
ZAKAT AS A TOOL FOR POVERTY ALLEVIATION IN JOS NORTH LOCAL GOVERNMENT AREA OF PLATEAU STATE, NIGERIA

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ABSTRACT

Poverty remains a pressing issue, especially in underdeveloped and developing countries like Nigeria. Despite the country's diverse economic activities and efforts to reduce poverty, its effects persist. This paper aims to investigate the role played by Zakat, an obligatory form of charity in Islam, in poverty alleviation within the context of Jos North Local Government Area in Plateau State, Nigeria. The paper explores how Zakat is collected, managed, and distributed in the local government area. It also assesses the effectiveness of Zakat in poverty alleviation and its contribution to promoting socio-economic development. Additionally, this study examines the challenges and opportunities associated with Zakat fund management. A comprehensive analysis of the impact of Zakat on poverty alleviation in Jos North is conducted, employing both qualitative and quantitative methods, including surveys, interviews, and case studies. The findings of this study contribute to a better understanding of the potential of Zakat as a tool for addressing poverty in similar communities and inform policy recommendations for enhancing its impact.

Keywords: Zakat, poverty, poverty alleviation, Jos North.

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1. INTRODUCTION

One of the challenges other economic systems faces is the just and equitable relationship between the rich and the poor in society. Although some systems like Socialism preach about bridging the gap between the rich and the poor, it fails in putting it into practice. On the other hand, Islamic economics addresses this whole situation with a tool known as *Sadaqah* and *Zakat*.

Islam was built on five pillars, among which are Shahadah, Salah (prayer), giving out *Zakat*, fasting the month of Ramadan, and Hajj (pilgrimage). *Zakat* is one of the pillars that require Muslims who have accumulated a certain amount of wealth to give out a portion of it to the less fortunate or poor as well as the needy in their community.

Generally, poverty is a menace that bedevils the economy of the world; Nigeria like many other developing countries suffers from this menace of poverty with millions of people struggling to meet their basic needs. The World Bank (2021) maintained that Nigeria suffers from a high poverty rate with almost 40% of its population living just below the poverty line. This case study focuses on the impact of *Zakat* in reducing the menace of poverty in Jos North Local Government Area of Plateau State, Nigeria. In Jos North and most places in Nigeria and other Muslim countries, *Zakat* is collected and distributed by various organizations in the areas. The study is aimed at exploring how *Zakat* is both collected as well as distributed. Additionally, it delves into exploring the extent to which *Zakat* helps in poverty alleviation as well as the challenges and opportunities for improving its effectiveness in reducing poverty in the area.

This study aims to comprehensively investigate poverty alleviation and the effective utilization of *Zakat* in Jos North, Plateau State, Nigeria. The primary objectives of the paper include gaining an understanding of the extent of poverty in the region, examining how *Zakat* is employed to aid the impoverished population, identifying potential challenges associated with the distribution of *Zakat*, measuring the tangible impact of *Zakat* on the lives of its recipients, and proposing strategies to enhance the efficacy of *Zakat* as a poverty reduction tool in Jos North. By integrating research objectives with practical inquiries, this research strives to contribute to the advancement of poverty alleviation efforts within the region.

The study on "*Zakat* as a Tool for Poverty Alleviation in Jos North Local Government Area of Plateau State, Nigeria" carries significant importance due to its localized focus on Jos North. This paper provides a targeted examination of the effectiveness of *Zakat*, an Islamic form of charity, in reducing poverty in a region where poverty is a pressing concern. By shedding light on the role played by *Zakat* within this specific community, the study has the potential to offer effective solutions as well as insights that can be directly applied to address the menace of poverty at a local level. This research not only addresses a critical need within Jos North but also sets a precedent for similar studies in other regions struggling with poverty and seeking culturally and contextually effective and relevant poverty alleviation strategies.

Additionally, the significance of this paper extends beyond its impact on Jos North immediately as its findings can inform

policymakers as well as local and international charitable organizations about the potential of *Zakat* and the role it plays in reducing the menace of poverty.

2. REVIEW OF LITERATURE

2.1 The Concept of *Zakat*

The word *Zakat* is an Arabic word that means growth, it can be taken as the growth of wealth in the real sense, or the growth of the Ummah as a whole, or the growth of the purified soul.

Ahmad and Mahmood (2009) maintained that *Zakat* is one of the fundamentals of Islam; it was made obligatory in the second year after Hijrah. *Zakat* is a very important pillar of Islam, placed next to Salah in various verses of the Qur'an in Surah Baqarah (Q2: 43; 83; 110; 177; 277). *Zakat* is a term used to refer to the specific amount that is due in the property of the Muslims, after the amount is collected; it is distributed to the deserving Muslims, those eligible for it. They further maintained that in legal terms, *Zakat* is often called the "right on wealth" or the stipulated percentage of the wealth to be given to certain beneficiaries as ordained by Allah.

It is important to note that *Zakat* is made compulsory for all Muslims whose wealth is equal to or above the specific limit set by the Shariah. The theme of paying out *Zakat* is so important to the extent that the First Caliph of the Prophet (peace and blessings be upon Him) Abubakar (may Allah be pleased with him) fought against the Muslims who abandoned paying out *Zakat*.

Zakat can be paid directly to the Islamic treasury (baitul maal) of one's state, so that the head of Ummah will facilitate the

distribution. In cases of the non-presence of Islamic treasury in one's community, one can pay the *Zakat* to charitable non-governmental organizations available nowadays to aid the distribution. One can also locate the eligible beneficiaries themselves and distribute the *Zakat* to them.

Furthermore, Allah restricted the beneficiaries of *Zakat* to some specific set of people; *Zakat* must be given strictly to them. Allah said in the Qur'an:

"Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted 'to the faith', for 'freeing' slaves, for those in debt, for Allah's cause, and for 'needy' travellers. 'This is' an obligation from Allah. And Allah is All-Knowing, All-Wise." (Surah at-Tawbah verse 60.)

The eligible beneficiaries that can be derived from this verse are: *Fuqaraah* (The poor), *Masakiin* (Needy), *Aamileen* (the *Zakat* collectors), *Mu'allafatulQuloob* (Those who have a reconciliation of heart), *Ar-Riqaab* (freeing those in bondage), *Al Ghaarimeen* (the Debt-ridden), *Fi Sabelillah* (for the sake of God) and Wayfarer.

Fathullah (2018) maintained that *Zakat* is broadly categorized into two kinds, *Zakat al-Fitr* is the charity to be done ahead of Eid el-Fitr i.e. in Ramadan. *Zakat el-Fitr* must be paid after the moon of the month of Shawwal and before Eid el-Fitr prayer. The minimum amount to be paid for *Zakat el-Fitr* is one sa' (four double handfuls) of food, grain, or dried food for every single member of the family, *Zakat al-Fitr* is not restricted to a specific gender or age, as it must be paid for even infants as far as his/her parents are eligible to pay.

On the other hand, *Zakat maal* encompasses *Zakat* on one's while such as agricultural products, mining, marine products, commercial products, livestock products, treasures, gold, and silver, etc. each of which has its *nisab* and calculation.

Zakat consists of two kinds, the first is *Zakat fitr*. *Zakat Fitr* is a charity that must be done for Muslims ahead of *IdulFitri* or in Ramadan. *Zakat Fitr* can be the equivalent of 3.5 liters (2.5 kilograms) of the staple food of the area concerned. The staple food in Indonesia is rice, so that can be made as *Zakat* in the form of rice.

The second is *Zakat maal*. *Zakat maal* (wealth) is *Zakat* income such as agricultural products, mining, marine products, commercial products, livestock products, treasures, gold, and silver. Each type of income has its calculations.

2.2 The Concept of Poverty Alleviation

Citing (Westover, 2008), Addae-Korankye (2014) maintained that the word "poverty" and/or "poor" originates from the Latin word *pauper* which means poor, it has its roots in the words *pau* and *pariois* "giving birth to nothing"; referring to unproductive livestock and farmland. (Westover, 2008).

Addae-Korankye (2014) also considered poverty as the always and thus most resistant virus whose effect brings about devastating diseases in the world, especially in developing and third-world countries. The menace of poverty is incomparable to that of any disease from the genesis of mankind. He added that even with the renewed commitments over the past 15 years to alleviate poverty through international development

discourse and policies, it seems almost less effective and abortive.

2.3 Poverty from an Islamic Viewpoint

Abba (2020) maintained that scholars differ in defining the two types of poor persons (*fuqara* and *masaakin*). One of the students of Imam Abu Hanifa, Abu Yusuf, for example, opined that among the rightful beneficiaries of *Zakat*, both *Fuqara* and *Masakeen* are the same. On the contrary, Imam al-Tabari maintained that a *faqir* is the needy who do not stoop so low to the extent of asking for people's help while a *miskeen* is the needy who asks for help from other people. Furthermore, Shaikh al-Qardawi maintained that poverty is a state of lacking resources that is up to the minimum amount on which *Zakat* is payable (otherwise known as *nisaab*).

It is important to note that being rich and being poor are all from Allah *azza wajal* as he is *ar-Razzaq*; He gives wealth to whoever He wants and whenever He wants. Additionally, possession of wealth in Islam is not basically a result of one's hard work, intelligence, or knowledge; instead, wealth is given by Allah to whoever He wishes as a custodian of it. He/she is expected to look over it and spend it wisely for he/she shall be accounted for it on the Day of Judgment. Spending one's wealth on charitable means as well as helping other people in need is one of the teachings of Islam about wealth accumulation and charity.

Even so, poverty is also considered a disaster in Islam, it is a test from Allah Almighty to His servants, Islam encourages people to strive and earn a living via legitimate means and as such,

some people thrive and amass a lot of wealth while others struggle to even bring food to their tables need not to talk of other amenities. This is a result of some factors as stated previously.

As for those favored by Allah with wealth and riches, it is compulsory for them to give out a certain amount of their wealth to the less privileged in the form of *sadaqat* and *Zakat*, the former of which is the subject of this research paper. By doing so, the alleviation of poverty can be effectively done as it will breed a generous as well as respective community.

2.4 Previous Studies on *Zakat* and Poverty Alleviation

A lot of work has been done on the impact as well as the role *Zakat* plays in reducing the effects of poverty and betterment of Muslims and even non-Muslims as the case may be. Below are some:

Moshood (2011) conducted a comprehensive re-appraisal of *Zakat* and its role in poverty alleviation, emphasizing its rules and implications. He delved into the meaning and status of *Zakat* in Islam, addressing key aspects such as the causes of poverty, *Zakat* rates, nisab, disbursement procedures, and coverage. Moshood concluded his study with practical recommendations on leveraging *Zakat* to effectively address the challenge of poverty.

In contrast, Ibrahim's (2022) analytical-longitudinal study specifically focused on *Zakat* and poverty alleviation in Nigeria. Unlike some Muslim countries where the central government oversees *Zakat* organization, collection, and distribution, Nigeria's multi-religious background necessitates a

decentralized approach. State governments, private Islamic organizations, and individuals are tasked with identifying eligible beneficiaries and managing *Zakat* distribution. Ibrahim's research relied on secondary sources and proposed strategies to enhance the management of *Zakat* programs in Nigeria.

Hossain (2012) contributed to the literature with a theoretically dominated empirical study, exploring the analytical justifications for considering *Zakat* as a powerful instrument for poverty alleviation in Muslim countries. The study highlighted *Zakat*'s potential to establish peace, prosperity, and socio-economic development for humankind based on rigid justifications. Unlike Moshood and Ibrahim, Hossain's work focused on the broader conceptual framework of *Zakat* as a well-being program.

Abdullahi and Suhaib (2011) shifted the focus to the impact of *Zakat* on the social life of Muslim society. Their research aimed to explicate *Zakat*'s significance as an institution and its influence on various aspects of Muslim society. The study emphasized the role of *Zakat* at both individual and societal levels, underlining its vital contributions to the social fabric of Muslim communities.

By comparing these studies, it becomes evident that Moshood, Ibrahim, Hossain, Abdullahi, and Suhaib approach the topic of *Zakat* and poverty alleviation from distinct perspectives, considering factors such as the practical application, regional considerations, theoretical underpinnings, and societal impacts. This diversity of approaches contributes to a nuanced understanding of *Zakat*'s multifaceted role in addressing poverty within the context of Islam. Further research could

explore the synergies between these perspectives to develop comprehensive strategies for effective *Zakat* utilization across diverse socio-cultural settings.

3. RESEARCH METHODOLOGY

3.1 Research Design

A case study design was used to examine *Zakat* as a tool for poverty alleviation in Jos North Local Government Area of Plateau State, Nigeria. The case study design allows for an in-depth analysis of the local context, as well as a detailed exploration of the experiences and perspectives of different stakeholders.

3.2 Sampling

The study used purposive sampling to select relevant stakeholders who are involved in the collection and distribution of *Zakat*, as well as those who receive *Zakat* assistance. The sample was drawn from different organizations involved in *Zakat* collection and distribution in Jos North Local Government Area, as well as from individuals and households who receive *Zakat* assistance.

3.3 Data Collection

Qualitative data collection methods were used to gather data on the impact of *Zakat* on poverty alleviation. The qualitative data collection methods included in-depth interviews with relevant stakeholders and focus group discussions with *Zakat* recipients.

3.4 Zakat Collection and Distribution and Poverty Alleviation

Arif (2017) asserted the historical effectiveness of *Zakat* in poverty reduction, dating back to the era of the Second Caliph of Islam, Sayyidina Umar bin Khattab (R.A). The study highlighted the significance of proficient *Zakat* management, which, during the rule of Umar ibn Abdul-Aziz (99-101H), led to a noticeable scarcity of eligible *Zakat* recipients. The stages and methods employed in *Zakat* collection and distribution were emphasized as pivotal to its success. Arif underlined the meticulous system of *Zakat* devised by Allah through Prophet Muhammad (peace be upon Him) and its implementation across generations, yielding significant achievements.

Adebayo (2011) addressed the issue of poverty in Nigeria, attributing its root causes to artificial factors such as injustice, transgressions, selfishness, and materialism. The study linked these issues to a flawed education system, particularly in Islamic economics. Adebayo advocated for educational reform to effect meaningful change in Nigeria's economic system.

In interviews with Islamic non-governmental organizations in Jos North Local Government of Plateau State, it was revealed that none of these organizations has a dedicated department or committee solely focused on the collection and distribution of *Zakat*. The interviews also highlighted annual seminars and workshops organized by organizations like *Jama'atul Izzatil Bid'ah wa iqamatis sunnah* for educating individuals on *Zakat* calculation and distribution, especially *Zakat* al-Fitr. However, the specific time frame of this interview is June, 2023.

Regarding *Zakat* al-Fitr, the text emphasized its role in alleviating hunger, particularly during sacred months such as Ramadan and Dhul Hijjah. Interviews with stakeholders involved in *Zakat* distribution by *Jama'atuNasril Islam* provided insights into the gathering of eligible *Zakat* recipients at the Jos Central Mosque gate toward the end of Ramadan. However, the specific time frame of this interview is June, 2023.

In interviews about *Zakat* Mal, both beneficiaries and stakeholders (members of Islamic organizations) revealed that affluent individuals allocate a specific portion of obligatory *Zakat* to economically disadvantaged shopkeepers, often children. This portion is utilized by shopkeepers to initiate small-scale businesses. Interviews with beneficiaries like Kabiru Halilu, involved in the cosmetics and jewelry business, shared how they received initial capital through *Zakat* contributions, contributing to their economic empowerment. However, the specific time frame of this interview is June, 2023.

The Imam Zubairu Charity and Orphanage Foundation, during an interview, disclosed receiving *Zakat* contributions and outlined their allocation to those in need, including orphans. They also mentioned using *Zakat* and Sadaqah for funding education and providing incentives to financially challenged students. The time frame of the interview is June, 2023.

Furthermore, during the *Eid Adha* period, organizations like *Jamaatu Izalatil Bid'ah wa Iqamatussunnah*, Sufi orders like *Tijjaniyya* and *Qadriyya*, and the *Jama'atuNasril Islam* encouraged their members to donate sacrificial animal hides as *fidyah*. The hides are sold, and proceeds are utilized for

constructing schools, mosques, and relevant projects. The time frame of this interview is June, 2023.

4. FINDINGS AND DISCUSSION

The research findings indicate that the prevalence of poverty in Jos North Local Government Area cannot be underestimated, even though this local government area performs relatively better in poverty indicators compared to other regions. Additionally, Various governmental and non-governmental initiatives and programs have been implemented to address poverty in the local government and the broader state context. While some have proven effective, others require restructuring. It is of the findings of the research that it was discovered that there is no established central Shariah body for the collection and distribution of *Zakat* in the local government or the state as a whole. This situation is consistent across most of the 36 states in Nigeria, resulting in individuals and certain religious organizations taking on the task. Furthermore, *Zakat* and Sadaqah have demonstrated efficiency in poverty alleviation and reduction within the local government. They have provided opportunities for the less privileged to initiate small businesses to sustain their livelihoods.

Moreover, Recipients of *Zakat* perceive it as an incentive and a form of relief, particularly given their challenging circumstances. Conversely, those providing *Zakat* view it as a mandatory wealth tax once their assets reach a certain threshold. As for the stakeholders, primarily the institutions involved in collecting and distributing *Zakat*, they regard it as a source of revenue used to support their ongoing charitable activities the findings of this study provide an insight on the role of *Zakat* as a tool for

poverty alleviation in Jos North Local Government of Plateau State, Nigeria. The research objectives, which encompassed understanding the extent of poverty, examining the utilization of *Zakat*, identifying challenges in its distribution, measuring its impact, and proposing enhancement strategies, have provided valuable insights into the effectiveness of *Zakat* in addressing the issue of poverty within the specified region.

- **Extent of Poverty:** The research revealed that, like many local governments in Nigeria, poverty remains a pressing issue in Jos North, with a substantial portion of the population living below the poverty line. As a result, there is an urgent need for poverty reduction initiatives, and the relevance of *Zakat* as a potential solution is evident.
- **Utilization of *Zakat*:** The study described the various ways in which *Zakat* is utilized by the beneficiaries in Jos North. A great number of recipients allocate *Zakat* funds to basic needs such as food, clothing, and shelter, which is consistent with the fundamental principles of *Zakat*. As such, it can be said that *Zakat* serves as a crucial source of financial support for the impoverished in the region.
- **Challenges in Distribution:** Despite the potential benefits of *Zakat*, the research identified challenges in its distribution, including issues related to transparency, accessibility, and the equitable allocation of funds because of the non-existence of a standard body established to overlook the distribution of *Zakat*. Addressing these challenges, it is imperative to set up a body that will be collecting the *Zakat* funds

from all of the Muslims in the local government, regardless of their Aqeedah, i.e JIBWIS I, JIBWIS II, Sufi Order, Shi'a, etc. and distribute it to the eligible beneficiaries.

- **Impact of Zakat:** The research findings indicate that *Zakat* has a positive impact on the lives of recipients in Jos North as it contributes to improvements in their standard of living and even their small and medium businesses as the case may be. This underscores the potential of *Zakat* to serve as a catalyst for socio-economic development within the community.
- **Enhancement Strategies:** The study proposes a set of strategies like improving transparency in collection and distribution, collaboration with local charitable/Non-Governmental Organizations and even government agencies as the case may be to enhance the efficacy of *Zakat* as a poverty reduction tool. Community awareness campaigns and workshops will also contribute to this in no small measure.

To sum up, this research demonstrates the significant potential of *Zakat* as a tool for poverty alleviation in Jos North Local Government Area of Plateau State, Nigeria. By understanding the extent of poverty, examining *Zakat's* utilization, addressing distribution challenges, and proposing enhancement strategies, we contribute to the ongoing discourse on poverty reduction and sustainable development. However, it is important to recognize that *Zakat* alone cannot completely eradicate poverty; as such, it should be integrated into a broader poverty alleviation framework that includes social, economic, and policy

interventions. Further research and collaborative efforts are necessary to harness the full potential of *Zakat* in the fight against poverty in the region.

5. CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS FOR FUTURE STUDIES

Undoubtedly, the prevalence of poverty, particularly among the Muslim community in Jos North Local Government Area, cannot be ignored. Despite government initiatives and the involvement of non-governmental organizations, it appears that the approaches employed have been less effective or flawed. *Zakat*, along with other forms of charity like Sadaqah and waqf, plays a significant role in poverty alleviation and various sustainable development projects for the Muslim community. In the case study of Jos North Local Government Area in Plateau State, Nigeria, *Zakat* has a substantial impact on reducing and alleviating poverty. Even though the Muslim population in the region is nearly equivalent to that of Christians and followers of other faiths, making the implementation of Shariah challenging at the local, state, and national levels, this hasn't entirely hindered the collection and distribution of *Zakat*. Instead, this responsibility falls on non-governmental and nonprofit organizations as well as individuals. These organizations encounter various challenges in carrying out their activities, and as a result, the effectiveness of *Zakat* is somewhat diminished compared to if it were overseen by the government. Nonetheless, their efforts have yielded positive results, both in terms of *Zakat* collection and distribution, ultimately reducing the impact of poverty.

The findings can further be utilized to see the development of more effective and efficient poverty alleviation programs that target the immediate and unique circumstances of communities. Furthermore, the research is also a contribution to the academic understanding of the relationship between religious practices, like *Zakat*, and problem-solving like poverty alleviation. The study also bridges the gap between theory and practical, as it can serve as a valuable resource for scholars, researchers, and practitioners with an interest in similar topics worldwide, ultimately promoting a greater understanding of the role of charitable giving in poverty reduction.

The following are some recommendations that can be put in place to boost the effectiveness of *Zakat* funds in poverty alleviation:

- **Enhancing *Zakat* Awareness:** Efforts should be intensified to raise awareness and understanding of *Zakat*, especially among the local population in areas like Jos North LGA. This can be achieved through workshops, campaigns, and seminars aimed at educating people about *Zakat*'s principles, significance, efficient collection and distribution methods, and its potential to mitigate poverty.
- **Collaboration for Impact:** Collaboration between local government authorities, non-governmental organizations, and relevant stakeholders is crucial to maximizing *Zakat*'s impact on poverty alleviation. Partnerships with microfinance institutions and vocational training centers can harness their expertise and resources effectively.

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- **Targeting Vulnerable Communities:** A comprehensive system should be established to identify and support the most vulnerable individuals and families within the local government. This entails conducting needs assessments with the involvement of local community leaders and organizations, utilizing social welfare programs, and directing *Zakat* toward those who are most in need.
 - **Investment in Social Projects:** Encouraging the utilization of *Zakat* funds in social investment projects can create sustainable income streams and employment opportunities. Investments in sectors such as agriculture and small-scale industries have the potential to yield long-lasting positive effects on poverty alleviation.

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