

Zakah Administration and its Importance: A Review

Adamu, Ummulkhayr¹, Musa Yusuf Owoyemi², RafidahbintiMohamad Cusairi²

¹College of EducationAnkpa, Kogi State, Nigeria).

²(Centre for General Studies, College of Arts and Sciences, Universiti Utara Malaysia).

Abstract:-Zakah is the economic pillar of Islam. It is the cornerstone of the Islamic economy. It is enjoined by Allah on the wealthy to forfeit a specific amount of their wealth that has reached nisab, for the benefit of the poor. Zakah administration in Islam is carried out by authorities established by the state, or voluntary Muslim organizations, as the case may be. This paper which is a literature review paper focuses on the administration of zakah and its importance in the society. The responsibility of zakah administration as belonging to the state was established, as well as the benefits of its administration by authorities. This paper highlighted the role of non-governmental organizations in the management of zakah. It discussed the need for Muslims living under non-Islamic jurisdiction to take up the challenge of establishing institutions that will be responsible for zakah administration so that Muslims in that jurisdiction can enjoy the benefit of zakah as commanded by Allah.

Keywords- *zakah administration, government-backed institutions, NGOs, Kogi State, Nigeria.*

I. INTRODUCTION

Zakah is the fundamental pillar of the Islamic economic system (Afzal, &Akram, 2014). It is the third of the five pillars of Islam and the one that has to do with the welfare of fellow human beings. It is the pillar that seeks to better the lot of the indigents in the society (Bremer, 2014), by compulsorily transferring a certain amount of one's wealth, that is above nisab and has completed one Islamic year, to some categories of recipients, as mentioned in Qur'an 9:60. It is a means of showing gratitude to Allah for the blessings He has bestowed on an individual. It allows the giver to recognize that, in his wealth, there is a share for the unfortunate ones (Qur'an 51:19) and that by giving out *zakah*, he is also fulfilling his duties to Allah. It saves man from greed, an attribute which leads to lots of social problems in the society (Akar, 2011; Nik, 1989). *Zakah* removes envy against the wealthy, from the hearts of the poor. When the poor are given *zakah*, it builds a feeling of love in their hearts and makes them love the ones that gave out *zakah*. The prophet (ﷺ) is reported to have said: "give gifts for it takes away rancour from the hearts". *Zakah* serves as purification of oneself and one's property (Qur'an 9:103). It also aims to provide social justice which implies the assurance of a basic means of livelihood for every member of society (Nik, 1989). Additionally, *zakah* serves as social security in the society as it helps to bridge the gap between the rich and the poor (Firdaus, Beik, Irawan&Juanda, 2012). It is generally accepted that *zakah* serves as a tool in assisting the indigent members of the society fulfil their basic needs (Hassan, MohdNor&Mohd Rom, 2012).

Muslims are encouraged to be each other's keeper. The believer is one who does not eat to his fill while his neighbour is hungry (Bukhari). The believers are like brothers who the prophet has described like a building, one part supporting the other. If one part of the building is affected and this is not taken care of, with time, the whole building will collapse (Bukhari). One of the ways of achieving this is through ensuring a functional *zakah* system. The one bestowed with wealth, has a moral obligation to ensure that his wealth is used in taking care of Allah's vicegerents, as wealth itself is a trust from Allah (Chapra, 1979). *Zakah* is due on every sane Muslim adult, who is free and possesses wealth that has reached *nisab* (Hassan 1984). Basically, *zakah* serves as an income redistribution mechanism geared towards taking care of the less privileged in a society (Ahmed, 2008). It must be paid on productive wealth that has reached a stipulated amount known as *nisab* and has stayed within the owner's full possession for a period of one Islamic year (hal) (Abdelbaki, 2014; Mattson, 2010; Weiss 2004; Zaim, 1985).

The objectives of *zakah* can be viewed from many angles viz; social, moral and economic. Socially, it serves as a redistributive mechanism (Zaim, 1985), to distribute wealth from the rich to the eight categories of recipients as stipulated in the Qur'an. Morally, it cleanses the *zakah* payer's wealth and also cleanses his heart from greed and stinginess while economically, it prevents hoarding and allows for cash flow in the society. *Zakah*, as a tool for income redistribution from the wealthy to the less privilege, prevents the circulation of wealth within the circle of the rich only (Qur'an 59:7). As a rule of thumb, it is to be distributed in the particular area where it was collected. This is done in order to foster the bond of brotherliness and peaceful co-existence between members of the community (Nik, 1989).

It is the duty of the government to ensure the efficient administration of *zakah* in an Islamic state. However, in places where the government is not Islamic, the Muslim community bears the burden of establishing functional organizations that will be responsible for its administration (Akanni 2006). 'Ali, the fourth caliph of Islam is reported to have stressed that "God has made it obligatory on the rich to provide the poor with what is adequate for them; if the poor are hungry or naked or troubled, it is because the rich have deprived them [of their right], and it will be proper for God to hold them responsible for this deprivation and to punish them"(Chapra 1979. P.19). Chapra (1979) also contended that the jurist are in consensus that the state should compel the wealthy Muslims to fulfil their duties of taking care of the indigent, if they refused to do so. It follows therefore that when the state is not organized and the rich are negligent of these duties, the poor will be left to their fate. This is against the spirit of brotherhood that is so stressed upon in Islam.

History has it that *zakah* during the early days of Islam was effectively utilized to eradicate poverty (Ahmed, 2008). The story of Umar ibn Al-Khattab and Umar ibnAbdulazeez (Ahmed 2008) appear in most *zakah* literature to argue for the viability of *zakah* in combating poverty. Shirazi (1996) contended that *zakah* in the fourteenth century was well organized and therefore automatic redistribution of wealth was fostered. *Zakah* during the early days was administered in an organized manner as commanded by Allah. This can be inferred from the Qur'an (9:60) that contains a list of the rightful recipients of *zakah* which includes 'ameleenaalayha', 'the *zakah* administrators'. This is enough proof to show that *zakah* is meant to be collectively administered. Many societies that recognised the importance of *zakah* as a pillar of Islam, and its potential in controlling poverty, have put in place measures to ensure the collective administration of *zakah*, either through government-backed or voluntary institutions, as is evident in places like Malaysia, Pakistan, Indonesia, and even in Muslim minority countries like the UK, US and South Africa (Ahmed, 2004; Weiss, 2004). Such societies are better off in controlling poverty among its inhabitants than societies where there are no such provisions. Nik (1989) argued that the goal of *zakah* will not be achieved if the state fails to get involved in *zakah* administration. He posited that though the paying of *zakah* is an individual task, the onus of effective distribution lies on state involvement. He contended that it is a grave sin for the state to fail in its responsibility of *zakah* administration. Ahmed, (2004) stressed that individual administration of *zakah* may not produce the desired result when it comes to poverty alleviation. He stressed the need for institutionalization of *zakah* if the result of poverty eradication is desired.

The prophet encouraged that *zakah* be distributed locally (Ahmed, 2004; Shahatah 1985). It is only when there are no longer people worthy of receiving *zakah* that it is then taken to other places. This implies that societies where there are no established *zakah* institutions will have to depend on hand-outs from places where there are functional *zakah* system. This, of course is subject to the non-availability of *zakah* recipients in such communities. Kogi state where this research is focused is one of the thirty six states of Nigeria. It is one of six states of the North-Central. It has a high population of Muslims (Ositien, 2012) and a high level of poverty (NBS, 2012). Inhabitants of the state are saddled with the responsibility of administering their *zakah* individually. The poor of the state are left without the care and protection of the rich as there is no government-backed *zakah* institution or an NGO that is responsible for *zakah* collection. This individual *zakah* administration has made *zakah* system non-functional as agreed by Ahmed (2008) who asserted that *zakah* becomes ineffective when its administration is left to individuals. It is only when there are public organization in charge of its administration that it will be able to perform its economic role of alleviating poverty. It is against this background that this paper is written, in order to draw attention to the need of institutionalizing *zakah* in societies that have considerable number of Muslims living under non-Islamic governments.

I. ZAKAH AS A COLLECTIVE RESPONSIBILITY

Saabiq (1991) asserted that when Allah places the burden of leadership on anyone, it is the duty of such a person to strive to uphold the tenets of Islam as buttressed in the Qur'an (22:41). *Zakah* as a pillar of Islam is directly related to Islamic governance and welfare of the people (Bremer, 2014).The enforcement of the obligation of *zakah* during the prophetic era as well as the era of his successors was done by the state. The famous hadith of the prophet Muhammad (ﷺ), where he was reported to have sent Mu'adh ibnJabal to Yemen and instructed him to take from their wealthy and return to their destitute, (Mattson, 2010), not only shows that it is preferable to distribute *zakah* in the same community where it is collected, but also makes it abundantly clear that *zakah* administration during the early days of Islam was under the control of the state. Government collection of *zakah* was the norm until the military take-over of the Muslim world in the nineteenth century. Yemen is believed to be the only country that survived government administration of *zakah* from the time of the prophet till date (Ahmed, 2008). Ahmed, (2004) contended that the Islamic jurist are in consensus that the responsibility of implementing *zakah* is that of the government in a Muslim community. It is one of the basic function of an Islamic state to ensure that every of its citizen is provided with the basic necessities of life (Afzal, &Akram, 2014). It does this by ensuring that the affluent citizens fulfil the obligation of *zakah* as imposed on them by Allah. In an ideal Islamic society or at least a society where there are Muslims, nobody is expected to

go hungry as advised by the prophet (ﷺ) (Bukhari) Of all the mechanism of poverty reduction stipulated by Islam, *zakah* is the only one made compulsorily to be implemented by the state (Afzal, &Akram, 2014). All others are done at individual level. It is the duty of the Islamic state to assist members to achieve their goal in this life as well as the ultimate goal of the life to come (Kahf, 1991). *Zakah* administration is preferably handled by the state for some reasons as asserted by Al-Qardawi (1999). Firstly, some persons do not possess the will power to let go of their wealth. Such persons need to be coerced to pay *zakah* as at when due so that the poor will not lose their rightful share of the wealth of the wealthy. Secondly, *zakah* administration by the state or organization preserves the dignity of the poor as they are safeguarded from humiliation in the hands of the payers. Thirdly, *zakah* distribution by individuals will not be without bias and lastly, some categories of *zakah* recipients like ‘muallafatulqulub (those whose hearts are inclined), ‘fisabilillah’ (in the way of Allah) can only be determined by authorities. These authorities know better what the society needs most.

Zakah is a pillar of Islam and fulfilling it is a compulsory duty on all who meet the criteria. Whether the state makes provision for its collection or not, it is still binding on the Muslims to carry out its obligation (Hassan 1984). It is in light of this that Akanni (2006) stressed that in a situation where the government does not implement *zakah*, it is binding on the Muslims to form organizations that will enable them fulfil the obligation. Muslims living in non-Islamic countries like the UK, Canada and USA utilize the presence of Muslim NGOs in fulfilling the commands of *zakah* (Weiss, 2004). In Nigeria, the South Western states are graced with the availability of vibrant NGOs that are dedicated to the administration of *zakah* and their presence have made it possible for inhabitants to enjoy the dividends of *zakah* (Ashafa, 2014; Olaolade, Johari&Abdwahab,nd). *Zakah* cannot be performed except the giver finds a worthy recipient. In other words, it cannot be fulfilled by one person alone. There must be a giver and a recipient. (Bremer, 2014). It therefore strengthens the bond between members of any given society.

II. POTENTIAL OF ZAKAH IN POVERTY REDUCTION

Al-Qardawi (1999) contended that *zakah* is the cornerstone of the economic, financial and social systems of Islam. *Zakah* has a multiplier effect as it tends to increase a society’s employment rate and income. When this happens, the standard of living is raised and this leads to more *zakah* being collected (Zaim, 1985). It should be understood that *zakah* in Islam is not just handing over peanuts to the poor. It is much more than that. The *zakah* payer is required to forfeit 2.5% of his wealth annually for currency, gold and silver. For agricultural produce, it is 10% for naturally irrigated and 20% for artificial irrigation at the time of harvest. The amount of *zakah* for animals also differs. The *nisab* is based on the type of animal. For camel, the *nisab* is 5, for sheep, 40 and for cows, it is 30. For fishes and other aquatic animals the *nisab* is the value of 85gms of gold (Adebayo 2011). The potential of *zakah* in reducing poverty is high because *zakah* is not liable on currency alone. *Zakah* is liable on crops, minerals, gold & silver, aquatic animals, cows, camels, horses, goats, sheep and productive assets (Afzal, &Akram, 2014). Contemporary scholars are also arguing that since *zakah* of old was made liable on productive assets, items that were not available during the time of prophet but are considered productive should equally be included in items liable for *zakah* (Al-Qardawi, 1999). When this is considered, it will be evident that not only the super-rich are required to pay *zakah*. The farmer who does his farming on a large scale, the fisherman, the cattle rearers and the likes, salary earners and business men are also included among those who are to pay *zakah*. The whole idea is not to punish individuals for acquiring wealth but on the contrary, it is to curtail man’s greed and increase his sense of duty towards his fellow men who are not as privileged as he is. When an individual pays *zakah*, it creates in him a satisfaction of obeying one of the commands of Allah and removes envy and rancour against him by the poor. It produces love and the feelings of togetherness between the haves and the have-nots of the society (Afzal, &Akram, 2014).

Basically, *zakah* aims at reducing inequality and poverty (Hashem& El-Sha’er, 2015). Societies where *zakah* is functional have benefitted in many ways. Abdullah (2010) contended that in Brunei, the *asnaf* (*zakah* recipients) are provided with basic necessities of food and shelter. The provision of shelter is in form of construction, repair and rental. In addition to these, the *asnaf* are provided assistance with education up to higher degree, medical expenses, disaster relief and business capital. Where the recipients own lands, suitable homes are built otherwise, they are provided with money for house rent, including water and electricity bills. Those who have houses that are not in good conditions are assisted in repairing the houses. Similarly, Hashem& El-Sha’er, 2015, stated that *zakah* distribution in Indonesia assisted in reducing poverty incidence by 10.79%. *Zakah* when managed effectively is capable of reducing poverty (Abdullah, 2010). Since it is obvious that it is difficult for the very poor to access loans from banks due to lack of collateral, *zakah* could be used as an avenue for providing the poor with equipment and capital to start small business. This is preferred to leaving the poor to beg as begging is highly discouraged in Islam (Singer, 2008). *Zakah* may also increase employment opportunities as productive recipients are provided grants to buy tools to start up business and thus create room for employment (Ahmed, 2004). Afzal, &Akram, (2014) contended that if every wealthy individual of a community give his/her excess wealth to the indigent, then, nobody in that community will live below the

poverty line. At least, everyone in such societies will be able to fulfil their basic needs of food, shelter and clothing. Similarly, Ahmed (2004) noted that there are clear evidences that when *zakah* was practiced in true spirit, it succeeded in eliminating poverty.

III. DISCUSSION

Scholars are of the opinion that *zakah*, if administered in a proper manner as dictated by the shariah, is capable of eliminating poverty (Abdelbaki, 2014). Al-Omar (1985) noted that in the early days of Kuwait, before oil was discovered, *zakah* collectors used to travel to places to assess the number of cattle, fishes and crops of people in order to determine the *zakah* due. The people were honest enough not to hide their property from these al-muzzakis, as they were called then. Ahmed, (2004) also confirmed that the above was the practice in the early days of Islam. Proceeds in *zakah* can be given as cash and can also be used in enriching the lives of the destitute through training, buying of equipment and provision of capital to start a business (Ahmed, 2008). This will help the receiver to become self-sufficient and there would be no need for him to further rely on *zakah* for his living. Al-Qardawi (1999) and Singer, (2009) are of the opinion that students of knowledge are included among the recipients of *zakah*. Congruent with this assertion is that of Ahmed (2004) who asserted that in Kuwait, full-time students who do not possess adequate means to support their studies and living are entitled to *zakah* irrespective of their course of study. Also, medical expenses including surgeries of the poor are taken care of by *zakah* whether the treatment is done in Kuwait or abroad. Poor people who are also in need of lawyers services can get them at the expense of *zakah* fund.

Zakah helps the economy by encouraging people to invest. This is because *zakah* is levied on wealth that remains idle for a year and has reached nisab. This wealth if put into proper use has the potential to grow (Iqbal, 2015) and improve the economic condition of the society. If an individual continues to leave this money idle, it will depreciate with time as he will be required to pay *zakah* annually. For this reason, the individual is forced to invest the savings productively, which will also help in boosting the economy of that society (Nik 1989). Recently, the deputy governor of Central Bank of Nigeria lamented on the fact that \$20billion dollars laid idle in private accounts of Nigerians (News 24, 2016). In a society where *zakah* is functional, such money would have been put to meaningful usage because the owners will not want to risk the depreciation of their money due to annual *zakah* payment. However, in a society that is secular in nature, individuals are at liberty to hoard wealth at the expense of the poor people and also the economy of the society.

It should be noted that Islam does not support laziness. It prefers that believers work hard to provide sustenance for themselves (Afzal, &Akram, 2014, Singer, 2008). However, if after the hard work, an individual still remains poor, then it should be seen as a trial (Qur'an 2:155). It then falls on the Islamic government to provide for such poor people as enshrined in the Islamic law (Afzal, &Akram, 2014). *Zakah* is meant to be a supplement for those who are striving to make ends meet but their means of sustenance is still not enough to provide them with the basic necessities of life (Nik 1989). This category of people are known as the productive *zakah* recipients. The *zakah* fund may be given to them in form of additional equipment to aid their business (Ahmed, 2008). There are however some persons who may not be able to fend for themselves due to their condition. This set of people are known as the unproductive *zakah* recipients and will have to depend on *zakah* for life. They are the permanently sick, the aged and the seriously disabled whose disability will not allow them to engage in any form of trade whatsoever. With time and consistent monitoring, the first category can transit from being *zakah* recipients to self-sufficient individuals. This will help the society where there are lots of able bodied individuals going after very few available jobs. If *zakah* is properly administered, these individuals will be assisted by providing them with capital to start small businesses. This will help in reducing poverty, dependency and even crime as the citizens will be engaged in various activities and will cease being the devil's workshop in line with the saying that "an idle mind is the devil's workshop".

State-supported *zakah* administration in Nigeria is evident only in the northern part of the country (Ashafa, 2014). This is so because majority of the citizens are Muslims. The Kano state *Zakah* and Hubshi commission is one of the state-supported *zakah* institution in the country (Ibrahim &Shaharuddin, 2015). It was reported that the commission spent N7.3m as *zakah* on a total number of 397 indigent in the year 2015 (Leadership, Nov 30, 2015). The recipients were provided with money to establish business, settle debts, medical assistance and stranded travellers were also provided assistance. Wali (2013) explained that inhabitants of the state have benefitted immensely through the various activities of the commission.

Zakah collected by the state is distributed in the state that it was collected. Localization of *zakah* is so emphasized because the inhabitants of a particular society know better those who are in need of assistance in that society. Singer (2008) pointed out the fact that some people may appear comfortable to outsiders but are actually struggling to survive. This is because they may have 'fallen' into poverty as a result of life's circumstances. Such persons who were previously wealthy may continue to live in their posh homes and wear good clothes. It will take closeness to such families to know that they are actually in need of *zakah* funds. This is one of the reasons that localization is stressed in Islam. Additionally it is also in line with the commands of

being good to neighbours, and relatives (Qur'an 4:36; 16:90). In some places in the country where there are no government-backed institutions, and a considerable number of Muslims, there are some non-governmental organisations that are responsible for *zakah* administration. One of such non-governmental organisations that has been involved in *zakah* administration is the *Zakah* and Sadaqah Foundation (Ashafa, 2014). The Nation newspaper of January 29, 2016 had it that the organization was set to distribute N111m, an amount it generated from *zakah* and sadaqah from the previous year (2015). The event is a yearly event where beneficiaries are drawn from the South-East, South-West and South-South of the country. These benefits of *zakah* administration is however not felt in areas where there are neither government-backed *zakah* institutions nor NGOs responsible for *zakah*. *Zakah* administration in such areas are done haphazardly and some not so conscious individuals do not fulfil this obligation at all.

IV. CONCLUSION

Zakah is one of the pillars of Islam and individuals who are capable of fulfilling this command but do not do so are incurring the wrath of Allah. Its social, economic and spiritual benefits cannot be over emphasized. *Zakah* administration is better off when it is done in an organized manner. It is therefore more effective when it is institutionalized. Some Islamic governments have risen up to the challenge and have established institutions to cater for *zakah* administration. Muslims under non-Islamic governments face the challenge of establishing organizations that will ensure the fulfilment of this pillar of Islam. While there are considerable numbers of such associations/organizations in some part of Nigeria with a large number of Muslims, their presence is yet to be felt in Kogi state. This has led *zakah* in the state to be carried out haphazardly. This conceptual paper is part of an ongoing research that is focused on the state of *zakah* in Kogi state, Nigeria.

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