ZAKAT AND ENDOWMENT: SIGNIFICANT TOOLS FOR SOCIETY’S WELFARE IN SOKOTO STATE, NIGERIA.

Muhammad Lawal Maidoki¹, Usman Buhari Sani²
Sokoto State Zakat and Endowment(Waqaf) Commission¹
Sokoto State media corporation²
lawalmaidoki201@yahoo.com

ABSTRACT

Welfare is the provision of a Minimal level of well being and social support for citizens and other eligible residents without sufficient current means to support basics needs. Society refers to a group of people sharing the same geographical territory typically subject to the same political authority and dominant cultural expectations. Zakat is a form of alms given treated in Islam as religious obligation or Tax. While Waqaf can be define as voluntary and irrevocable dedication of one’s wealth or portion of it, in cash or in kind for the benefit of the society. Sokoto is one of the 36 States in Nigeria; The State has a population of over four Million people. Sokoto city was founded as a result of 1804 jihad led by prominent Islamic Scholar Shehu Usmanu Dan Fodiyo. Established by law No. 11 of 2016, Sokoto Zakat and endowment (Waqaf) Commission, has a vision of becoming a strong and reliable Zakat organization, that could cater for the less privilege in the society among others. The objective of this paper is to elucidate the performance of the Commission as a significant tool for society’s welfare. The focus will be on analysis of available data and the records of activities of the institution for a period of three years (2014 – 2016), prospects, challenges and the future plans.

Key words: Zakat, Endowment, Society, Welfare, Sokoto

BACKGROUND

Poverty is defined as the general scarcity or the State of one who lacks a certain amount of material possession. Extreme poverty on the other hand refers to earning below the international poverty line of $1.25/day. The World Bank (2008) defines poverty in terms of the resources at the disposal of an individual (within a society) are insufficient to meet his basic needs: Food, Shelter and clothes.

Society is a group of people in persistent and social interaction or large social group sharing the same geographical or social territory, typically subject to the same political authority and dominant cultural expectations. The modern day Nigerian society has been the site of numerous kingdoms and trival State over the millennia. The country came into being as a result of an amalgamation of this kingdoms and regions as a result of British colonial rule. (1914 - 1960) Nigeria which is commonly referred to as giant of Africa, is socially and culturally diverse, with conglomeration of more than 250 ethnics groups creating a country of ethnic diversity with over 400 varying languages. located in west Africa longitude of 3 and 15 east and latitude of 4 and 14 north, Nigeria has a land mass of 923,768 square kilometers and a population of 185,989,640 (2016 projection). According to Maidoki (2017) there is a huge regional disparity in all poverty indices for the country. He cited January, 2017, report by the CBN Governor, Professor Charles
Soludo indicating the three Northern regions have an average poverty indices of 70.1 percent as compared to 34.9 percent for the three southern regions.

Though one of the five pillars of Islam, Zakat is one of the instruments of poverty reduction in the contemporary Islamic world, and is used to provide welfare packages to poor and needy including elderly, orphans, widows and people with disabilities in the society.

This can be translated as monetary payment, subsidies, vouchers or housing assistance e.t.c welfare system according to Wikipedia (2010) differ from country to country, but is commonly provided to individuals who are unemployed, those with dependent children veterans or other conditions.

Zakat collections and distribution in Nigeria is as old as Islam itself, which is a dominant religion in the Northern part of the country and that of over 50% of the population.

The extent to which this instrument of poverty reduction is applied varied from time to time though there may be different reason for uniqueness of Zakat administration between Nigeria and other countries across the globe. It is worth mentioning that Nigeria has a population of over seventy million Muslims.

Maidoki (2017:2) ascertained that 12 out of the 19 Northern state that implement Shari’a legal system in the early 2000, made laws and enactments that govern Zakat & Waqaf. “He also opined that, “some state however are having more comprehensive provision and are more advanced than others” this is in line with contemporary trend on Zakat practice in the Muslim world, because while Zakat is mandatory by law in countries like Saudi Arabia, Sudan, Pakistan, Libya, Malaysia, and Yemen, it is run as voluntary with government contribution in other countries such as Bahrain, Bangladesh, Egypt, Indonesia, Iran, Jordan, Kuwait and Lebanon. Similarly Sunni Muslims establishes Zakat committees in mosques or a religious cause.

**AN OVER VIEW OF ZAKAT AND ENDOWMENT IN ISLAM.**

**ZAKAT**

The word Zakat as it refers to one of the five pillars of Islam can be accessed in the Qur’an Surah 7:156, 19:31 19:55, 21:73, 23:4 and other related places.

It is an obligatory levy, tax or contribution that must be deducted from a wealth of a Muslim either as an individual or otherwise, after meeting a laid down criteria depending on the nature of the wealth, Nisab and period.

Accordingly each of the most trusted Hadith collection in Islam have a book dedicated to Zakat (Bukhari, Muslim, and Sunan Abu Dawud) discusses various aspects of Zakat including who must pay? when? And what?

Zakat is not limited to Fiscal cash, but also other categories of wealth owned by Muslim either as an individual or in company of Agricultural products, Animals, others forms of characterized
stocks like Gold, Silver, plots of land, estates etc. However the practice differs from one country to other based on the interpretation of what type of wealth or possession is eligible for Zakat base on understanding of relevant verses of Qur’an and Hadith, as well the content of the Zakat laws in such a country.

On the issue of beneficiaries Qur’an chapter 9:60 explained that: “The sadaqaat (here it means Zakkaah) are only for the Fuqara’a (poor), and the masakeen (the poor) and those employed to collect (the funds); and for to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah’s cause (i.e for Mujaahiddoon – those fighting in the holy wars), and for the wayfarer (a traveler who is cut off from everything); a duty imposed by Allah. And Allah is All-Knower, All-Wise.”

In addition to redistribution of wealth between the rich and poor. Zakat also cleanses one’s heart from excessive love of wealth, soften his heart and bring him closer to Allah (SWT) promote social cohesion, it also reduce poverty, establishes mutual respect between the poor and the rich, As well as increase and blessing of Allah to one’s Wealth. Allah (SWT) says: “And what so ever you spent of anything (in Allah Cause) He will replace it. And He is the best of procedures” Surah 34:3

WAQAF

Though not obligatory charity like Zakat, waqaf and its plural Awqaf are derived from the Arabic root verb waqaf a which means causing things to stand still. M. eizaska (1998) Awqaf also known as hubous is inalienable charitable endowment which typically involves donating a building, plot of land, or other assets for religious purpose with no intention for reclaiming the assets.

Waqaf is motivated by the pleasance of Allah and the sense of responsibility towards not only Muslims, but also humanity at large. Awaqaf is one of the major achievements of Islamic civilization. If implemented properly together with Zakat and other Islamic financial system, Waqaf would certainly play an enormous role in enhancing the welfare of the needy in the society. It will also reduce poverty, government spending, the needs for obtaining loans etc. it will also promote the provision of social services in areas like health, education, water supply, among others. Chaci (2017) in one of his presentation on awqaf cited some benefit of awqaf as contained in South African website.

BENEFITS OF WAQAF / AWQAF

- Creating a long term, massive, powerful community capital fund.
- Establishing and supporting projects from awaqaf revenue on a suitable basis.
- Promoting a working unity of stakeholders.
- Promoting independence and self-reliance.
- Raising the self- esteem of the Ummah.
- Making Da’awa more meaningful.
- Contributing toward poverty alleviation.
- Developing leader ship through projects at grass root level.
Empowering Muslim, poor, and disadvantaged communities.
Contributing towards becoming an empowered, influential, and benevolent community.
Contributing towards growth and development.

Sokoto

Sokoto is a city located in the extreme North West of Nigeria, near the confluence of the Sokoto River and Rima River. Though the modern day capital of Sokoto State, the city was the seat of the 19th century Sokoto Caliphate.

Sokoto caliphate was an independent Islamic State in West Africa founded during the Jihad led by a very prominent scholar Usmanu Danfodio. The caliphate which was developed in the context of multiple independent Hausa Kingdoms linked over 30 different emirates and has over 10 million people. The caliphate was not only most powerful in its region but also the most significant empire in Africa in the 19th century.

Usmanu Danfodio the founder of the caliphate provided the inspiration for a series of related Jihad in other part of the savanna and sahel, that led to the foundation of Islamic States in Senegal, Mali, Ivory Coast, Chad, Central African Republic and Sudan. Bugaje (2016, 22-23) similarly the leadership of the Jihad (Shehu, Abullahi, Muhammad Bello) committed themselves to providing guidance in forms of tracks on issues of administration and shari’a with a view to ensure the operation of the State as an ideal Islamic State.

Though the British defeated the caliphate with the fall of Sokoto city in 1903 and subsequent merger of area into Northern Nigerian protectorate, there by withdrawing the political Authority of the caliphate, the title of the Sultan of Sokoto was retained, hence the sultan is still the spiritual leader of the Nigerian Muslims.

Sokoto State in its present from came into being in October, 1996 when Zamfara State was created. Over 80% of the Inhabitants of the State practice one form of farming or the other. The State is equally endowed with natural and mineral resources.

ZAKAT AND ENDOWMENT AS TOOLS FOR SOCIETY’S WELFARE IN SOKOTO STATE

Though Sokoto State as an arm of government is doing its possible best in ensuring provision of social amenities, promoting human resources development, encouraging business activities as well as protecting lives and properties of the citizens among others. The State government is always according to the Zakat and Endowment activities all attention and assistance they deserve through an institutionalized Zakat and Endowment commission.

Sokoto State Zakat and Endowment (Awqaf) Commission is a body established by Law No. 11 of 2016. Some of the functions of the commission as clearly indicated in the law includes; Zakat collection and distribution, making policies, plans, rules and regulation for realizing the objectives of the commission, as well as investment for the sustenance of its programmers, so that the needies can be empowered to graduate from Zakat recipient to Zakat payers. Though the
The commission is still trying to establish a solid foundation for its growth and development, it has an impressive record of performance as a committee for a period of 10 years from 2007-2010 that encourages the government to make it an autonomous body.

Formerly, known as Sokoto State Zakat and Endowment Committee, the commission has its vision of becoming a strong and reliable institution that could cater for the less privilege in the society. Some of the activities of the commission can be enumerated as Zakat and Endowment administration charity activities in the areas of Health, Shelter, Rehabilitation of psychiatric patients, Human resources development, welfare packages and training for orphan, widows and elderly. This is in addition to Da’awah activities, training of new converts and intensive enlightenment on the activities of the commission.

**WELFARE PACKAGES OF THE COMMISSION:**

**Assistance to orphans and widows:**

Considering the importance attached to the issue of assisting orphans and widows in Islam, in addition to its social impact, the committee identify both orphans and widows who are in dire need of assistance, after several categories of screening, the committee provides them with their need in areas like food items, and school fees. Over 9,500 orphans & needies benefitted from the programme. This is in addition to Assistance to these categories of people (orphans) during the period of festivities i.e Ramadan package during which 8,500 orphans are being provided with a befitting Sallah dress as well as another additional food items to celebrate Eid-il fitr. A total of 25,500 orphans benefited from the gesture in 3-years time (2014-2017).

Similarly, the orphans have another package tagged “Udhiyya for the orphans” in which 85 bulls were provided (one per District) so that they can celebrate Eid-il-Kabir in a joyful mood by having their own Udhiyya. Though the numbers of the beneficiaries are not numbered, the programme plays a significant role in eradicating stigma and creating a sense of belonging to the orphans. Over 35,500 orphans and widows benefited from the programme (in addition to the beneficiaries of Udhiyya package.) This is a remarkable achievement considering the area of operation and the poverty level in the society.

**HEALTH INTERVENTION**

Another important welfare package of the commission is that of Health assistance to the needy sick in the society, this package ensures access to free health care services in terms of provision of drugs, laboratory test, blood donation and payment of other medical charges. The programme is running in collaboration with clinics, pharmacies and other related organizations. However, the commission provides the funds while the Health institutions ensure the implementation of the programme. A total number of 77,987 people benefitted from the programme in 3-years time. (2014 - 2016)
SHELTER AND REHABILITATION

The idea of shelter assistance as a welfare package of the commission is to assist the poor and needy with a structure that can protect him from harsh weather, in security as well as according him a befitting privacy. On the other hand, emergency assistance is normally for those who found themselves in a sudden unforeseen crisis that requires immediate action. The beneficiaries in this category involve victims of fire inferno, those in need of repairs or reconstruction of their houses, marriage assistance and debt settlement among others. This is one of the areas where by the money spent is always skyrocketing due to economic fluctuation. As such the number of beneficiaries is relatively low compared to expenditure incurred. The total number of people who benefitted in this category is 1131.

HUMAN RESOURCES DEVELOPMENT

The commission as mentioned at the initial stage of this presentation is making a lot of progress in the area of human resources development, in other words training and skills enhancement, provision of small scale business capital, as well as working tools is always one of the priorities of the commission. This is with a view of promoting productivity, self reliance and even creating employment opportunities for others. The beneficiaries to this category includes; youth, women and even people with disabilities. The educational sponsorship for sciences and intervention for local Islamiyya schools are also part of this package of hope and foresight.

The items provided on this empowerment initiatives depends on the training need as well the location of the beneficiaries. Items distributed in this programme include deep freezers, sewing machines, grinding machines, Animals for rearing (Sokoto red goats) and cash as the case may be. A total number of 14,917 people benefited from the gesture within the 3-years (2014-2016).

ASSISTANCE FOR NEURO/PSYCHIATRIC CASES

Despite the number of request for assistance from all angles of welfare needs of the society, the commission did not relent in its effort to ensure equity and justice to all categories of neediest. On this basis, the commission facilitates the treatment and rehabilitation of needy patient with neuro or psychiatric problems, the beneficiaries of this package during the 3-years period of discussion stands at 11,472. In addition to payment of their bills at a federal Neuro psychiatric Hospital Kware, they were also linked with their families and given some money to start a fresh life after the trauma.

In addition to this laudable achievement, the commission in the year 2016 collaborated with Muslim Doctors in the State to execute an outreach programme for treatment of neuro related cases the beneficiaries were estimated at 10,000 people.

RAMADAN PACKAGES AND SPECIAL DISTRIBUTION

One of the most popular welfare programs of the commission is that of Ramadan food items distribution. The package includes distribution of food items such as rice and corn, some amount of money, as well as business tools for married women who are competent to do some petty
trading and family related business within their locality. Over 30,355 bags of rice and corn, a stipulated amount of N5,000 attached to every bag as well as business tools were made available to needies at the beginning of each Ramadan. The figure however includes special assistance made by governors as sadaqa in different occasions.

MONTHLY ALLOWANCE FOR PEOPLE WITH DISABILITIES

As part of its effort to ensure the welfare of all categories of needy, the State Government assigned the Zakat Commission a responsibility of administering the payment of monthly allowance of N6,500.00 to each of the 6,866 selected needies who are affected with one disability or the other such as lepers, blinds, and cripples. This is to assist them with a pocket money in addition to other gestures they enjoy like any other member of the society.

The programme is also to help them start some small scale business by saving some of the money. The programme yielded a very positive result as some of them embarked on business activities like poultry, farming, knitting, trading, and animal rearing. The Commission after laying a solid foundation for the programme in a period of 10-years (2007 - 2017) Handed it over to ministry for social welfare, while the beneficiaries and those who are yet to be included in the programme are still enjoying other assistance in the areas of Health, Zakat and Ramadan assistance from the Commission.

SOURCES OF THE FUND AND OTHER AWQAF

It is worth mentioning here that all the outline packages enumerated are based on Waqaf, and most of the money for the packages was received as cash Waqaf. For the avoidance of doubt most of the Muslim population in Sokoto State are adherent of Maliki School of law and Maliki school of law is of the opinion that cash waqaf and even temporary waqaf are allowed see Chaci (2017)

The sources of the fund for this laudable welfare packages in form of cash and kind Awqaf can be categorized in to two i.e the Sokoto State Government contributed the sum of N2,621,913,131.00 as charity in form of endowment (2014 – 2016). However the District level Zakat Committees also contributed by providing other types of permanent Awqaf in forms of schools, mosques, bore holes, Houses, vehicles, etc as awqaf N90,777,067,000.00.

ZAKAT COLLECTION AND DISTRIBUTION

The Sokoto State Zakat and Endowment Commission created 86 District level Zakat Committees across the 23 local Government Areas of the State. This Committee can be described as back bone of the commission this is because they served as links between the people and the Commission. Each of the Committees is headed by a traditional Head of the Districts with members drawn from various groups such as farmers’ cattle owners, Ulama’a and Business community. The Committees are empowered to collect Zakat and manage it within their area of jurisdiction. They also assist the Commission by collecting other relevant dates such as list of orphans, needies, Zakat beneficiaries and people with disabilities for necessary assistance or Zakat distribution.
From the available record in the position of the Commission the District level Zakat Committees were able to collect Zakat worth N280,730,442.00 within the period of three farming seasons. The Zakat was distributed at the said District levels to 8,786 beneficiaries.

**CHALLENGES**

The challenges encountered in utilizing Zakat and Endowment as tools for society’s welfare by Commission includes; Poor participation from wealthy individuals and companies, higher demands of assistance from the needies who are very large in number, huge collection cost, lack of storage facilities, inadequate staffing, and the need for training of the officials of the commission on the current trend on Zakat collection and distribution.

**CONCLUSION**

While we appreciate the fact that as an organization operating in a multi religious country, with the highest population in west Africa as well as the alarming rate of poverty, fluctuating economy and all other challenges, we are still optimistic that we have a very bright future of becoming strong, independent and reliable Zakat institution, that would promote not only welfare services but also empower the needies to graduate from the status of the beneficiaries to that of contributors.

This could be achieve through participation and sharing of experience with sister countries, training of both the staff and adhoc workers, Educating the public to participate on our programme, in addition to intensive campaign on Zakat collection at all levels.

**REFERENCES**


