enable them become self-reliant.

In Nigeria, an International Conference on “Islam, Poverty Alleviation and Sustainable Development” was organized by the Department of Islam and Development Studies Nasarawa State University, Keffi, in July, 2023 where many scholarly papers were presented, edited and published during the conference proceedings. Some of the articles in proceedings are here under review. This is aside the three national conferences organized by the AZAWON as earlier mentioned.

Abdulhamid, Mu'allimu and Iliyasu in their paper, titled “*Zakah* and Poverty Alleviation” The Experience of Northern Nigeria stated that *Zakah* institutions were established in some states of Northern Nigeria following the re-implementation of *Shari'ah* in the region (35). The main objective of establishing the institutions is to collect and distribute the proceeds for the purpose of poverty alleviation. Their paper studied the mode of collection and distribution of *Zakah* by government institutions in Northern Nigeria. It

employs qualitative design in analyzing the processes of collection and distribution of *Zakat* in *Shari'ah* implementing states. Their findings revealed that collection and distribution committees are dominated by volunteers, and are not enough to cover every part of the *Shari'ah* states. Screening of the beneficiaries is not designed in a way their skills can be determined. The amounts given to the beneficiaries cannot meet more than their consumption needs. Thus, lack of enough personnel in the field resulted in low collection, and by implication, there is always inadequate disbursement. This coupled with a method of screening that does not determine the skills of the beneficiaries, affect the capacity of *Zakat* to effectively function as a tool of poverty alleviation in Northern Nigeria.

Isa in his paper titled “The Role of *Zakat* and *Waqf* as a Poverty Alleviation Strategy and a Tool for Sustainable Development in Nigeria” he explains that Poverty has always been a great problem that hinders the sustainable human development efforts all over the world with Nigeria inclusive. He explains further that, the Northern part of Nigeria is considered to be the poorest compared to other parts of the country. This according to him is associated with lack of policies and programme that are capable of eradicating poverty in the community and the country have been embarking on programmes by deferent administrations and yet the poverty index in the country is rising day by day. Despite the relevance and role of religions in the country, he observed that, Islamic measures for eradicating poverty were neglected and it is against this backdrop, that his paper sought to explore the Islamic strategies of alleviating poverty through the institutions of *Zakat* and *Waqf*. His paper examined the concept of poverty. It also discussed poverty and how it devastated Nigeria. Isa also looked at the significance of administration of *Zakat* and *waqf* and recommend for the adoption of institutionalization of *Zakat* and *waqf* as an alternative strategy to poverty alleviation in Nigeria.

Zakat is an Islamic financial term. It is one of the pillars of Islam, which requires all Muslims to give out a portion of their wealth to the less privileged. Muslim must meet a certain threshold before they can qualify for *zakat*. The amount is 2.5% or 1/40 of an individual's total savings and wealth.

2. Methodology

The method of data collection involved both primary and secondary data. Primary data was collected through field work. The researcher went round to all emirate councils and interviewed the major stake holders who are directly involved on the sensitization, collection and distribution of *zakat* in Nasarawa State by administering interviews and discussions while the secondary was obtained through existing records in both primary and secondary sources of Islam. Books, journals, publications and magazines internet sources were also used.

3. Results and discussion

In the pre-colonial Nigeria and especially in the Northern part of the country, there was an efficient machinery of *Zakat* collection and distribution within the Muslim community, as it was taken care of by the emirs. According to Muhammad (3), this arrangement was hindered with the imposition of taxes and connected fines and charges by the colonial administration,

this created “a sort of double taxation and confusion within the emirate financial administrative structure.” The method of collection and distribution of *Zakat* in the area therefore suffered a setback and this made people to explore direct method of distributing their *Zakat*. Since there was no direct supervision by any recognized body, the institution began to disintegrate. However, some Muslims, who were dissatisfied with the status of *Zakat* as being irregularly practiced by people, started to make efforts to restore the tradition. This was in form of organizing seminars and workshops to sensitize the Muslims on this neglected pillar of Islam.

As a result of this phenomenon, an Independent *Zakat* committee, a non-governmental scheme, was set up in Kano State. The achievement of this committee within some years coupled with the re-introduction of *Shari'ah* legal system to the state culminated in its amalgamation into the Kano *Zakat* Commission established by the State Government. This Commission was to collect and distribute *Zakat* funds and possibly invest surplus *Zakat* finances on *Shari'ah* compliant ventures (Rano Aliyu, 12).

Zamfara and Bauchi states also have *Zakat* and Endowment Board and *Zakat* and Endowment Committee each operating under the Ministry of Religious Affairs and the *Shari'ah* Commission respectively. The Bauchi State *Zakat* and Endowment Committee were empowered to arraign eligible persons who refuse to pay *Zakat* through the office of the Attorney General of the State or any other legal practitioner, while it can also invest *zakat* finances. In addition, Isa (2010) also recorded such agencies of government that managed *Zakat* between 1999 and 2001, in such states as Jigawa, Kebbi, Sokoto, Zamfara, Yobe and few others. These states agencies collected *Zakat* of cash and farm produce and distributed accordingly to the poor and the needy across the various states.

A person who must pay *zakat* can either identify their recipients and then distribute it to them personally, or appoint an agent to distribute it on his behalf. It is also possible to give the *zakat* to the local Muslim authority for them to distribute to eligible recipients. The following asset values must be considered in the payment and distribution of *zakat*

- i. Gold and silver assets
- ii. Cash assets
- iii. Business stock
- iv. Receivables of loans and sales

Investments in Zakatable assets (Zakat Distribution Policy)

3.1 Brief history of the four Emirate Councils that Implement Zakat and Waqf Initiative

Nasarawa State is one of the thirty six (36) states of the Federal Republic of Nigeria with its capital at Lafia, it was created in October, 1996 during the Military regime of Late General Muhammad Sani Abacha. It is located within the North Central Zone of Nigeria. Nationally, it lies between latitude 7⁰ and 9⁰ North and longitude 7⁰ and 10⁰ East. The state is bounded to the North – West by Kaduna and the Federal Capital Territory, Abuja; to the South – West by Kogi and Kwara States; to the South – East by Benue State and to the North – East by Plateau and Taraba States. It has a land area of 12,000 square kilometers which was carved out from the defunct Plateau State (Nasarawa profile 1). The state is made up of Christians, traditional worshipers and Muslims. It is dominated by Muslim population.

Islam was introduced in what is known as Nasarawa State first in Keffi in about 1802 prior to the *Jihad* of Sheikh Usmanu Danfodio in 1804 and was later introduced in Nasarawa and Lafia cities in the early 19th Century. The Emirs of these places who were said to be Islamic scholars themselves made efforts to spread and perfect Islamic culture, values, rules and regulations. They built Mosques locater at their palaces and made themselves the leaders (Imams) leading every congregational prayers and appointed other scholars to lead the prayers in other small mosques around the town as part of their obligations (Hassan 17).

There was no any formal way of collecting *zakat* in Nasarawa State before the establishment of AZAWON in 2021. However, the wealthy Muslims used to give out *zakat* by themselves to either friends, relations or Islamic organizations they belong to. Muslims in the research area are divided into Islamic organizations, prominently among them are:

- i. Jama'tu Nasril Islam (JNI)
- ii. Jama'tu Izalatil Bid'ah Wa'iqamatil Sunnah (JIBWIS)
- iii. Federation of Muslim Women's Association in Nigeria (FORMWAN)
- iv. Nasarullah al fath society of Nigeria (NASFAT)

3.1.1 Collection of Zakat in Keffi Emirate Council

During his four days visitation to the four Emirate Councils in Nasarawa State, the National Chairman of AZAWON, who was accompanied by some of his lieutenants, introduced the association to the Emir and his council members in Keffi. In his response, the Emir of Keffi, HRH, Dr. Shehu Usman chindo Yamusa III informed them that there had been a committee that was put in place by the emirate to perform the function of sensitization, collection and distribution of *Zakat* in keffi.

In an interview with the chief Imam of Keffi Central Mosque, Mal. Awal Salis, he revealed that there had not been *zakat* committee on ground that is responsible for the collection and distribution in Keffi. Rich people, after satisfying that their wealth has reached *Nisab*, give out *zakat* to the eight mentioned categories of people in the Qur'^{ān} either by themselves or through their agents. In another interview with Mal. Adam, he said that there was no constituted body responsible for collection and distribution of *zakat* and *waqf* in Keffi. However, individuals give out *zakat* to people of their choice within the eight categories that are eligible to collect as mentioned in the Glorious Qur'^{ān}, Thus:

Indeed, [prescribed] charitable offerings are only [to be given] to the poor and the indigent, and to those who work on [administering] it, and to those whose hearts are to be reconciled, and to [free] those in bondage, and to the debt-ridden, and for the cause of God, and to the wayfarer. [This is] an obligation from God. And God is all-knowing, all-wise. (Qur'^{ān} 9:60).

They also give to the organizations which they belong to; in turn, the organization distributes to three eligible people among the Executives, first aid group and *ulama'* (scholars). This shows clearly that *zakat* was not formally collected and distributed in Keffi

but wealthy people do give it to individuals of their choice and Islamic organizations they belong to.

3.1.2 Collection of Zakat in Nasarawa Emirate Council

In Nasarawa Emirate Council, *Zakat* and *Waqf* foundation was established on 8th Ramadan, 1443 (7th April, 22). Following the inauguration of the central committee by HRH, the Emir of Nasarawa, Alhaji Ibrahim Usman Jibril, CON, at the Emir's Palace, Nasarawa, the following committees were constituted:

- i. Enlightenment committee
- ii. Collection committee
- iii. Distribution committee.

The enlightenment committee is a committee that is responsible for sensitizing people on the importance of paying *zakat* from the Qur'ān, Ahadith and views of Muslim jurists. In the Glorious Qur'ān, Allah says;

These are the ones who when We set them in authority over the land, they duly establish the Prayer, and give the Zakat-Charity, and enjoin what is right and forbid what is wrong. Yet to God alone belongs the ultimate end of all affairs (Q 22:41).

He also says;

Then steadfastly continue to duly establish the prayer, and give the Zakāt (Charity) (Q 58:13).

Paying *Zakat* on time is also of great significance in Islam. The Prophet Muhammad (SAW) said:

Give Zakat without delay, for it stands in the way of calamity (Tirmidhi).

This hadith clearly emphasizes not only on the significance of giving *Zakat* but also giving on time without delay, as it serves as a means of protection and support for those in need. Prophet Muhammad (SAW) also said:

Whoever is made wealthy by Allah and does not pay the Zakat of his wealth, then on the Day of Resurrection his wealth will be made like a baldheaded poisonous male snake with two black spots over the eyes. The snake will encircle his neck and bite his cheeks and say, 'I am your wealth, I am your treasure (Bukhari vol. 2, Book 24, Hadith 486).

Then the Prophet (SAW) recited the following verse:

And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection. And to Allah belongs the heritage of the heavens and the earth (Q 3:180).

The committee sensitize and consciousness Muslims on the need to give out zakat as at when due on radio, television and *Jumma'a Masjids* (Mosques), the committee also went round different communities within the Emirate to educate the members of the community on this same mission:

a. Consultation with Islamic organizations, scholars, and other groups; as mentioned earlier, Muslims in this study area are divided into organizations. This is in line with Qur'anic injunctions which says;

Let their arise among you a group inviting to all that is good, enjoining righteousness and forbidding evil. Those are the successful ones. (Q 3: 104)

The Nasarawa Emirate *Zakat* and *Waqf* Foundation is made up two (2) central committee members comprising relevant title holders and members of four (4) Islamic organizations; namely: JNI, JIBWIS 1 and 2 and *FItyannual* Islam respectively.

b. Collection and distribution of cash and materials; another very important committee was that of collection and distribution, which is responsible for collecting zakat from wealthy people that are willing to give it out to the committee. It is headed by *Sā'i*, title holder in charge of this mission. People from all districts and villages used to intimate *Sā'i* on their mission to give out *zakat* of cash, farm produce, food stuff or any other form of their wealth who will send any member of his committee to collect as did by Prophet Muhammad (SAW).

In 2022, a total amount of two million seven hundred thousand naira only (₦2.7m) Cash, 4 bags of maize, 4 bags of rice, 4 bags of millet, and a cow were collected and distributed to 240 poor people including 25 widows, 30 orphans, and 7 sick persons (Salisu Musa interview)

3.2 Collection of Zakat in Lafia Emirate Council

In Lafia Emirate Council, Committee of *Zakat* and *Waqaf* was inaugurated on 5th January, 2022 by the Emir, HRH Justice Sidi Bage. The committee which has 21 members that cut across all district heads within the Emirate Council is chaired by Hon. Justice Badamasi Maina (rtd) and Alhaji Aliyu Isa Shuaibu (Sarkin Wanzaman Lafia) as the Secretary. The Committee according to the secretary, started with sensitization to all the district heads, rice meal companies, marketers association, farmers and wealthy individuals. The sensitization was carried out in order to educate them on the importance of giving out *zakat* as narrated Ibn Abbas:

When the Prophet sent Muadh to Yemen, he said to him, "You are going to a nation from the people of the Scripture, so let the first thing to which you will invite them, be the Tauhid of Allah. If they learn that, tell them that Allah has enjoined on them, five prayers to be offered in one day and one night. And if they pray, tell them that Allah has enjoined on them Zakat of their properties and it is to be taken from the

rich among them and given to the poor. And if they agree to that, then take from them Zakat but avoid the best property of the people." (Bukhari Vol. 9 Hadith 469).

In some cases, beneficiaries get *zakat* either in cash or in kind, such as working equipment among others. In fact, the quantity of wealth given to each recipient has also been an issue of concern among the scholars of Islamic schools of jurisprudence in relation to poverty alleviation. Yet, distribution within the locality of its collection is also argued to have effect on the realization of the philosophy behind the institution of *Zakat* (Al-Mawardi, 1978). In this logic, there is over-whelming agreement among scholars that *Zakat* distribution is to be restricted to the locality of its collection and that until all classes of beneficiaries mentioned in the Qur'an have been sufficiently catered for, it should remain in that locality (Gusau, 91).

On the question of how much does a recipient receive or get to truly satisfy the goal of Shari'ah in relation to lessening of poverty, Qardawi (73) explains the opinions of the *Madhāhib* (Schools of Islamic Jurisprudence), that a poor person may be given what is adequate for basic needs in the community which will subsequently eliminate him from being a needy person, while another opinion recommends what could cater for one year or an amount equal to *nisāb*. Al-Nawāwī (undated) prefers the opinion of presenting working tool or machine to the poor who requires such to sustain his income since this will also achieve the aim of alleviating poverty. Ulwan (undated) buttresses that various professionals and traders or business personnel could be given what will be sufficient to sustain such profession while the weak ones like old people, orphans, the sick as well as handicaps can be given *Zakat* proceed that can sustain them with their dependents for a lunar year.

3.3 *Doma Emirate Council*

Doma Emirate Council *Zakat* and *Waqf* Foundation were inaugurated on 7/Shawwal/1443. (8th May, 2022) at the Palace of Andoma of Doma. The Committee was charged with the responsibilities of enlightenment, collection and distribution of *zakat* within the Emirate Council. The Committee draws her members that comprised membership from all Islamic organizations within the emirate. The Committee engaged with all relevant stake holders that include Association of Marketers, Farmers, Cattle Breeders and Fulani heads men among others.

The committee in Doma just like it's counterparts in Nasarawa, and Lafia collects and distributes *zakat* to the deserved people as enshrined in the Qur'an and Hadith. Disbursement of the *zakat* collected normally takes place at the residence of its chairman. In 2023, a total cash of realized N330.000, 10 bags of rice was distributed to 48 people.

3.4 *Challenges of AZAWON in Nasarawa State*

Based on the research findings, the following are considered to be the challenges of the collection and distribution of *zakat* in Nasarawa State

- i. Lack of Government support.
- ii. Lack of adequate sensitization, organization and coordination by leaders in the state.
- iii. Lack of Cooperation from some Organizations and Groups.
- iv. Lack of Cooperation from the wealthy individual.

6. Conclusion

In conclusion, *zakat* has been in practice in Northern Nigeria even before the coming of colonial masters but it was disrupted by the colonial masters by imposing other taxes which brought setback to the institution of *zakat* and that there was no direct supervision by any recognized body. In Nasarawa state, there is no single body that is saddled with the responsibility of collecting and distribution of *zakat*. However, individuals and organization are sensitizations, collecting and distributing *zakat* among its members. The paper recommends there should be government support in terms of collection and distribution of *zakat* across the state. Muslim scholars should intensify efforts in reaching the major stake holders coordinating leaders across the state and there should be synergy between all Muslim organizations in Nasarawa State.

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