

THE INTERNATIONAL ISLAMIC CHARITABLE
ORGANISATION (KHARRIYYAH)
CASE STUDY OF NIGER STATE.

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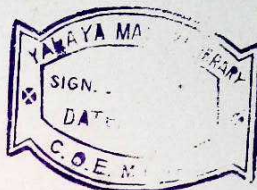
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**To Islamic Studies Department, School of Arts and Social
Sciences**

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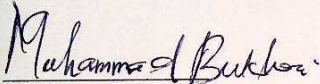
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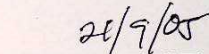
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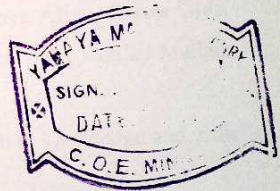

Date 30/2/05


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Date 25/9/05

DEDICATION

We dedicated this project to our beloved parents; may Allah (S.W.T.) reward them abundantly with Jannatul Fridous Ameen.



ACKNOWLEDGEMENT

In the name of Allah the most gracious the most merciful. Praise be to Allah (S.W.T.)

In any kind of academic zeal, gratitude is normally due to some individuals for their contributions.

Our sincere gratitude goes first to our project Supervisor in person of Mall. Muhammad Bukhari who spent his time and leave some of his daily activities for guiding and correcting us to complete this research work.

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ABSTRACT

This research work was carried out in order to analyse the contributions of an Islamic organisation called the international Islamic Charitable organisation (IICO) in Niger State and to identify the appropriate strategies they adopted in coordinating the affairs of the organisation especially that which was made for the benefit of entire Muslims of Niger State and beyond.

The research was carried out using two main methods to gather informations which include interview and documentary sources.

As such, for proper documentation of data collected, the research work was broken in to five chapters – each chapter dealing with organisation. Indeed, the work revealed so many (information) which include the purpose of the organisation, its administrative policies, progress so far made by the organisation and some problems encountering the organisation

However, the researchers conclude the project by marking strident call to the entire Muslim Ummah to recognise the role of international Islamic Charitable organisation to the development of Islam in Niger State and beyond. In addition, some possible or workable solutions, (recommendations) are made to enhance further development and progress of the organisation, Insha' Allah.

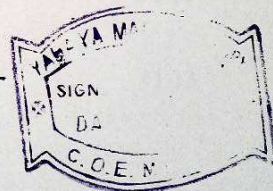


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CHAPTER

1.1 INTRODUCTION

From time to time peoples and nations few crippling and unexpected circumstances that hinder their progress, exacerbate their problems, and invite various forms of domination, which thrives on the adversity of the subjugated party.

According to the pioneers of the Islamic Charitable Organisation that the Islamic world in general finds itself in such a predicament today. Statistics from various sources agreed that diseases, poverty, malnutrition, famines, illiteracy and unemployment affect the greater part of Islamic world. Indeed most of the 36 poorest countries in the world by United Nation standards are Islamic countries.

Therefore, the establishment of the International Islamic Charitable Foundation come about, not as accident but as a result of two factors. The first was the severe poverty, deprivation, unemployment, diaphora, diseases and ignorance afflicting the majority of the Muslims in the Islamic world and else where. The second was a conviction of the need to put an end to these afflicting of problems since Almighty Allah has made it obligatory upon Muslims to do good or extend to other.

These factors led to the establishment of the International Islamic Charitable Organisation (IICO) in the form laid down in the Kuwait law number 64 of 1986, which declared its formation and made Kuwait as its headquarters. In its basic statues which were promulgated by Amin decree dated 4 Jumada Al-Akhira 1407 AH/3rd February 1987 A.C. In the light of the above, the exploration of the contribution of the International Islamic Charitable Organisation (IICO) have become necessary to the Muslim hence, the while society is facing the agony of frustration, humiliation and privation as a result of in human activities. Selfish interest, nepotism and misery from the well to do brothers (And those

among them that have been entrusted with the responsibility of handling the affairs of the international Islamic Charitable Foundation.

In this project work, we will try to examine the historical background of Niger State, Islam in Niger State and the historical background of the International Islamic Charitable Organisation. But it should be known that the piece of work is restricted to Niger State.

Moreover, we shall bring to sight, the administrative structure of the Organisation and the contribution of the organisation in the propagation of Islam in Niger State.

After all these, we shall try to look at the problems facing the organisation, and some essential recommendations as a way of alleviating those problems to enable our readers to struggle toward their sustenance.

Moreso, we hope to prove to every body that no matter the weaknesses of the trustees of the charitable organisation, the organisation is still considered the only best organisation that is helping the Islamic Communities.

1.2 OBJECTIVES OF THE STUDY

The main objectives of this research work on "The contribution of international Islamic Charitable Organisation are stated as follows:

- (a) To determine the contribution of the organisation to the propagation of Islam in Niger State.
- (b) To determine the existence of the organisation in Niger State.
- (c) To enlight the readers on where to get assistance in case of any affliction before them such as flood, diseases and so on.
- (d) To enlight our wealthy Muslims about the organisation so that they can take part in the struggle.

- (e) To show the brotherly feelings of Islam (as a religion) through the participation of the Islamic countries.
- (f) To enable the readers know that the charitable organisation is not a single man's possession as in Niger State.
- (g) To identify some possible problems and solutions to such problems affecting the organisation etc.

1.3 SIGNIFICATION OF THE STUDY

As a result of this study, it is expected that the management of the International Islamic Charitable Organisation in Niger State will be able to identify and develop appropriate strategies in co-ordinating the affairs of the organisation for proper benefit of the entire Muslim Ummah of Niger State and beyond.

The research work will serve as a reference to the readers and researchers who may be interested in carrying out similar research work on the same or related questions that is, the contribution of Islamic Charitable Organisation.

1.4 STATEMENT OF THE RESEARCH PROBLEM

Considering the significance role the charitable organisation play in the process of solidifying brotherhood among Muslim (of the world) one can say that the current disintegration among the Muslim Ummah is lack of sincerity by some scholars supporting the unislamic governmental policies and this could further be attributed to the negative attitude of organisation toward enlightenment and awareness programme.

The problem of the Islamic Charitable Organisation is Universal but it occurs in a diverse ways through some imperfect nature of man such as selfish interest, nepotism, misery greediness and other un-islamic attitudes.

1.5 SCOPE AND DELIMINATION OF THE STUDY

This research work is limited to Niger State that is "*the contribution of International Islamic Charitable organisation to the propagation of Islam using Niger State as a case study*".

The project as a whole is centred around Niger State through inter-related subject matters. This is to give reasonable sight and reliable data that could easily be analysed.

Moreover, so many factors militates the researchers in carrying out this research work some of those factors are stated below:-

1. Finance:- The researchers has no enough money to carry out their finding easily.
2. Written Document – Due to constraint in finding enough written document the researchers focuses on the contribution of International Islamic Charitable Organisation in Niger State.
3. Time – Lack of enough time to go into intensive and extensive research on the topic minimized the necessary facts of the research work.

1.6 METHODOLOGY

The researchers used two main methods, to gathered information in their research work. These methods used include interview and documentary sources.

1.7 LITERATURE REVIEW

Helping the poor is broadly expressed and emphasised in the Islamic legislation. The poor have a prescriptive right to share in the prosperity of a fellow Muslim rising to the level of 2½% as Zakat, a Muslim, in fact, is the custodian of whatever wealth he possesses even

through everything in the heaven and the earth belong to Allah, the creator among charister of every one and everything. Apart from giving the compulsory poor-rate (Zakkat), a Muslim is asked to give voluntary whatever he pleases in charity. This is called Sadaqa. The giver is not required to enrich the recipient but give him whatever he can affords, a loaf of bread, a piece of cloth or a few coins. The entire idea behind the charity is that it is Allah who made the rich to be rich and the poor to be poor out of His own will. He can send reverses on them. Therefore, one who gives something in Charity should not indulge in ostentation. A giver should conceal whatever his right hand gives away. The Holy Prophet (S.A.W.) affirmed this thus:

There is man who gives a charity, conceal it so much so that his left hand doesnot know what his right hand spends (Related by Bukhari).

The Holy Prophet (S.A.W.) also emphasises on the necessity of charity that is "very good deeds that you meet you brother with countenance and that you pour water from your burket into the vessel of brothers" (Related by Bukhari).

From the above traditions of the prophet, one would understand that charity does not only relief the burden of the recipient but it also enforce the spirit of brotherhood among Muslim and it ensures appropriate allocation of economic resources, it leaving his fellow brothers in hunger irrespective of their race, tribe or status. The Prophet (S.A.W.) also warns against that saying

"Non of you has a good faith (Iman) unless he loves for his brother what he loves for himself" (Related by Buhkari)

Therefore, the given out of charity is something that is of paramount importance to the Mulsim Ummah and also the practice of the Prophet (S.A.W.). This could be seen from the prophet following hadith

related by Aisha, the wife of the Prophet may peace and blessing be on her who said.

“Allah’s messenger (S.A.W.) used to accept gifts and gives a compensation for them.” (Related by Bukhari)

She (Aishat) also narated that the messenger of Allah (S.A.W.) has also commended his ummah to give charity in whatever they posses for welfare of their brothers. The Prophet (S.A.W.) said:

“Give gifts to one another, for gifts takes away rancour”
(Related by Bukhari)

As such from the above quoted traditions of the prophet (S.A.w.). All Muslims are that of single body as the holy Prophet have explained it that:

“The faithfuls are like man if his eyes suffer (Related by Muslim)

By and large, the above traditions of the Prophet (S.A.W.) have clearly shown that the whole Muslims (of the world) are chain together in Islamic brotherhood relationship. Therefore the given of charity to relinquish and relief the excessive poverty on the Muslim world, have become cumbersome on every well to do Muslim.

Moreso, the traditions also shows that given of charity should not be under emphasised because of its brotherly and spiritual importance.

CHAPTER TWO

2.1 THE BRIEF HISTORY OF NIGER STATE

Niger state was carved out of the former North Western State by late General Murtala Ramat Muhammad, in February, 1976. It however come into being on 1st April the same year, the state is constitutionally administered under the existing ten local government areas by then. The former four distinct districts of Kontagora, Bida, Minna and Suleja still serve as administrative zones which provides easy and effective administration of the state, the state constitutes about 42 local governments and approximately 36 districts.

2.1.2 LAND AREA

As at 26th of August, 1991 that is before the emergency of Borgu and Agwara Local Government, the state covers a land area of 174,244 square kilometres of 7,424,400m hectares.

Covering 8% of the total land area of the country. Therefore the land are is approaching 8m hectares. About 5% of the land is areable which also represent about six hectares of land.

2.1.3 CLIMATES

Niger State experiences distinct dry and wet season with annual rainfall varying from 1,100mm in the north to about 1,600mm in the South in the South, to main in maximum temperature which do not exceed 94% are between March and June with the lowest minimal temperature usually in December and January. Duration of the wet season ranges from 150 days more in the Northern part of the state or 20 days or more in the Southern part of the s state. The climate soil and hydrology

permit the cultivation of the most of Nigeria staple crops and still leaves ample scope for grazing, fresh water, fishing and forestry.

2.1.4 SOIL

Like must loam soil, Niger State is flood plain and characterized by considered variation the soil of 2 types which could be used for both agricultural and manufacturing of respective products. The 2 types of sandy soil and clay soil, the sandy soil type has little erosion hazard while the clay type soil has a better water holding capacity.

2.1.5 ETHNIC GROUPING

Ethnic groups in the state include Nupe, Gwari Hausa Kadara, Koro and other unidentifiy tribes.

2.1.6 RELIGION

Almost all the inhabitants of the state are in divine religion. They are either Muslims or Christians with very few traditional religionists.

2.1.7 OCCUPATION

About 70 -96 % of the state population are farmers while only about 29.046% are involved in other vacations such as white collar jobs, craft, and art e.t.c the total areable land is 80% representing 5, 939, 52 om hectares.

2.1.8 ECONOMY

Agriculture is the major occupation with some little industrialisation. About 80% of the population engaged in farming the state produces crops like yam, beans, cassava, rice, millet, groundnut, maize and sugar cane. The state has abundant of natural indourment

fertile land for the crop production mention above. While in the case abundant industrial resources. Surveys carried out have shown that deposit of gold and marble are found in part of minna. There are also the presence of other mineral like limestone, glass, sands, chalk, copper e.t.c. The evidence of its capability to industries has no problem as water is abundant all over the state.

2.1.9. SOCIAL AMINITIES OF THE STATE

Niger State has facilities that make the people of the state live in a comfortable manner. Although not all amenities are available in the state. But they try to have some important one's such as Education, Health, Social welfare communication, Transport e.t.c

Education: Niger State Government have try a lots to educate Nigerlite in any aspect of knowledge and the government establish many institution of learning such as primary schools, secondary and tertiary institution. All these mentioned above are places where Nigerlite acquired knowledge.

Health centre: Such as General hospital and some private hospital such as Imani, Mai-Nasara and others. These are the places where Nigerlite are been given treatment in case, if they are ill. And some of these private hospital are been assisted by the state government to facilitated human living and equipt them.

Communication: The State government has try a lot in time of communication system, such as Nitel also G.S.M. which are available in the state and easy for communication.

Transport: There are many transportation system in the state. The government and private ones are for peoples and good from one place to another. The ones for government are Niger State Transport Authority (N.S.T.A.) and Niger Line.

2.1.10. ELECTRICITY

Is one of the sources of revenue to the state, also is one of the social amenities of the state, in every nock and Conner in the state, the government try to see that electricity goes around in the state.

2.1.11 SOCIAL LIFE ASPECT

This are cultural aspect of the people of Niger State, although some of these culture are abandoned for the coming of Islam into Niger State, only few exist now e.g. in the aspect of marriages, naming ceremony and others. Some of the abandoned ones including drinking of alcohol like gugu yagi gboya in Nupe land.

2.2 ISLAM IN NIGER STATE

The history of Islam in Niger State could^{be} traced be back to the period time Islam come into Hausa land (northern Nigeria). Islam reached West Africa in the eighteen century. This was as a result of commercial link between north and West African Islam spread to West Africa through North Africa, from where it spread to other African countries Like Nigeria.

The spread of Islam in Nigeria has two (2) source attributed to it, one source attributed to the coming of Islam to Nigeria through Mali while the second source shows its coming through Bornio. It was said that Islam and Arabic was first introduced into Borno around seventeenth century (17thC) through the wangara was the part of Nigeria which Islam

was said to have its earliest root was the extreme north-east in Kanem Borno empire which flourished as early as in the tenth century (10th c)

The reason for this is the fact that there was a long established trade route from Tripoli and Fezzan to the region of Lake Chad and the barrier in contact with North Africa, Sudan and Egypt were different as they were in the far west. By the thirteenth century (13th C) Kanem Borno had close and continuous contact with North Africa. Ibn Kaldan, one of the greatest historians mentioned the friendly relations existing at this time between Kanem's ruler and the ruler of Ghana. However, we cannot neatly pin point the stage by which Islam extended its influence.

Another scholar (Abdu Rahman Zaith) observed that the ruler of Kanem empire who ruled between 1085 and 1097 was said to have been the first to accept Islam. His son continued his father's interest in learning and practising Islam, the Kano Chronicle also reported that Islam came to Kano for the first time in the reign of Jaji (1705 – 1804 A.D.) when Wangarawa or Mandigo traders introduced it from Mali going by this one we could rightly assert that Islam was first introduced into Nigeria by the Wangarawa. Islam spread out into Nigeria through Northern Nigeria.

By and large, one concludes that Islam reached its peak in Niger State through the influence of the Usman dan Fodio Jihad (1804) when almost every part of the state (Niger) felt the impact and presence of the religion-Islam.

2.3 BRIEF HISTORICAL BACKGROUND OF INTERNATIONAL CHARITABLE ORGANISATION (KHAIRRIYYAH)

The International Islamic Charitable Organisation (Khairryah) was formed by some Arab Muslims who are ready to spend and work for Islam. This organisation started at Kuwait in 1984 by some Arab leaders or group of people who are willing to spend for Allah's sake.

The concerned Arabs come together and through of how they can support Islam and propagate it as other organisations in other part of the world do such as Red Cross, boys court etc. this organisation are established to assist people interm of financial need and other assistance needed by man to facilitate the living as a result of that, these Arab now suggested that they should form an organisation which will be internationally retuted. The organisation was formed and named international Islamic Charitable organisation (Khairriyyah) at Kuwait, so that they could help and build Islam up with out any dis-stop from any supper power country.

By 1987 the organisation become strong enough and extended to some part of the world which are Philippines, Dubai, Saudi, Arabia, Turkey and part of the Africa with Nigeria inclusive etc. with the intention to propagate Islam and to help the needy ones for the sake of Allah.

This organisation (Khairriyyah) help the needy as prophet (SAW) commended the entire Mulsim to do.

Narrated Abu Musa (RA) the prophet (S.A.W.) said:

“Every Muslim has to give charity” The people asked. “O Allah’s prophet if source one has nothing to give what will he do He said “He should work with his hand and benefit himself and also give in charity (from what he earns)” the people further asked “if he cannot do even that? He replied” He should help the needy who appeal for help” then the people asked, it he cannot do that?

“He replied” then he should perform all that is good (that is enjoin Alma’rat) Islamic Monotheim and all that in has ordained and keep away from all that is evil (that is belief polities and all that Islam has forbidden) and this will be regarded as charitable deeds? Faith Albari Val:4 page 50.
And other hadith said

Narrated Abu Huraira (RA) the prophet (S.A.W.) said; day two angel. Come down (from Heaven) and one of them say O Allah compensate every person who spend in your cause and the other (Angel) says O Allah destroy every miser. (Salihu Bukhari) V (2)

The organisation come into Nigeria, Niger State inclusive with the help of (Dr) Shekh Ahmad Lemu, who happen to be a member of the organisation and late Shalkh Abubakar Mahmud Gumi.

The Arab wants Nigerians to help the organisation with money. But (Dr) Ahmad Lemu who was member of the organisation said "we know that we are rich but we still need more assistance from you because the needy are more than the wealthy ones" (Dr) Ahmad Lemu's statement was considered and Nigeria was included to the countries which the organisation will have its branch.

The international Islamic Charitable Organisation branch was establish in Nigeria, Niger State inclusive in January 1995 with the help of (Dr) Ahmad Lemu who struggle for his country and so that poverty will be minimised in the country.

CHAPTER THREE

3.1 THE ADMINISTRATION OF THE INTERNATIONAL ISLAMIC CHARITABLE ORGANISATION IN NIGER STATE

The Director's office is one of the full fledged section of the organisation and it is headed by a director who is the chief executive of the organisation. And it consist of operational sections. Each section has its own head that is directly responsible to the director.

The sections in organisation are: -

- Main Director's Office
- Security Services
- Constancy Services
- Bursary Services
- Maintenance Service
- Auto Mechanical Section
- Electrical Section
- Agricultural Services Section
- Vocational
- Da'awah Section

Director's Office: The section is the office of the director who is the chief executive of the organisation. It has an all embracing function of co-ordinating the activities of all other sections. Do that it moves smoothly and for efficient operation.

Security Service: This is the section that has the responsibility of protecting the main organisation structures the people here are being

employed and trains to guard the building, day and night. This section presents and protects life and property of the organisation it is headed by the chief security of the organisation.

Consultancy service: this is the section that provides business forum where the discuss the strategies to be followed on transacting of goods an services to various Muslim community.

Bursary service: This is the section that has responsibility for the finance of the organisation. All issues concerning finance and control take place here there for t he Burser i s t he head of bursary department which is responsible to he director.

Maintenance Section: This is the section responsible for the control of the maintenance Section. It supervises all t he works i n t he section and formulate strategies for maintaining the organisation assert. In addition to this, it is the responsibility of this section to repairs the materials of the organsation that have broken for example fan, Refregerator, air conditional etc.

It is also responsible for reconstruction/rehabilitation of the physical materials like buildings an the like in case of creak in the wallo or damage.

Auto – Mechanical Section: This section takes care of the tractor using in the organisation for agricultural service at a subsidize rate for farmers. It is the role of the section to supervise the staff in the section and repairs of the farming machine (Tractors) it is headed by the chief driver of the organisation which is directly responsible to the Director.

Electrical section: The section under the maintenance and repairs of all electrical components of the organisation building. Also it is the responsibility of the section to pay the NEPA bill every monthly ending this section is headed by electrical officer appointed by the Director.

Agricultural section: This is the section that takes care of farmland of the organisation which is now located along Bida to Kataregi road. This section gives some farmers of land to own and provide them with insecticide, chemicals fertilizer and tractor etc just to make farming easy for them. All these are given to the farmers at a subsidized rate.

The section is headed by chief agricultural officer appointed by the director of the organisation.

- **Vocational section:** This section undertakes training of some clients in some setting activities for the clients to establish on their own. The organisation clients in designings sewing, knitting and Bakery etc. it is the responsibility of vocational section for the activities that are mentioned above.

- **Da'awah Section:** This is the section that takes care of preaching i.e. calling people to the way of Allah (S.W.T) in towns, villages and in cities, Although; this section has limited service rendered in the activities of Da'awah, because the organisation has limited fund.

Therefore the da'awah schools are limited this section is headed by Da'awah Chairman of the organisation.

3.2 CONTRIBUTION OF THE INTERNATIONAL ISLAMIC CHARITABLE ORGANISATION (IICO).

The international Islamic Charible organisation (IICO) contributes a lot to the development of Islam in some parts of the world. Although it has limited contribution in Nigeria, Niger state in particular. But in some countries like Philippines, turkey, Kuwait etc. the Islamic international charitable organisation have helped in no small measure by establishing Islamic institutions such as colleges, universities in those countries. It also renders assistance by given loan to the peasant farmers and general categories of Muslim Ummah these contributions is done economically socially and religiously.

Here in Nigeria, Niger State in particular, the organisation have taken part in esterblishment of vocational activities for the Muslim Ummah in Niger State, these include designing, sewing, Knilting, catering and also given of loan to formers in Niger State. The organisation trains them and it also provide them with loans to establish small scale business. All these are part of its contributions.

More so, in the month of Ramadam (IICO) performs a vital role by providing some people with eatable things/ foods and drinkable things /materials, and money in some cases.

It provide people from low class with health care.

The organisation give more concentration to the building and rebuilding of Mosque and Qur'anic schools for the worship and child up bringing in Niger State e.g New horizon college, Islamic Education Trust (I.E.T)

The organisation contributed to the extent that during the Edil Kabir the poorest one among our rulers are provide with Rams for sacrifice.

The organisation play vital role in the spread of Islamic Da'awah by appointing some Muslim scholar's to carry out da'awah activities in some part of Niger State e.g it help in creating awareness on the importance of Sharia to man which took place on February, 2001 at I.C.T.

By and large, the Islamic Charitable organisation have partially propagated Islam in Niger State, it has helped in controlling the problems of moral and spiritual decays of societies by organising seminars symposium e.g The sponsoring of Islamic programmes on television and radios to creates more awareness on the effect of moral decadens in our youth and the whole society at large such programmes like translation of the Holy Qur'an by various scholars and sects over television, Friday's programmes and so on educationally, the organisation (IICO) have also excelled in providing our Muslim Ummah with Islamic knowledge especially, the knowledge of the holy Qur'an for example the organisation under the influence of its branch in Niger State, so many copies of Holy Qur'anic were distributed.

"Free of Charge" to the Muslim of Niger State ad beyond especially the Holy Qur'an translated by late Sheikh Abubakar Mahmud Gumi. This distribution of the holy Qur'an have encourage most Muslims to seek for Qur'anic knowledge through some Islamiyya schools all over the state. As a result of this light the number of Islamic scholars have grown up rapidly in the state e.g the Nurul Islamiyya School loccated at 123 Quarters operate by Mallam Adam. These made the propagation of Islam easily in every nook and crannies of Niger State.

Mean while , it has also encouraged most of our rich Muslims in the state to emulate the Islamic basic principle of Zakkat. All these have helped in minimizing the problem of ethnicity, tradition nepotism, sectionalism and regionalism among the Muslims of the state (Niger). There by fostering the Islamic concept of brotherhood in the state.

CHAPTER FOUR

4.1 PROBLEMS OF THE ORGANISATION

For every organisation there are some peculiar problems that affect it. Therefore Ilco is not an exception. However, the problems facing the international Islamic charitable organisation (Khairiyah) are identified as follows:

- In Adequate staffing
 - Lack of proper Awareness
 - The relationship of the organisation and the government
 - Poor loan disbursement
- i. In Adequate Staffing –Because the organisation is not rich enough to employ adequate number of qualified and experienced trainers and the loan monitors, the beneficiaries are not properly monitored at all so that defaulters can be detected or even be brought to book.
 - ii. Lack of proper Awareness: The trainers of the programme are not given enough education for important of loan recover. It is by proper recovering of the loan that enough fund will be available for institution to spread out the given of loan to many people.
 - iii. Relation of organisation with government: The organisation, lacks proper relationship, with the state government and federal government, people are not aware of the existence of the function of the organisation.
 - iv. Poor Loan Disbursement: The Organisation does not establish the proper procedure for the given out the loan that is, they don't establish proper procedure on how the loan should be given. They do not obtain adequate information of the people to be given the loan that is their qualification, addresses and guarantors.

4.2

SOLUTIONS TO THESE PROBLEM AS FOLLOWS:-

- i. The beneficiaries from the organisation should be given enough education that, they will be aware of the important of the organisation in the economic and the social development of the muslim nation.
- ii. They should ^{be} given enough guidance and counseling so that they will know between good and bad action, they should note that, the schem is not only for few people but for every body.
- iii. The organisation should try to employ more experience trainers and monitors. They could do that by liaison with the government to assist them employ qualified staff.
- iv. The organisation should give wide publication through the means of mass media e.g. Television, News paper, Radio and bulleting e.t.c.
- v. The organisation should establish proper working relationship between the state government, local government and communities leaders.
- vi. The organisation should establish loan monitory team by employing honest, experienced and qualified staff that will move frequently between the llco and the beneficiary of the loan.

CHAPTER FIVE

5.1 SUMMARY

Generally, this research work is intended to study and analysed the functions of Khairiyah chairtable organisation using Niger state as a case study to make it known to the public. This will not only enhance its productivity but it will as well genger thaem for more effort to their elbow and it well again sensitize other Muslims especially the philanthrophiest r to emulate their effort.

However the research work comprisses of five Chapters. The first Chapter highlighted the establishment of international Islamic charitable organisation as a result of two factors which are poverty and unemployment in Nigeria and the world in general.

While the second Chapter had discussed the brief history of Niger State, Islam in the State and the historical background of the organisation (Khairriyyah)

Further more, the third Chapter expanciated on the Administration of the organisation and the propation of Islam in Niger State, in the fourth Chapter, we discussed the problems facing the organisation and Recommendation (As a way of alleviating the problems).

Lastly, the fifth Chapter, reflected and recapitulated briefly on the foregone discussions in the research work to give easy understanding and recap.

5.2 CONCLUSION

We would conclude this project by making a Strident call to the entire Muslim Ummah to recognise the role played by international Islamic Charitable organisation to the development of Islam.

A reappraisal has been made on the basic principles of Islam concerning god religion, morally, charity and human welfare among others. In this way Islam has clearly shown its position regarding the loyalty and spiritual aspection to the entire Muslims Ummah.

Allah said; "for those who give in charity, men and women and lend Allah a beautifully loan, it shall be increased manifold (to their credit) and they shall have (besides) a generous reward: (Quran Chr 57:18). L⁽³⁾

In a nother v erse, A llah said, "only those are believers who have believed in Allah and His Messenger, and have never since doubted, but have striven with their belongings and their persons in the course of Allah: such are the sincere one's" (Chr. 49:15)⁽⁴⁾

And the holy prophet (S.W.A) have.also intensify the significance of

AL-HADITH, The messenger of Allah (S.A.W) Said: Any one who removes the difficulty of the faithful among the wordly afflictions, Allah will remove from him the difficulty amongst the afflictions of the day of resurrection, And he who facilitates some one indifficulty, Allah will make things easy for him in this world and the next. Any one who conceals (the secret of a Muslim) Allah will conceal his secret in this world and the next. Allah is ready to help the servant as long as the servant is ready to help his brother (Related by Al-Muslim)⁽⁵⁾

Therefore, with this attempt explore the bedrock of Khariyyah (Iico), we hope that other researcher may emulate this significant role played in spreading on the liberational spirit of Muslim Ummah of this nation, particularly Niger State, throughout these areas that were unattached by the researchers in the project work..

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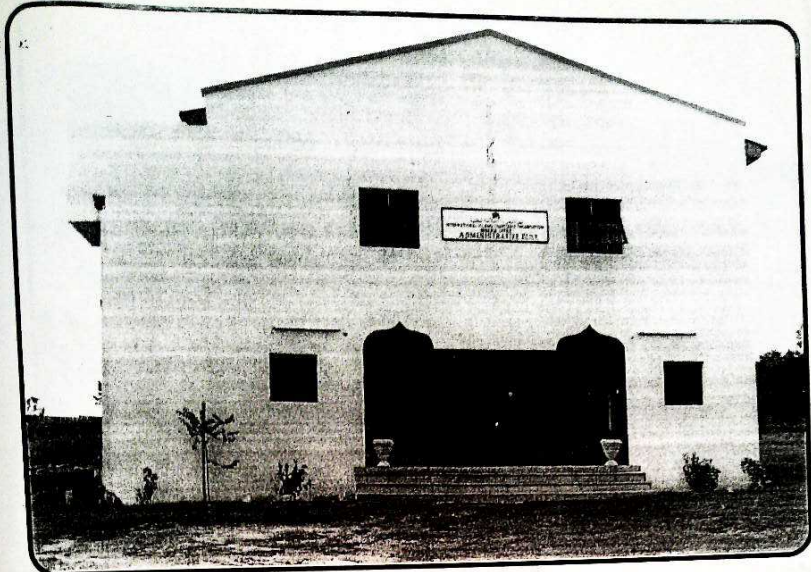


Plate I:

This is the administrative Block of International Islamic Charitable Organisation (IICO) Here in Minna, Niger State



Plate II:

This is the workshop of International Islamic Charitable Organisation (IICO) Here in Minna, Niger State

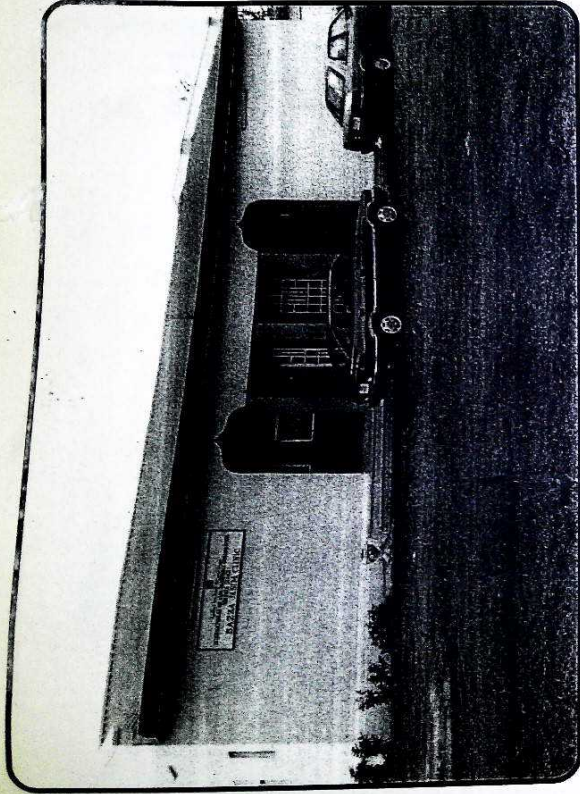


Plate III

This is the Clinic of the International Islamic Charitable Organisation (IICO) Here in Minna, Niger State

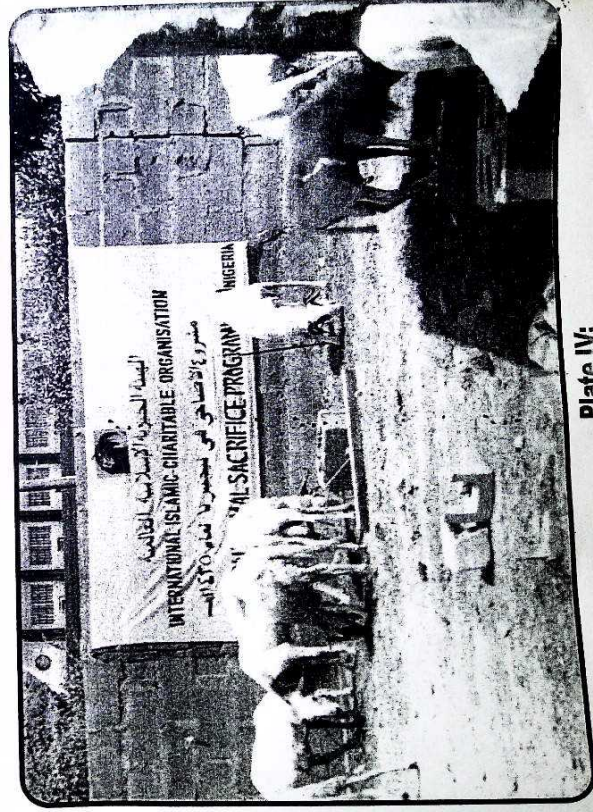


Plate IV:

This show some of the animals used for distributions to the commoners As part of their contributions towards enhancing...



Plate V:

This show some beneficiary of the International Islamic Charitable Organisation (IICO) Here in Minna, Niger State