

**ZAKAT AS A WAY OF ALLEVIATING POVERTY IN JIBIA LOCAL
GOVERNMENT AREA,
KATSINA STATE.**

BY

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(SPS/13/MIS/00041)

**BEING A DISSERTATION SUBMITTED TO THE DEPARTMENT OF
ISLAMIC STUDIES AND SHARI'AH BAYERO UNIVERSITY, KANO IN
PARTIAL FULFILMENT FOR THE AWARD OF MASTERS OF ARTS
DEGREE IN ISLAMIC STUDIES**

SHAWWAL, 1439 A.H/ APRIL, 2018

DECLARATION

I hereby declare that, this work is entirely the result of my research, except where I have acknowledged other sources of information. It has not been accepted in substance for any other degree anywhere, and in the same vein not submitted concurrently to any other institution for award of any other degree.

CERTIFICATION

This is to certify that this dissertation has been read and approved by the Panel of Examiners for the award of Master of Arts Degree in Islamic Studies.

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ACKNOWLEDGEMENTS

My special thanks and sincere appreciation goes to the Almighty Allah (SWT) for sparing my life all through my academic pursuits.

I will like to sincerely express my profound gratitude and appreciation to my respected supervisor Dr. Nura Sani. I appreciate his patience, academic guidance, scholarly advice and assistance during the period of writing this dissertation. May Allah reward him abundantly, Amin.

I also wish to express my gratitude to the lecturers and the entire staff of the Department of Islamic studies and Shari`ah, especially the Head of Department Dr. Babangida Muhammad, Dr. Ibrahim Mu`azzam Saminu Maibushira and Professor Jibril Hamman Yola, Dean of Faculty of Arts and Islamic Studies for their guidance.

I equally remain indebted to the entire staff of School of Postgraduate Studies, Bayero University, Kano for giving me the opportunity to study in this reputable university.

I also wish to express my appreciation and recognition of my mother's effort (Hajiya Lami SabI'u Jibia) for continuously praying before, during the period of this work and always for my success and Allah's protection

I also wish to forward my appreciation to my lovely wives and my children for their encouragement, love and patience towards me during my course of this programme. May Allah reward them abundantly, Amin.

Last but not the least, I also appreciate the cooperation given by the staff of Jibia Local Government during the conduct of this research, I also appreciate the effort and help given by all individuals which contributed towards the success of this work. May Allah (SWT) reward you all with Aljannat Firdaus.

DEDICATION

This work is dedicated to my father late Muhammad Sabi`u. May his soul rest in perfect peace, amen.

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ABSTRACT

It is widely acknowledged that the third pillar of Islam (Zakat) plays a significant role not only in enhancing the welfare in societies, but also in the economy of Muslim Ummah. In this respect, the research will study the role of Zakat in mitigating poverty in the community. This study is intended to discuss Zakat and how it can be used to tackle the issue of poverty alleviation with particular reference to Jibia local government area of Katsina state. The objective of the research is to explain in brief what is zakat and its position in Shari'a, (i.e.) its legality, considering Qur'anic verses dealt with it and also Prophetic traditions. The study also will discuss Zakatable items in general and other items which the Muslims jurist differs on whether they should be included under Zakatable items or not looking at their value and huge amount of wealth involved. To achieve the said objectives and goal the research will use among other methods direct interview with the heads of farmer's organizations in Jibia local government Area. Also the study will come out with its findings which are hoped that Jibia local government will make use of it in setting up a body which will be responsible for collecting and distributing zakat in accordance with Islamic injunctions. It is also hoped that, the study will contribute to the knowledge of importance of giving out zakat from whatever constitute wealth in the society (i.e.) Muslim society. This is because previously some huge amount of wealth is left without zakat. The research is also expected to give some recommendations on how the collection and distribution of zakat in the society is done. This will also include ways and means of the collection and disbursement of the funds effectively are to be outlined. The research will also highlight the position of Islam to discourage extreme income inequality and poverty. While it is expected of each individual to exert his/her effort to the fullest extents of his potential to fulfill his/her needs.

CHAPTER ONE

INTRODUCTION

In the name of Allah, the Beneficent, the Merciful . All Praise is due to Allah, we praise Him and we seek help from Him. We ask forgiveness from Him. We repent to Him; and we seek refuge in Him from our evils and bad deeds.

Anyone who is guided by Allah is indeed guided; and anyone who has been left astray, will find no one to guide him. I bear witness that there is no deity worthy of worship but Allah, the Only One without any partner; and I bear witness that Muhammad is His servant and final messenger to mankind. May the peace and blessing of Allah be upon His last and final Apostle, his Household, his companions and all his followers until the end of time.

Zakat in Islam ranks as the third of the five pillars after *Iman* (faith) and *salaat* (prayer). *Zakat* is united with prayer in eighty two verses in the Qur'an and in the tradition of His Messenger (May the peace and blessings of Allah be upon him) and the consensus of his nation.⁽¹⁾ It is also made a religious duty and accepted by Allah only from who is a Muslim². Payment of Zakat teaches obedience to Allah and also relieves the Muslim community from poverty and hatred between the rich and poor.

عَنْ ابْنِ عَبَّاسٍ: أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ لَمَّا بَعَثَ مُعَاذَ بْنَ جَبَلٍ إِلَى
الْيَمَنِ، قَالَ: " إِنَّكَ تَأْتِي قَوْمًا أَهْلَ كِتَابٍ، فَأَدْعُهُمْ إِلَى شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ
وَأَنَّي رَسُولُ اللَّهِ، فَإِنْ هُمْ أَطَاعُوكَ لِذَلِكَ، فَأَعْلِمُهُمْ أَنَّ اللَّهَ عَزَّ وَجَلَّ افْتَرَضَ

¹ Sayyid, S. (1996) *Figlu Sunnah* vol.1 Darul Alfikr, Lebenon. P.373

² Abu Malik, Salih *Fiqh Al-sunnah*, Daru Altaufiqiyyah, Vol. 2, p. 10

عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي كُلِّ يَوْمٍ وَلَيْلَةٍ، فَإِنْ أَطَاعُوا لِذَلِكَ، فَأَعْلَمُهُمْ أَنَّ اللَّهَ عَزَّ وَجَلَّ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ تُؤْخَذُ مِنْ أَغْنِيَائِهِمْ وَتُرَدُّ فِي فُقَرَائِهِمْ، فَإِنْ هُمْ أَطَاعُوكَ لِذَلِكَ، فَإِيَّاكَ وَكَرَائِمَ أَمْوَالِهِمْ، وَاتَّقِ دَعْوَةَ الْمَظْلُومِ، فَإِنَّهَا لَيْسَ بَيْنَهَا وَبَيْنَ اللَّهِ عَزَّ وَجَلَّ حِجَابٌ " ³.

It was narrated from the son of Abbas (May Allah be pleased with him) that the Prophet (May the peace and blessings of Allah be upon him) had said: "when he had sent Muaz bin Jabal (may Allah be pleased with him) to Yaman: "You will meet a group of people who are people of a scripture. So invoke them to the certification that there is no deity worthy of worship but Allah, and that I am the messenger of Allah. If they obey that, let them know that Allah (the Exalted) had enjoined on them Five prayers in every day and night. And if they obey that, let them know that Allah (the Exalted) had ordained on them a charity from their properties. It is taken from their rich people, and is returned back to the poor of them⁽⁴⁾. If they obey that, then beware of their expensive properties, and beware of the invocation of the oppressed, that there is no veil between it and Allah

Also Al-Tabarani had narrated in The Awsat and The Sagir from Ali (May Allah honor his face), that:

The Prophet (May the peace and blessings of Allah be upon him) had said: That Allah (the Exalted) had ordained on the rich people of the Muslims in their properties with a proportion which is sufficient for their poor, and the poor people will not suffer, starve or lack of clothes, except with what their rich people will do. Otherwise Allah (the Exalted) will surely hold them accountable and punish them severely. Al-tabarani had said: This was reported only by Thabet bin Muhammad Az-Zahed.

³ الشيباني، أحمد بن حنبل (المتوفى: 241هـ)، مسند الإمام أحمد بن حنبل، تحقيق: شعيب الأرنؤوط - عادل مرشد، وآخرون، مؤسسة الرسالة، البصرة: الأولى، 1421 هـ - 2001 م، مسند عبد الله بن العباس بن عبد المطلب، الجزء الثالث، رقم الحديث: 2071، ص: 498.

⁴ Muhsin .M K.(1996) Summarized Sahih Al-Bukhari. Darusalam ,Riyad .Saudi Arabia. P.349.

Zakat is one of the five pillars on which Islam is built. Islam has directed that a Muslim who possesses a certain amount of wealth (Nisaab) to give a portion of it to some specified beneficiaries in order to wipe away or at least alleviate poverty and achieve economic freedom. The institution (Zakat) was able to solve the problems of poverty and extend social services in previous times.

This is the implication of Allah's sayings in the Glorious Qur'an:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۚ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ .التوبة: ١٠٣ ، مَا أَفَاءَ اللَّهُ عَلَى رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِللرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ۚ وَمَا آتَاكُمُ الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا ۚ وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ . الحشر: ٧

This is witnessed during the times of Umar bin al-Khattab (13-22 H) and that of Umar bin Abdul-Aziz (99-101 H). It was reported by Abu-ubaid from Amr bin Shu'ab that "Mu'az bin Jabal sent to Umar bin Khattab in Madinah one third of the Sadaqah collected from people in Yemen (because nobody who needed it was left. The second report happened during the reign of Umar bin Abdul-Aziz. The Governor of Egypt wrote to him asking what to do with the proceeds of Sadaqah because he found no deserving poor and needy all over the state. Unfortunately, in the contemporary Muslim world, the issue of poverty is one of alarming issues begging for urgent attention, which according to the research is partly due to negligence of the Ummah – in general - as well as the people of Jibia Local

Government area of Katsina state in particular, in regarding consideration of Zakat as a means of poverty alleviation.

1.1 STATEMENT OF THE PROBLEM

Looking carefully at the inhabitants of Jibia L.G.A. will reveal that poor and needy are the majority. In other words, there is still abject poverty among the large number of the Muslim Ummah. Zakat, as stated in the Qur'an is meant to make wealth circulate in the hands of many, not just a particular circle. It is strongly believed (among Muslims) that if Zakat is given out as instructed by the Qur'an and Sunnah of the Prophet Muhammad (SAW) poverty will not only be alleviated but the condition of life will also be improved.

This study intends to find out the role Zakat plays in alleviating poverty amongst the Muslims in Jibia local government Area. The work, also intends to find out whether the wealthy members of Jibia Local Government are giving out Zakat as enjoined by Allah (SWT) or not. If they do, how and to whom do they give it. To study Zakat and its contribution in alleviating Muslims' economic and social problems with special reference to Jibia Local Government Area of Katsina State.

1.2 AIMS AND OBJECTIVES.

The broad aim of the study is to determine the role of Zakat in alleviating the socio economic problems of the Muslim Ummah in Jibia Local Government Area of Katsina State.

Some specific objectives of the work are as follows:-

- i. Outline the historical experiences and present the contemporary resolutions on the use of Zakat for poverty alleviation in Jibia Local Government Area.
- ii. Assess the poverty level, need for funds, and the scope and potentials of Zakat for poverty alleviation in Jibia local government Area.
- iii. Suggest some ways and means in which the collection of Zakat can be enhanced and made more effective in poverty alleviation.

1.3 SIGNIFICANCE OF THE STUDY

The institution of Zakat had a historic role in solving the problems of poverty and providing social services during the classical times. The significance of this work is to investigate how this institution can be used in contemporary times to alleviate poverty and promote welfare in Muslim societies.

1.4 SCOPE AND LIMITATION

The study covers Jibia Local Government Area only and not the entire local governments in Katsina State.

1.5 CONTRIBUTION TO KNOWLEDGE

The research contributes to the existing knowledge in the following ways:

- i. It adds to the existing references on the research subject matter in the study area.
- ii. It sheds light on the practicability of Zakat as a viable tool in poverty alleviation and how relevant and achievable it is in Jibia local government area of Katsina State.
- iii. It enriches Islamic library in the area of the research subject.

1.6 RESEARCH METHODOLOGY

The research method adopted in carrying out the research can be referred to as both observatory and conventional. This is achieved by consulting textbooks, journal articles, views of some lecturers, information obtained from the internet and personal interview with some relevant personalities in Jibia local government Area.

CHAPTER TWO

LITERATURE REVIEW

The review of related literature is important to any research work such that it carves out the areas of correspondence and differences with the existing literature. This is essential as a step to measure the contribution of the research work to the existing knowledge on a particular subject matter. Therefore, the existing literature on the subject matter of this research include:

Ibrahim Ahmad (2009). Beneficiaries of Zakat in Islam: A Theological Study Implemented on Kano City from 1982-2007.⁵

The research is partially related to the present one because it discusses the beneficiaries of Zakat as implemented on Kano state while the presented research is broader by discussing Zakat in relation to its poverty alleviation capabilities.

Hossain, M.Z. (2012). Zakat in Islam: A powerful Poverty Alleviating Instrument For Islamic Countries⁶

The research is divided into three different parts and conclusion. The first part is the introductory part, while the second part discusses some important Qur'anic verses on Zakat. The third chapter discusses Zakat as obligatory on all Ummah of all Prophets, similarities between Zakat and contemporary tax, dissimilarities

⁵ An unpublished M.A. Dissertation Submitted to the Department of Islamic Studies and Shari'ah, Bayero University, Kano.

⁶ An article in an International Journal of Economic Development Research and Investment, Vol., 3, No.1, April, 2012.

between Zakat and tax, role of Zakat in poverty alleviation. And it cites examples of both Bangladesh and Pakistan. The last part is conclusion.

The research is also partially relevant to the present study in the sense that it discusses the two elements of zakat and poverty alleviation. Meanwhile it differs from this research in terms of study area. This is because the present study is particularly carried out on Jibia local government Area of Katsina State, Nigeria while the work being reviewed cited Malaysia and Pakistan as its case study.

Dhar, P. (2012). Zakat as a Measure of Social Justice in Islamic Finance: An Accountant's View⁷

Dhar argues that Islamic social order is based on the principles of equality, justice, and brotherhood and the concept of freedom and responsibility. Thus, his research is divided into six parts. The first part is introductory part, while in chapter two, he discusses Zakat as a concept, obligation of Zakat, exemptions from Zakat, as well as people who are entitled to receive Zakat. In chapter three, he discusses types of Zakat, Zakat for income and salary, examples of Zakat for income and salary, method of calculating Zakat, Zakat for savings, Zakat for gold and silver, Zakat for shares/stock and Zakat for agriculture and poultry. Chapter four emphasizes on the significance of Zakat in Islamic finance while chapter five sheds light on the accountability of Zakat. The last chapter is conclusion.

⁷ An article in *Journal of Emerging Economies and Islamic Research*/vol. 1, No. 1 (2013)

The work is relevant to the present work in the sense that the research subject is almost the same thing. That is, Zakat and social justice. This is because in the process of discussing social justice in Islamic finance, the issue of poverty alleviation, which is one of the cardinal points in the present research, can set in.

Despite that, the research is different from this research in terms of study area. His research carried out a general overview of Zakat as a measure of social justice in Islamic finance while the present study discusses Zakat as a way of poverty alleviation in Jibial local government area of Katsina state.

Farah Aida, A.N., Rashida, A., and Normah, O. (2012). Zakat and poverty Alleviation: Roles of Zakat Institutions in Malaysia⁸

The paper provides a conceptual study on the roles of Zakat in alleviating poverty in Malaysia by examining both theory and practical aspects. It was divided into six different parts. Part one is introduction. Part two is an extensive discussion on Zakat and poverty alleviation. The third part shed light on the practice of Zakat in Malaysia while the fourth part gives some recommendations on how the institution of Zakat can be improved in Malaysia to serve as a more viable means of alleviating poverty. The last part is conclusion.

This research is relevant to the present research because the subject matter is the same. The slight difference in this regard is just that, it was published in an

⁸ An article in an International Journal of Arts and Commerce, Vol.1, No.7, December, 2012

international journal while this is carried out to fulfil the requirements of the award of a University Degree.

Notwithstanding, the study area of that research was entire Malaysian country while this study is limited to Jibia local government area of Katsina State in Nigeria. This means the study area is entirely different.

Sharia Implementation in Northern Nigeria Over 15 years. Policy Brief No. 3 Zakat & Waqaf⁹

The paper is divided into five boxes aside the general introduction, which covers research method as well as the position of Zakat and Waqf in Islam. The first box is the discussion on the objective of giving zakat as enshrined in the glorious Qur'an and brief explanation on reasons why the objectives are not achieved in the contemporary world. The second box gives insight into the issues relating to difficulty in establishing the value of the Zakatable wealth. According to the paper, this is due to the fact that no idea of either the level or intensity of poverty to be alleviated, as well as lack of knowledge on the number of the poor in the community.

The third box discusses Waqf or Hubs extensively. The fourth box sheds light on the aspects of Zakat in northern Nigeria after 1999. Under this aspect, it discusses legal framework, nature of Zakat infrastructure, nature of Zakat obligation, Zakat

⁹ Nigeria Stability and Reconciliation Programme, Policy Brief No.3

collection processes, Zakat distribution procedures, issues of transparency and accountability as well as issues of inclusivity. The last box which is policy recommendation gives extensive explanation on the need to support Zakat as viable tools to poverty alleviation.

The research is a combination of study of Zakat and Waqaf under the Shari'ah implementation in Northern Nigeria. Thus, it is relevant indirectly to this research because one of its research subject is a core component of this study. Meanwhile, it is different from this work because it discusses Zakat and Waqaf in generality under Shari'ah implementation in northern Nigeria while the present study is discussion of Zakat as a viable tool for poverty alleviation in respect of Jibia Local Government Area of Katsina State.

CHAPTER THREE

GENERAL OVERVIEW OF ZAKAT AND ITS ROLE IN POVERTY ALLEVIATION

3.1 ZAKAT IN ISLAM

Zakat is monetary devotion based on the belief that all things belong to Allah (God), and that wealth is therefore positioned at the disposal of mankind as a trust. Allah says:

وَلِيَسْتَعْفِفِ الَّذِينَ لَا يَجِدُونَ نِكَاحًا حَتَّى يُغْنِيَهُمُ اللَّهُ مِنْ فَضْلِهِ ۗ وَالَّذِينَ
يَبْتَغُونَ الْكِتَابَ مِمَّا مَلَكَتْ أَيْمَانُكُمْ فَكَاتِبُوهُمْ إِنْ عَلِمْتُمْ فِيهِمْ خَيْرًا ۗ وَآتُوهُمْ
مِنْ مَالِ اللَّهِ الَّذِي آتَاكُمْ ۗ وَلَا تُكْرِهُوا فَتِيَاتِكُمْ عَلَى الْبِغَاءِ إِنْ أَرَدْنَ تَحْمُّنًا
لَتُبْتَغُوا عَرَضَ الْحَيَاةِ الدُّنْيَا ۗ وَمَنْ يُكْرِهِنَّ فَإِنَّ اللَّهَ مِنْ بَعْدِ إِكْرَاهِهِنَّ غَفُورٌ
رَحِيمٌ. النور: ٣٣

And give them something yourselves out of the wealth of Allah which He has bestowed upon you.

The passion of human beings is sanctified through earmarking a proportion of the wealth for the distressed and needy as mandated in the Qur'an. Zakat does not only purify the property, but also purifies one from selfishness and greed. The recipient of Zakat also purifies himself from envy, jealousy, hatred and uneasiness as it will foster goodwill, gratefulness, and warm wishes for the contributors.¹⁰

¹⁰ Dhar, P. (2013). Zakat as a Measure of Social Justice in Islamic Finance: An Accountant's Overview. *Journal of Emerging Economies and Islamic Research*, vol. 1, No.1., p.2

Zakat is a form of worship, which involves wealth. When a Muslim's earnings reach a prescribed amount (called "nisab") in excess of his needs, that person is required to pay a portion (on monetary wealth and on gold and silver) of his earnings to the poor and the needy. This is called Zakat or obligatory charity in Islam. It is one kind of charitable practices done by Muslims based on accumulated wealth, and is obligatory for all who are able to do so.¹¹

The wisdoms of the legitimacy of paying Zakat are as follows:

- i- To purify humankind's souls from misery, stinginess and greediness.
- ii- To assist the poor, and to fulfill the needs of the needy, the miserable people and the deprived.
- iii- To maintain the main interests for the community, which guarantee the comfort and happiness of a community
- iv- To checkmate unnecessary property accumulation of the rich and the professional merchants, which leads to monopoly of the fortune within a certain class of the community⁽¹²⁾

¹¹ Hussain, M.Z. (2012). Zakat in Islam: A Powerful Poverty Alleviating Instrument For Islamic Countries, *Internal Journal of Economic Development Research and Investment*, Vol. 3, No.1, April 2012, p.3.

¹². Jaber el-Jaery. Minhajul Muslim: English translation by Ayman Muhammad. Page 197

3.1.1 Definition of Zakat

The word Zakat is the infinitive noun of the verb "*Zakat*" meaning to grow, to increase, or to purify the heart. The literal meaning of Zakat therefore is growing, increasing or purification of the heart¹³.

Zakat is defined in fiqh as "a due right on specific items or assets/properties, in specific percentages with consideration of the passage of a year and satisfaction of the condition of Nisaab. Various schools of Islamic jurisprudence maintained, that Zakat is compulsory on all Muslims, sane and insane, female and male, who own properties that fulfill certain conditions. It is obligatory on the guardian of the lad and the insane to pay the Zakat on their behalf from their property, if it reaches the minimum holding that makes the Zakat liable.¹⁴

3.1.2 Position of Zakat In Islam

Zakat is obligatory on each Muslim who has a property according to the legal stipulations of ownership in Islam. Allah has ordered Muslims to pay Zakat. In His noble words:

إِنَّ رَبَّكَ يَعْلَمُ أَنَّكَ تَقُومُ أَدْنَىٰ مِنْ ثُلُثِي اللَّيْلِ وَنَدْفَعُ وَثُلُثَهُ وَطَائِفَةٌ مِّنَ الَّذِينَ
مَعَكَ ۗ وَاللَّهُ يُقَدِّرُ اللَّيْلَ وَالنَّهَارَ ۗ عَلِمَ أَن لَّنْ نُحِبُّهُ فَتَابَ عَلَيْكُمْ ۗ

¹³ Al-Qardawi, Y. (2003). *Fiqhuzzakat*, Vol. 1, Introductory Discussion, Islamic Foundation, Dhaka, Bangladesh, p.61.

¹⁴ *Ibid*

فَاقْرَءُوا مَا تَيَسَّرَ مِنَ الْقُرْآنِ ۗ عَلِمَ أَنْ سَيَكُونُ مِنْكُمْ مَرْضَىٰ ۙ وَآخَرُونَ
يَضْرِبُونَ فِي الْأَرْضِ يَبْتَغُونَ مِنْ فَضْلِ اللَّهِ ۙ وَآخَرُونَ يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ ۗ
فَاقْرَءُوا مَا تَيَسَّرَ مِنْهُ ۗ وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَقْرِضُوا اللَّهَ قَرْضًا
حَسَنًا ۗ وَمَا تُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ هُوَ خَيْرًا وَأَعْظَمَ
أَجْرًا ۗ وَاسْتَغْفِرُوا اللَّهَ ۗ إِنَّ اللَّهَ غَفُورٌ رَحِيمٌ. المزمّل: ٢٠

...and establish regular Prayer and give regular Charity;
(73-20)

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۗ إِنَّ صَلَاتَكَ سَكَنٌ
لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ التوبة: ١٠٣

Of their goods take alms that so thou mightest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: and Allah is one who heareth and knoweth. (9-103)

As regards Zakat, the Messenger of Allah (May Allah bless him and grant him salvation) said:

Islam was based on five pillars (principles): to testify that none has the right to be worshiped but Allah and Muhammad is Allah's Apostle, to perform the prayers, to pay Zakat, to perform pilgrimage, and to fast Ramadan.

عن أبي عبد الرحمن عبد الله بن عمر بن الخطاب رضي الله تعالى عنهما قال :
سمعت رسول الله ﷺ يقول : بني الإسلام على خمس : شهادة أن لا إله إلا
الله وأن محمدًا رسول الله وإقام الصلاة وإيتاء الزكاة وحج البيت وصوم رمضان
[رواه البخاري ومسلم¹⁵

In another narration, he said:

I was ordered to fight people till they testify that none has the right to be worshipped but Allah and Muhammad

¹⁵ Imam Bukhari, Kitab Al-imam, Babu Du`aukum Imanukum, Hadith No. 8

*is Allah's Apostle, to perform the prayers, to pay Zakat, so if they do that, they protected themselves (blood and money) from my punishment according to the Islamic law, and then Allah will ask them about their deeds*¹⁶.

عن ابن عمر رضي الله تعالى عنهما أن رسول الله صلى الله تعالى عليه وعلى آله وسلم قال أمرت أن أقاتل الناس حتى يشهدوا أن لا إله إلا الله وأن محمداً رسول الله ويقيموا الصلاة ويؤتوا الزكاة : فإذا فعلوا ذلك عموماً مني دماءهم وأموالهم إلا بحق الإسلام وحسابهم على الله تعالى] رواه البخاري ومسلم¹⁷

When Mu'az was sent to Yemen, the messenger of Allah (May Allah blessed him and grant him salvation) advised him by saying: " if you meet the people of earlier scripture, invite them to testify that none has right to be worshipped but Allah and Muhammad is Allah's Apostle, so if they accept, inform them that Allah enjoined them to perform five prayers in every day and night, so if they accept, inform them that Allah enjoined them to pay an alms(from their properties) that is taken from their rich and given to their poor, so if they accept, you should avoid their best properties and should avoid the supplication of the unjustly treated because there is no screen between it and Allah.

حَدَّثَنَا أَبُو عَاصِمٍ الصَّحَّاحُ بْنُ مُحَمَّدٍ، عَنْ زَكَرِيَّاءَ بْنِ إِسْحَاقَ، عَنْ يَحْيَى بْنِ عَبْدِ اللَّهِ بْنِ صَبِيئٍ، عَنْ أَبِي مَعْبُدٍ، عَنْ ابْنِ عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا: أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بَعَثَ مُعَاذًا رَضِيَ اللَّهُ عَنْهُ إِلَى الْيَمَنِ، فَقَالَ: «ادْعُهُمْ إِلَى شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ، وَأَنَّي رَسُولُ اللَّهِ، فَإِنْ هُمْ أَطَاعُوا لِدَلِكِ، فَأَعْلِمُهُمْ أَنَّ اللَّهَ قَدْ افْتَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي كُلِّ يَوْمٍ وَلَيْلَةٍ، فَإِنْ هُمْ أَطَاعُوا لِدَلِكِ، فَأَعْلِمُهُمْ أَنَّ اللَّهَ افْتَرَضَ عَلَيْهِمْ صَدَقَةً فِي أَمْوَالِهِمْ تُؤْخَذُ مِنْ أَغْنِيَائِهِمْ وَتُرَدُّ عَلَى فُقَرَائِهِمْ».

¹⁶- Imam Bukhari, Kitab Al-imam, Babu Fa`In tabu Wa aqamussalat Waatawzakat fakahllu sabilahum Hadith No. 25

¹⁷ Imam Bukhari, Kitab Al-imam, Babu Fa`In tabu Wa aqamussalat Waatawzakat fakahllu sabilahum Hadith No. 25

3.1.3 Conditions Of Zakat

There are about eight or nine conditions of zakat as explained by juristic scholars as follows:

1. **Freedom:** It is unanimously agreed upon that there is no zakat binding on the property of the slave. This is because what belong to him automatically belongs to this master.¹⁸
2. **Islam:** Zakat is one of the articles of faith in Islam. This means whoever that is not yet a Muslim is not subjected to pay zakat. At the same time, it is a pure act of worship which he is excluded from,¹⁹ Non Muslim's possessions in an Islamic state, are not taxed through Zakat, but through another special tax called Jizyah. Zakat cannot be taken from the property of a non-Muslim.
3. **Sanity and Maturity:** according to Hanafi school of law, this is also a condition governing the validity of zakat. However, the majority of jurists are of the opinion that Zakat on properties of an Insane and immature person is compulsory on their guardians.²⁰
4. **Zakatable Object:** It is a condition that the object is Zakatable. This is because Zakat is not due on every property.

¹⁸ Az-Zuhaili, Wahaba, M. (n.d.), *Al-Fiqh al-Islami Wa Adillatuhu*, Darul Fikr, Syria, Damascuss, Vol.3, p. 1797.

¹⁹ *Ibid*

²⁰ Azzulhaili, *Ibid*

5. **Nisaab:** The minimum amount on which Zakat becomes due on gold, silver, bank notes, articles of trade, animals, and farm-produce is called Nisaab. No Zakat is due on a property unless its value is up to the legal minimum known as Nisaab. Each material has its own fixed Nisaab.
6. **Complete Ownership:** Although, there is jurisprudential differences among the scholars regarding the meaning of ownership, the most important issue is that zakat is not due on properties not under complete ownership like waqaf, or public endowment, e.t.c.
7. **AL-Haul (passing of a complete year round):** This also is a condition according to the consensus of juristic scholars. The Nisaab must have been in the payer's possession for a whole year and it must be fully (totally) owned by him. The prophet (SAW) was reported to have said:

"لا زكاة في مال حتى يحول عليه الحول"

"Whoever acquires wealth; there is no Zakat on it until a year has passed over it"

Zakat on animals, money, treasures and articles of trade are paid once in a year. Zakat of farm produce is paid at the time of harvest and once on a particular produce.(season)

8. **Freedom from Debt:** It is also a precondition that the property should be free from debt before zakat can be due on it.
9. **Excess over the Basic Needs:** According to Hanafi School of law, it makes this as a precondition. That is, Zakat is not due except on what is surplus after basic human needs like cloth, shelter, e.t.c.²¹

3.1.4 Zakatable Assets

Zakat is compulsory on five brands of wealth²² as follows:

- i- The two coins (gold and silver)
- ii- Mineral and buried assets
- iii- Proceeds on trade
- iv- Plantations and seeds
- v- Domestic animals like camels, cows, goats and sheep.

Islam had enjoined the Zakat in the gold, silver, the plantation, the fruits, the trade transactions, livestock, the minerals and the treasures.

1- THE TWO COINS (GOLD AND SILVER- BANK NOTE INCLUSIVE)

It was mentioned in the Zakat of gold and silver the saying of Allah (the Exalted):

²¹ Az-Zuhaili, *Ibid*, p. 1797-1809.

²² *Ibid*, p.1819

And there are those who bury gold and silver and spend it not in the way of Allah: announce unto them a most grievous penalty. (9:34).

يَا أَيُّهَا الَّذِينَ آمَنُوا إِنَّ كَثِيرًا مِّنَ الْأَخْبَارِ وَالرُّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ النَّاسِ
بِالْبَاطِلِ وَيَءُدُّونَ عَنْ سَبِيلِ اللَّهِ ۗ وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا
يُنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ. التوبة: ٣٤

Moreover, the Zakat is obligatory in them both, whether they were in money form, or in bars or in dust form, as long as it fulfils the conditions of zakat previously discussed. Majority of scholars are of the opinion that one of forty, which is 2.5% percent is the due zakat on gold and silver.

Meanwhile, based on analogical deduction of jurists, the same calculation is applicable to bank notes because in practice, it substitutes gold and silver.²³

ii- MINERALS AND BURIED ASSETS

Anything that is produced from the earth which can be of use / consumed. Produce from the earth is of two kinds: Grains and fruits, on the one hand, and minerals and treasures on the other.

iii- TRADABLE ASSETS:

²³ Az-Zuhaili, *Al-Fiqh Al-Islamy*, Vol1, p.549

The Zakat of trade goods like clothes and other goods is compulsory on their value, and this is the view of the majority of the scholars. Therefore, you should pay the Zakat in cash. According to the majority of the scholars it does not suffice to pay Zakat from the goods themselves (rather, the Zakat should be paid in cash). According to the view of Abu Hanifah and one of the opinions from ash-Shafi' it is permissible to pay Zakat from the trade goods themselves. In my view the preponderant opinion is that it is permissible to pay Zakat of trade goods from the goods themselves if there is benefit in that for the Zakat recipients and the needs of the poor can be covered by the goods. However, the principle is that Zakat is compulsory on the value of the trade goods²⁴.

The majority of scholars among the companions, the followers, the generation after them, and the jurists who came subsequently held that Zakat on merchandise is compulsory²⁵. Abu Dawud and al Baihaki relate that Samurah ibn Jundub reported:

فَإِنَّ رَسُولَ اللَّهِ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - كَانَ يَأْمُرُنَا أَنْ نُخْرِجَ الدَّقَّةَ مِنَ
الَّذِي نَعُدُّ لِلْبَيْعِ»²⁶.

²⁴ <https://almosleh.com/ar/index-en-show-18143.html>

²⁵ Ibid P. 395

²⁶ Al-Andalusy, Az-Zahiri, Ali b. Muhammad b. Hazm (d.456AH), *Al-Muhallay bil Aathari*, Darul Fikr: Beirut, (nd).

The Prophet, upon whom be peace, used to commend us to pay Sadaqah from (the goods) we had for sale.

Ad-Daraqudni and al- Baihaki relate that Abu Dharr reported the Prophet, upon whom be peace, saying:” There is Sadaqah on camels, sheeps, cows.”²⁷ Ash-Shafi’I, Ahmad, Abu Ubaid, ad-Daraqudni, al-Baihaki and Abdur-Razzaq relate that Abu ‘Amr ibn Hammas reported from his father that he said: “I used to sell leather and containers. Once ‘Umar ibn al-Khaddab passed by me and said: Pay the Sadaqah due on your property.’ I said: O commander of the Faithful, it is just leather.’ He replied: ‘Evaluate it and then pay its due Sadaqah.”

Commenting on its credentials, ibn Qudamah says in al- Mughni that this is a kind of story which is well-known and indisputable. This might be a consensus of opinion.

On the other hand, the Zahiriyya maintain that merchandise is not subject to Zakat. They differ, says ibn Rushd, because of their use of analogical reasoning to the obligation of Zakat and because of their disagreement on the authenticity of Samurah’s and Abu Dharr’s reports.

However, the majority of jurists view merchandise as a property which increases in value. Hence, by analogy, it is similar to the three categories upon which Zakat must be paid: plantations, cattle, and gold and silver.

- **The Zakat on Plants and Fruits**

During the time of the Prophet, upon whom be peace, Zakat was levied on Wheat, Barley, Dates, and Raisins. Abu Burdah related from Abu Musa and Mu'adh that when the Messenger of Allah, upon whom be peace, sent the (latter two) to Yemen to teach its inhabitants Islam, he commanded them to levy sadaqah only on Wheat, Barley, Dates, and Raisins. This hadith is related by ad-Daraqutni, al-Hakim, at-Tabarani, and al-Baihaqi. Commenting on the status of the report, al-Baihaqi says that its chain is muttasil (uninterrupted) and its narrators are credible. Whether sadaqah on such items should be considered Zakat or not, Ibn al-Mundhir and ibn 'Abd al-Barr say: "The scholars are of the opinion that sadaqah is obligatory on Wheat, Barley, Dates, and Raisins." This opinion has its roots in a saying by Ibn Majah that the Messenger, upon whom be peace, regulated the payment of Zakat on Wheat, Barley, Dates, Raisins and Corn. Muhammad ibn 'Ubaidullah al-'Arzumi, a narrator in its chain, however, is of

questionable status in the eyes of the scholars, and as such, his report is not credible.

Nisab of the Fruits and Grains:

The stipulations of giving the fruits (such as grapes and olives) in Zakat is the full grown of plan (to be yellow or red), and the stipulation of giving the grains in Zakat is to be dried after the full growth according to Allah's words:

وَهُوَ الَّذِي أَنْشَأَ جَنَّاتٍ مَّعْرُوشَاتٍ وَغَيْرَ مَعْرُوشَاتٍ وَالنَّخْلَ وَالزَّرْعَ مُخْتَلِفًا أَكُلُهُ
وَالزَّيْتُونَ وَالرُّمَّانَ مُتَشَابِهًا وَغَيْرَ مُتَشَابِهٍ ۚ كُلُوا مِنْ ثَمَرِهِ إِذَا أَثْمَرَ وَآتُوا حَقَّهُ يَوْمَ
حَصَادِهِ ۚ وَلَا تُسْرِفُوا ۚ إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ الْأَنْعَامُ: ١٤١

But render the dues that are proper on the day that the harvest is gathered” (006. 141).

The Nisab of fruits and grains is five *awsuq* (i.e., sixty Sa's and one Sa equals four *Amdad*) as the messenger of Allah (May Allah bless him and grant him salvation) saying:

There is no Zakat on less than five “*Awsuq*”. The obligatory Zakat when the fruits and grains are on a land irrigated by a rain water or by natural water channels or if the land is wet due to a nearby water channel is the Usher (i.e., half an *Awsuq* for every five *Awsuq*); and on the land irrigated by the well, half an Usher (i.e., one-fourth *Awsuq* for every five *Awsuq*) is compulsory (as Zakat on the yield of the land) according to the messenger of Allah (May

Allah bless him and grant him salvation) saying: “ on a land irrigated by rain water or by natural water channels or if the land is wet due to a nearby water channel Usher (i.e., one-tenth) is compulsory (as Zakat); and on the land irrigated by the well, half an Usher (i.e., one-twentieth) is compulsory (as Zakat on the yield of the land)”.

عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ - رَضِيَ اللَّهُ عَنْهُ - قَالَ : قَالَ رَسُولُ اللَّهِ - ﷺ - :
 ((لَيْسَ فِيمَا دُونَ خَمْسِ أَوْاقٍ صَدَقَةٌ . وَلَا فِيمَا دُونَ خَمْسِ دَوْدِ
 صَدَقَةٌ . وَلَا فِيمَا دُونَ خَمْسَةِ أَوْسُقٍ صَدَقَةٌ))²⁸.

3.2 THE ROLE OF ZAKAT IN ALLEVIATING POVERTY AND ENHANCING SOCIO-ECONOMIC STABILITY

3.2.1 Zakat in Islamic History

Zakat was made compulsory in the second year of Hijra as being reported in some of the prophetic traditions. Qays bn Sa’ad said:

The Prophet (SAW) comanded us to be giving Zakat al-fitr before Zakat was ordained and when it (zakat) was ordained he (SAW) neither command us nor forbids us, but we used to do it voluntarily”².

It was made compulsory after *Ramadan* fasting as can be inferred from the above Hadith. It is the duty of the state to collect zakat on the

²⁸ النسائي، أحمد بن شعيب بن علي الخراساني، (المتوفى: 303هـ)، سنن الـ مغرى للنسائي، بابك القدر الذي تجب فيه الزكاة، مكتب المـ بوعات الإسلامية - حلب، الـ بعة: الثانية، 1406 - 1986، ج5، رقم الحديث: 2486.

due properties such that the *Imam* (ruler/leader) used to set up committee or send people out to go and collect zakat on behalf of the state. This is evident in the tradition of the Prophet (SAW) where he was reported to have sent Mu'az bn Jabal to Yemen as in the following Hadith:

عَنِ ابْنِ عَبَّاسٍ، أَنَّ رَسُولَ اللَّهِ ﷺ لَمَّا بَعَثَ مُعَاذًا إِلَى الْيَمَنِ قَالَ " إِنَّكَ تَقْدَمُ عَلَى قَوْمٍ أَهْلِ كِتَابٍ فَلْيَكُنْ أَوَّلَ مَا تَدْعُوهُمْ إِلَيْهِ عِبَادَةُ اللَّهِ عَزَّ وَجَلَّ فَإِذَا عَرَفُوا اللَّهَ فَأَخْبِرْهُمْ أَنَّ اللَّهَ فَرَضَ عَلَيْهِمْ خَمْسَ صَلَوَاتٍ فِي يَوْمِهِمْ وَلَيْلَتِهِمْ فَإِذَا فَعَلُوا فَأَخْبِرْهُمْ أَنَّ اللَّهَ قَدْ فَرَضَ عَلَيْهِمْ زَكَاةً تُؤْخَذُ مِنْ أَعْيَانِهِمْ فَتُرَدُّ عَلَى فُقَرَائِهِمْ فَإِذَا أَطَاعُوا بِهَا فَخُذْ مِنْهُمْ وَتَوَقَّ كَرَائِمَ أَمْوَالِهِمْ "

It is narrated on the authority of Ibn 'Abbas that when the Messenger of Allah (ﷺ) sent Mu'adh towards Yemen (as governor) he said to him: “Verily you would reach a community of the people of the Book, the very first thing to which you should call them is the worship of Allah, may His Glory be Magnificent, and when they become fully aware of Allah, instruct them that He has enjoined five prayers on them during the day and the night, and when they begin observing it, then instruct them that verily Allah has made Zakat obligatory for them which would be collected from the wealthy amongst them and distributed to their needy ones, and when they submit to it, then collect it from them and avoid (the temptation) of selecting the best (items) of their riches”²⁹

Meanwhile, during the time of Caliph Abu Bakr, payment of zakat was one of the reasons for apostasy of some tribes, such that they were of the view that the Prophet (SAW) who has the right to collect

²⁹ An-Naisaburi, Muslim bn Hajjaj, *Sahih Muslim*, Chapter: Calling people to the twin declaration of faith and the laws of Islam, book 1, hadith no. 31.

Zakat from them is no more and therefore, they would pay it to no one after him. Abu Bakr (RA) was reported to have sworn that he will never allow anybody who makes separation between *Zakat* and *salah* and this led to a war that was referred to in the history of Islam as war of apostasy. Initially, some notable companions of the Prophet like Umar (RA) opposed to the idea of waging war against those who refused to pay Zakat, but later they understood the wisdom behind doing so. And in that regard Umar (RA) was reported to have said:

عَنِ الزُّهْرِيِّ، عَنْ سَعِيدِ بْنِ الْمُسَيَّبِ، عَنْ أَبِي هُرَيْرَةَ، قَالَ لَمَّا جَمَعَ أَبُو بَكْرٍ لِقِتَابِهِمْ فَقَالَ عُمَرُ يَا أَبَا بَكْرٍ كَيْفَ تُقَاتِلُ النَّاسَ وَقَدْ قَالَ رَسُولُ اللَّهِ ﷺ " أُمِرْتُ أَنْ أَقَاتِلَ النَّاسَ حَتَّى يَقُولُوا لَا إِلَهَ إِلَّا اللَّهُ فَإِذَا قَالُواهَا عَمُوا مِنِّي دِمَاءَهُمْ وَأَمْوَالَهُمْ إِلَّا بِحَقِّهَا " . قَالَ أَبُو بَكْرٍ رَضِيَ اللَّهُ عَنْهُ لِأَقَاتِلَنَّ مَنْ فَرَّقَ بَيْنَ الْمَلَاةِ وَالرِّكَاتِ وَاللَّهُ لَوْ مَنَعُونِي عَنَاقًا كَانُوا يُؤَدُّونَهَا إِلَى رَسُولِ اللَّهِ ﷺ لَقَاتَلْتُهُمْ عَلَى مَنَعِهَا . قَالَ عُمَرُ رَضِيَ اللَّهُ عَنْهُ فَوَاللَّهِ مَا هُوَ إِلَّا أَنْ رَأَيْتُ أَنَّ اللَّهَ تَعَالَى قَدْ شَرَحَ صَدْرَ أَبِي بَكْرٍ لِقِتَابِهِمْ فَعَرَفْتُ أَنَّهُ الْحَقُّ .

On the authority of Abu Hurairah said:

"When Abu Bakr mobilized to fight them, 'Umar said: 'O Abu Bakr, how can you fight the people when the Messenger of Allah (ﷺ) said: "I have been commanded to fight the people until they say La ilaha illallah (there is none worthy or worship except Allah). Whoever says La ilaha illallah, his life and his property are safe from me, except for its right, and his reckoning will be with Allah?"' Abu Bakr, may Allah be pleased with me him, said: 'By Allah, I will surely fight those who separate prayer and Zakat, for Zakat is what is due on wealth. By Allah, if they withhold from me a small she-goat that they used to give to the Messenger of Allah (ﷺ) I will fight them for withholding it.' ('Umar said) 'By Allah, when I

realized that Allah, the Most High, had opened the chest of Abu Bakr to fighting them, then I knew that it was the truth."³⁰

Moreover, after the war, Caliph Abu Bakr was reported to have sent Anas bn Malik (RA) as his representative with message to different cities encouraging them to pay zakat.

When Umar (RA) became caliph, it was reported that he entrusted Sufyan bn Abdullah, Abu Hathmah and Muhammad bn Muslimah with the collection and collation of zakat dues.

عَنِ ابْنِ لِعَبْدِ اللَّهِ بْنِ سُفْيَانَ الثَّقَفِيِّ، عَنْ جَدِّهِ، سُفْيَانَ بْنِ عَبْدِ اللَّهِ أَنَّ عُمَرَ بْنَ الْخَطَّابِ، بَعَثَهُ مُدَقِّقًا فَكَانَ يَعُدُّ عَلَى النَّاسِ بِالسَّخْلِ فَقَالُوا أَتَعُدُّ عَلَيْنَا بِالسَّخْلِ وَلَا تَأْخُذُ مِنْهُ شَيْئًا . فَلَمَّا قَدِمَ عَلَى عُمَرَ بْنِ الْخَطَّابِ ذَكَرَ لَهُ ذَلِكَ فَقَالَ عُمَرُ نَعَمْ تَعُدُّ عَلَيْهِمْ بِالسَّخْلِ يَحْمِلُهَا الرَّاعِي وَلَا تَأْخُذُهَا وَلَا تَأْخُذُ الْأَكُولَةَ وَلَا الرُّبِّيَّ وَلَا الْمَاخِضَ وَلَا فَخْلَ الْغَنَمِ وَتَأْخُذُ الْجَذَعَةَ وَالثَّبِيَّةَ وَذَلِكَ عَدْلٌ بَيْنَ غِذَاءِ الْغَنَمِ وَخِيَارِهِ .

Yahya related to me from Malik from Thawr ibn Zayd ad-Dili from a son of Abdullah ibn Sufyan ath-Thaqafi from his grandfather Sufyan ibn Abdullah that Umar ibn al-Khattab once sent him to collect zakat. He used to include Sakhlas (when assessing zakat), and they said, "Do you include Sakhlas even though you do not take them (as payment)?" He returned to Umar ibn al-Khattab and mentioned that to him and Umar said, "Yes, you include a Sakhla which the shepherd is carrying, but you do not take it. Neither do you take an Akula, or a Rubba, or a Makhid, or male sheep and goats in their second and third years, and this is a just compromise between the young of sheep and goats and the best of them."³¹

³⁰ Sunan An-Nasa'i, The Obligation Of Jihad, vol. 1, book 25, hadith no. 9, English tras. Hadith no. 3095.

³¹ Muwatta Malik, Book of Zakat, book 17, hadith no. 26/604.

So it continue during the two remain rightly guided caliphs, Ali bn Abi Talib and Uthman bn Affan. Meanwhile, during the period of Umayyad dynasty, with the wider expansion of the Muslim state, the scope of state revenue also increase with new sources of income which were not known during the earlier time which started manifesting. This according to some scholars, requires separation of the office of zakat collection from that of tax collection. It was also during this time that some people started challenging the idea of payment of zakat to the leaders since it seemed they (some of Umayyad caliphs) were diverting the zakat, which is due to be given to the needy ones in the society from its primary purpose. In fact it was reported that some people asked Ibn Umar regarding payment of zakat to the rulers which he answered yes. But somebody said they don't put it (zakat) in its right place and he replied them that they (the people paying it) should put it in its right place³². And its right place here means those in authority.

Meanwhile, around three years after Umar bn Abdul 'Aziz became caliph, it was reported that zakat institution was prudently managed to the extent that there was no body in North Africa who was in need of zakat. Yahaya bn Sa'id was reported to have said:

³² Abu Ubaidah, Kitab al-amwal, pp 675-683

"بعثني عمر بن عبد العزيز - رضي الله عنه - على صدقات أفريقيا فاقتضيتها وطلبت فقراء نعبيها فلم نجد بها فقيرا ولم نجد من يأخذها مني، فقد أغنى عمر بن عبد العزيز الناس، فاشتريت رقابا فأعتقتهم وولاهم للمسلمين"³³

Umar Bin Abdul Aziz (RA) sent me to collect Zakat from Africa, I collected it and could not find Fuqara'a (needy) to distribute it among them, and I could not find anyone to take it from me. This is because Umar bin Abdul-Aziz had enriched all people, so I bought some slaves and freed them. And their Wala'a (kinship) to all muslims.

3.2.2 The Impact of Zakat on Payers and Receivers

The Zakat system helps to make sure the society's wealth circulation is in a fair and clean condition. Due to the wealth people must pay Zakat to the poor, the wealth will not become too rich whereas the poor will not become poorer.

In this case, Zakat has become the duty of wealthy people, just like a compulsory charity must be done by wealthy people. But, the percentage of Zakat paid depends on the wealth of an individual. It is not a system that forces people to pay a certain amount, but it requires Muslims to pay their minimum amount according to their wealth which is affordable.³⁴

³³ د. فؤاد عمر، إدارة مؤسسة الزكاة في المجتمع المعاصرة، ص16.

³⁴ <https://www.ukessays.com/essays/theology/impact-of-zakat-in-society-theology-religion-essay.php>

Zakat also allows an individual to purify and grow his wealth. Man is naturally greedy and always want more and more to fulfil his unlimited utility. Zakat, with the obligatory charity, require Muslims to do charity. This process might make the people to think of others and come out from the race of personal interests. It helps to cleanse the selfishness of an individual where someone may extend his financial help in order to help more poor people and those in need.

The Glorious Quran also has mentioned that:

فَاتَّقُوا اللَّهَ مَا اسْتَعْتَمْتُمْ وَاسْمِعُوا وَأَطِيعُوا وَأَنْفِقُوا خَيْرًا لِّأَنْفُسِكُمْ ۚ وَمَنْ يُوقِ
شُحَّ نَفْسِهِ فَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ التَّغَابُن: ١٦

And who is saved from his own avarice such are they who are successful.

With more and more individuals with this personality that maintains the peacefulness of the society and becomes the role model for the next generation.

Besides, Zakat system has helped to reduce the poverty problem in many countries.

The introduction of Zakat system is actually for the purpose of this root cause of poverty. Allah (SWT) says:

مَا آفَاءَ اللَّهُ عَلَىٰ رَسُولِهِ مِنْ أَهْلِ الْقُرَىٰ فَلِلَّهِ وَلِلرَّسُولِ وَلِذِي الْقُرْبَىٰ وَالْيَتَامَىٰ
وَالْمَسَاكِينِ وَابْنِ السَّبِيلِ كَيْ لَا يَكُونَ دُولَةً بَيْنَ الْأَغْنِيَاءِ مِنْكُمْ ۚ وَمَا آتَاكُمُ

الرَّسُولُ فَخُذُوهُ وَمَا نَهَاكُمْ عَنْهُ فَانْتَهُوا ۚ وَاتَّقُوا اللَّهَ ۖ إِنَّ اللَّهَ شَدِيدُ
الْعِقَابِ. الحشر: ٧

“in order that it may not become a fortune that circulates used by the rich among you.”³⁵

If everyone will need to pay Zakat, no poor or unfortunate would have to be involved in the begging. As the wealth is distributed to the poor, the poor will have the ability to continue struggling for their lives. In addition, Islam has prohibited the poor or needy from stretching hands before others.

In the economic perspective, Zakat has also helped to increase the production volume. When the Zakat is distributed to the poor and people in need, they would spend the money to satisfy their personal needs or basic needs, which then results in the increase of production volume. A rich individual however, will not need to spend too much money in order to fulfil his needs in life. Even the one who wants to spend much, it will not more than a group of poorer spending money for basic needs.

The impact brought by Zakat towards the economy has improved the living standard of society, the inequality and poverty problem is reduced and that helped to decrease the crime rate and any other social evil that would harm the society. This is how the Zakat system makes a difference towards the society.

³⁵ Q59:7

In respect of the impact of zakat on both the payer and the receiver, Allah (SWT) says:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۚ إِنَّ صَلَاتَكَ سَكَنٌ
لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ التوبة: ١٠٣

Take *Sadaqah* (alms) from their wealth in order to purify them and sanctify them with it, and invoke Allâh for them. Verily! Your invocations are a source of security for them, and Allâh is All-Hearer, All-Knower.Q9:103

Likewise, the Prophet (SAW) was reported to have said:

«فَرَضَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ زَكَاةَ الْفِطْرِ طُهْرَةً لِلنَّائِمِ مِنَ اللَّغْوِ
وَالرَّفَثِ، وَطُعْمَةً لِلْمَسَاكِينِ، فَمَنْ آدَاهَا قَبْلَ الْإِتْلَاقِ فَهِيَ زَكَاةٌ مَقْبُولَةٌ، وَمَنْ
آدَاهَا بَعْدَ الْإِتْلَاقِ فَهِيَ صَدَقَةٌ مِنَ الْإِتْلَاقِ»³⁶

“Allah’s Apostle enjoined Zakat Al-fitr to purify the fasting person’s soul from any obscenity or wrangling and to feed the needy” it is acceptable for whom pays it before the prayer, and it is a kind of alms for whom pays it after the prayer”.

³⁶ Sunan Ibn Majah, Hadith no. 1827

CHAPTER FOUR

POTENTIALITY OF ZAKAT IN ALLEVIATING POVERTY IN JIBIA LOCAL GOVERNMENT AREA

4.0 INTRODUCTION

Zakat is an obligation that was prescribed in the Qur'an and Sunnah persuading "wealthy" Muslims to deduct part of their wealth and distribute it to the "needy" persons in their immediate society (Amy, 2008, p. 46). The giving out of Zakat was maintained for many years among "wealthy" Muslims in Katsina state in general and Jibia local government area in particular. A practice recently becoming widespread in the study area especially among the "Wealthy" Muslim Youths. Popular practices beside Zakat include seeking for Islamic knowledge, regular act of daily prayers, going for Hajj (Pilgrimage to Makka), and giving Zakat to one another.

The practice of Zakat in Jibia kept shifting from personalized giving to public collection and distribution. The distribution of Zakat mostly during Ramadan period was initially popular among "wealthy" individuals and still persisted, although some among the wealthy people do it at various times of the year. At the beginning of Ramadan, the "wealthy" estimated their Nisaab (limit for Zakat) as well as create list of persons that will benefit from the Zakat. They either invite the persons or meet them personally to hand over the Zakat depending on the status of the beneficiaries. In the past, some

“wealthy” people used to conduct indiscriminate distribution of their Zakat in a mosque.

As traditionally believed in Nigeria, Islamic scholars had always consider themselves as the bonafide beneficiaries of Zakat having dedicated their time to learning and teaching. Out of the five Islamic scholars I interviewed, only one exempted himself from benefiting from Zakat. With the establishment of a community Zakat project, they might feel marginalized and they therefore preach against it. This may result in conflict of interest and divided opinions in the society. In all this, people seem to be looking for a means in which Zakat will have direct impact on “needy” persons, which seem to be the purpose intended for it, which is also the objective of this research.

4.1 HISTORICAL BACKGROUND OF JIBIA LOCAL GOVERNMENT AREA.

Jibia is a border town in Katsina Emirate. It is situated some forty-five kilometers north-west of the ancient city of Katsina. The town is the capital of one of the two districts forming the Local Government Area. The two districts are Jibia and Daddara, Now a Local Government Area of Katsina State. Jibia district is bordered in the north by the Emirate of Maradi in Niger Republic, on the west by Zamfara State, on south by Ruma (Batsari)

and on the east by Daddara district in the same Local Government Area. The geographical location of the district , especially Jibia's close proximity to Maradi and Madarumfa in Niger Republic, another strategic border town laying along the Nigeria-Niger Boundary³⁷.

CLIMATE

Geographically, Jibia district within which Jibia town is located lies in the Central Sudan Savanna Zone of West Africa between the latitude 12⁰ North and 15⁰ North. The location of this Area greatly determine the uniformity of its climate which is tropical, characterized by a long dry season, lasting seven to eight months (October to May) with only a brief period of rainy season (June to September). The annual rainfall is low (28 inches) with maximum rainfall occurring in August. As regards the temperature, this part of the Savanna experiences what is termed double maximum temperatures: The maximum monthly temperature of between 80⁰F and 82⁰ F is reached during the dry season (April-May). While the minimum monthly temperature during the wet season is between 75⁰ F 80⁰ F.

Jibia and indeed the entire district is meteorologically affected by the two principal wind currents-one- from the south-west which carries a high degree of moisture and clouds and the harmattan from the Sahara bringing

³⁷ Abu Qassim, The evolution and Development of Jibia as a Boder town, unpublished M.A dissertation, department of history Bayero university, Kano. P. 25

dry air. The harmattan begins in October and the period is characterized by the drying up of water courses, withered grasses and dust storms. In addition, the areas also experiences high temperature during the day as a result of rapid radiation and cold nights due to cloudless skies.

SOIL

Jibia's close proximity to Sahara desert greatly affects the district's entire environment. The northern parts of the district are characterized by red-brown to orange sandy loams underlying lateritic iron stone. In contrast, the southern part, especially the south-east and west, enjoys rich dark clay soil with a mass distribution of granite and rocks. However, the areas of raised plateau between Zandam and Yan Gayya, the bush immediately east of Gurbin Baure and between Mallamawa and Shinfida, are characterized by very thin untellable topsoil with continual outcrops of roach, some rising to 50 feet. The district has an elevation of about 1,400-1600 feet about sea level.

DRAINAGE

One distinctive features of Jibia is that it is a well watered district liying in the valley formed by the rivers Jibia, Gurbin Baure and Ruma. Rivers Jibia, Gurbin Baure which rise from the south of the district, drain northwards into a huge permanent reservoir of water known as Tafkin Madarunfa in Niger-

Republic. These rivers, together with their tributaries, such as Daddara town in Daddara district, Kaga, Zandam and Farfaru in Jibia district form a great watershed which supplies the district with water for domestic and irrigation purposes not only during the rainy season but also in dry season. On the edges of these rivers and streams, gardens will be found watered by hand or with the aid of Shadoof where the following crops are grown: onions, tomatoes, sugar cane, henna, red sorrel, peppers, wheat and other vegetables.

4.2 PREVAILING ZAKATABLE ASSETS IN JIBIA LOCAL GOVERNMENT

Individuals in Jibia Local Government Area are left at their wishes to give out and distribute it and only the God fearing ones give out while some avoid it. With regard to the type of Zakat in Jibia local government area, the items include the following:

- **FARM PRODUCE:-** Most of the ones who are entitled to give out Zakat are farmers who are expected to give out usually from their farm produce at a time of harvest³⁸.
- **ANIMAL REARERS:-** In Jibia local government there are a number of Animal rearers whose flocks reached the specified number and those entitled to it, but the issue is absolutely different because of the

³⁸ ALH. SANI RABI'U, Unguwar Sarki Jibia (popularly known as SANI MUHAMMAN) all seasons farmer. Date of Birth, 1962. Tel. number: 07039778468

absence of full government interventions which will direct them to give on the ground of force and cohesion³⁹.

- **MARKETERS AND TRADERS:-** There are many individuals who engaged themselves in marketing and trading and are similarly entitled to pay out Zakat as they obtained the prescribed amount of wealth on which Zakat is payable, and they do pay as required by the Shari'a, because they believed that it is obligatory on them and their wealth⁴⁰.
- Wheat, Malt and other Cereals are to be combined as one thing, and when they reach the Nisab, Zakat is given from that combination.
- Beans, Lentil, chickpea and other kinds of beans are to be combined as one thing, and when they reach the Nisab, Zakat is given from that combination.
- When the olives, Parsnips or other vegetables reach the Nisab, their Zakat is given from their oils.
- All kinds of grapes are to be combined in one thing, and then if they reach the Nisab, their Zakat is given from their harvest. However, if

³⁹ ALH LAWAL TARI MAI DABINO, MD Maidabino Investment, Katsina. Unguwar Jibia Babba Jibia, A Business Man. Date of Birth 1954.

⁴⁰ ALH ZUBAIRU KA'IDA JIBIA, MD Ka'ida Bread Jibia. Unguwar Jibia Babba Jibia, A Business Man. Date of Birth 1947

they are sold before becoming raisins, their Zakat is given from their price in money (i.e., one-tenth or half of one-tenth).

- Rice, corn and other types of seeds are not equal and are not to be combined. i.e., if one type of them does not reach the Nisab, no Zakat is given from it.

Others include different kinds of cash crops that scholars differ on giving out zakat on them.

4.3 THE STATUS OF COLLECTION AND DISTRIBUTION OF ZAKAT IN JIBIA LOCAL GOVERNMENT AREA

The implementation of Shari'ah since 2000 in twelve states of northern Nigeria introduced state organized administrations of Zakat. This development has inspired a new impetus concerning the practice of Zakat in Katsina, and Muslims began to register collective administration of Zakat in their various capacities. Izala was the first to make use of this opportunity and established a unit for administration of Zakat. Collection of Zakat in the group is done only during Ramadan period. The *Sa'i* goes round to remind 'wealthy' members of their responsibility to give Zakat and to do so through the group and this is followed by the announcement in all Izala mosques and places of preaching like marriage venue (including during Walimah) and "Wa'azin kasa"(National Preaching). The duty of the *sa'i* includes

contacting the “wealthy” people in Katsina (not necessarily belonging to the Izala group) and that has been a major problem for the group considering their past. In some instances, they send letters of request for the Zakat to “wealthy” persons. The amount of the Zakat collected is documented and announced to the public at the last day of Ramadan Tafsir at the different locations e.g. Mosques. Recently, Izala initiated distributing Zakat to Islamic scholars in Katsina irrespective of their group affiliation and economic status. One of the sheikhs who benefited from such Zakat confessed to the researcher that he has on several occasions benefited from Izala’s Zakat distribution. The Zakat committee has a Chairperson, Secretary, Public relation officer, a Treasurer, and other members⁴¹.

As it has already been pointed out, Zakat is to be collected by the Zakat commission through its collection agent at a specified period. The collection of Zakat here in Jibia is extremely different, because no agent is assigned to go round and collect the Zakat from the rich individuals within the community. As it was previously stated, most of those entitled to give out Zakat in Jibia local government area are farmers and traders, therefore those who possessed the prescribed amount are giving out the respective shares of Zakat from their annual possession immediately after harvesting. Usually the

⁴¹ ALH LAWALI DAN KWASHABAWA (Matawallen Jibia), all seasons farmer. Date of Birth 1943.

rich people used to consult the Islamic scholars in the area asking them on how to give out Zakat after telling them the level of their respective gains. However, there is no any governmental agent or an established office about the collection and distribution of Zakat.

The main barrier behind the proper collection and distribution of Zakat to its rightful owners is lack of an Islamic Government to effectively monitor its collection and distribution and to compel it where necessary. Individuals are left at their discretion to give out and distribute it. That way, only the God fearing ones give out while many avoid it. This should not be so. There should be an Islamic authority to enforce its collection and distribution at whatever cost should the giver refuse to give it out.

An example should always be drawn from the lessons of Abu-Bakr the first caliph, who immediately after his appointment to authority of the Caliphate waged war against apostates and those who refused to give out the Zakat. This demonstrates the determination of the Caliph to defend the right of the weak as enshrined in the teachings of Islam. Similarly, if individuals are allowed to distribute their Zakat by themselves, the Zakat may not reach where it should serve. It is very sad to see how people are distributing Zakat in such a way that the recipient gets very little, which will not even solve his problem for one day, or see a situation in which the recipients are at all not

entitled to it. This problem is best tackled by Islamic supreme authorities as it affects Muslim's weakness nationwide.

Meanwhile, Zakat in Jibia Local Government of Katsina State is associated with a number of challenges as follows:

- a. Inadequate knowledge about the properties on which Zakat is due on them as well as their respected quantities (ie) Nisab (a fixed minimum amount) to be taken out.
- b. Lack of an Islamic Government to effectively monitor the collection and distribution of Zakat to its rightful owners. Individuals are left at their discretion to give out and distribute it. Similarly, if individuals are allowed to distribute the Zakat by themselves, the Zakat may not reach where it should serve. It is not fair to see how people are distributing Zakat in such a way that the recipient gets very little which will not solve his problem for one day, or see a situation in which the recipient are not at all entitled to it. In other words, individuals just give it out without taking in to consideration the amount, the recipients, and the method of distribution.
- c. There is high level of poverty in the area which needs to be at least alleviated or preferably eradicated.

- d. Those in debt are forced to be in circumstances they cannot settle their debts and are continuously exploited by their creditors. Those in humble service continue to suffer more and more.
- e. Some rich people in the community give Zakat to people other than the ones mentioned in the Qur'an especially among their relations.

VOLUME OF COLLECTION/BENEFICIARIES

When looking at the volume of collection and the beneficiaries of Zakat in Jibia local government, we can divide the community in to three categories as follows:

- The rich people.
- The moderate and
- The masses.

The rich people in Jibia local government area can approximately and according to interview conducted about those who give Zakat and did not receive it count just 10% in the community; such figure comprises of big farmers, business men (Traders) and livestock owners. Moreover, the moderate people in the community who give Zakat to others and may also receive it are in the middle class can approximately count for 20% in the community; this class obtained at least what they managed to run up their life. Finally, the class of masses which are also regarded as whole beneficiaries i.e. Those who are not in the position to give Zakat

in any kind, this class count for about 70% of the population of Jibia local Government Area.

4.4 ROAD MAP TOWARDS EFFECTIVE ZAKAT ADMINISTRATION IN JIBIA LOCAL GOVERNMENT

At present, what people in Jibia in particular and Katsina state in general seem to desperately need is a Zakat agency established by law, which every member of the community will feel belonging to. Like how it is, in some other states. However, the issues depend primarily on the response of the “wealthy” since they had the control of their wealth and no one would decide for them where to put their money, not even the Islamic scholars. But government should come in, this is so because Zakat suppose to be collected and distributed by the government. As it used to be during the time of the Prophet Muhammad (SAW). There are many sayings of the Prophet (peace be upon to him) that indicate appointing Zakat workers and assigning to them some income from Zakat proceeds. The Prophet (peace be upon to him) employed many companion to work for the collection and distribution of Zakat.(Al-Qaradawi 1973, pp 749-53).

Also upon becoming the fist khalifah, Abu Bakr retained most of Zakat appointees of the Prophet (peace be upon to him). The importance giving to Zakat by the early Islamic State is indicated in the famous statement of Abu

Bakr regarding groups that rejected paying Zakat to the state upon the death of the Prophet (peace be upon him). Abu Bakr said “if they withhold giving (as Zakat) even a (little) rein of a camel or a small baby sheep(that is due on them) I will fight them for it. Zakat is the obligation on the properties. By God, I will fight whoever discriminates between Prayers and Zakat. (41)

To show State concern on the issue of Zakat during the early history of Islam, Zakat officials used to go to potential Zakat payers, and after having properly assessed their Zakatable assets collected the due amount. The application of this method was clear with regard to Zakat on livestock and agriculture.(42)

One of the men said: “I am more comfortable distributing my own Zakat rather than giving it to someone else to distribute on my behalf”. Another challenge may come from the Islamic scholars who always used Zakat as one of their means of income.

Several people interviewed during fieldwork in Katsina state especially in Jibia Local Government Area believed that their wealth was being protected because of the regular act of giving Zakat. Alhaji Lawal Tari mai Dabino and other wealthy people for instance, indicated that, the proper and effective Zakat payment from their wealth purified and protected their wealth from destruction, and other natural calamities. It is also the main

reason against loss during the process of trading. But then for many people, the Sadaqah or Zakat they give was a gift to God that could earn them spiritual rewards and salvation in contrast to giving out meant for social benefits, unaware that it also engineer social response and reward! Religious giving was often “considered as an expression of the giver’s love (for God) and purity of faith” (Al-Qardawi, 1999, p. 342). In the opinion of many people, deduction of Zakat was difficult on those who earn haram (unlawful) wealth because God dissociates Himself from their means of livelihood. In general, my interviewees all believed that the increase in their wealth and its protection against disaster was as a result of their compliance with the regular payment of Zakat. Some cited examples of the evil that befall their “wealthy” friends and were convinced that this was because they had not given out Zakat from the wealth. Some Islamic scholars pointed out that evil will definitely befall the wealth of people who do not pay their regular Zakat. In this context, Zakat was often referred to as financial worship popular only among “wealthy” Muslims since one must have a particular amount of wealth called Nisaab (annual limit estimate), which qualifies giving Zakat, otherwise it was not compulsory.

4.4.1. Prospects

The major prospects for efficient and proper operation of Zakat according to the research findings show the following:

Compliment of the practice of the religion of Islam among the community through preaching by the scholars in the Mosques and learning centers. Allah says in the Glorious Qur'an:

وَذَكِّرْ فَإِنَّ الذِّكْرَى تَنْفَعُ الْمُؤْمِنِينَ. الذاريات: ٥٥

And remind (by preaching the Qur'an, oh Muhammad SAW) for verily, the reminding profits the believers. Q: 51:55.

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۗ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ. التوبة: ١٠٣

Take alms from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily! Your invocations are a source of security for them, and Allah is All Hearer All Knower. Q: 9:103.

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۗ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ. البقرة: ٢٦٧

Oh you who believe! Spend of the good things which you have legally earned, and of that which we have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes And

tolerate therein. And know that Allah is Rich and worthy of all praise. Q: 2:267.

الشَّيْءَ أَنْ يَعْذُكُمُ الْفَقْرَ وَيَأْمُرَكُمْ بِالْفَحْشَاءِ ۗ وَاللَّهُ يَعْذُكُم مِّنْهُ
وَفَضْلًا ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ. البقرة: ٢٦٨

*Satan threatens you with poverty and orders you to commit evil deeds, where as Allah promises you forgiveness from Himself and Bounty, and Allah is All-Sufficient for His creatures' needs, All-Knower
Q: 2:268*

إِنَّمَا الِّسَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي
الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۗ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ
حَكِيمٌ. التوبة: ٦٠

“As-Sadaqaat (here it means Zakat) are only for the Fuqaraa, and Al-Masaakin, and those employed to collect, and for attracting the heart of those who have been inclined, and to free the captives, and for those in debt, and for Allah's cause, and for the wayfarer, a duty imposed by Allah. And Allah is All-Knower, All-wise.

It is permissible for the giver of the charity to manifest his charity, whether the charity was an ordained charity or supererogatory without dissimulating in paying his charity, and hiding it is better.

إِن تَبْدُوا الِ سَّدَقَاتِ فَنِعِمَّا هِيَ ۗ وَإِن تُخْفُوهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ
خَيْرٌ لَّكُمْ ۗ وَيُكَفِّرُ عَنْكُمْ مِّن سَيِّئَاتِكُمْ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ.
البقرة: ٢٧١

Allah (the Exalted) said:

If you publicize your almsgiving, it is alright, but if you hide it and give it to the poor, it will be better for you. (2:271)

And as to Ahmad and as to the two sheiks, from Abu Huraira (may Allah be pleased with him): that the Holy prophet (may peace and blessings of Allah be upon him)had said: Sevens persons Allah shades them in his shadow, that day in which there is no shadow but his: the just Imam, and a young man who grows up in the worship of Allah, and a man whose heart is hung in the Mosque, and two men who love each other in the cause of Allah (the Exalted), that they gather on it and they separate on it, and a man who gives a charity and he hides it until his left hand does not know what his right hand spends, and a man who mentions Allah (the Exalted) with no reason and his eyes flow (with tears), and a man whom is called by a woman that owns a position and is beautiful, to herself, and he says: I fear Allah (the Glorious, the Al-Mighty).

4.5 HOW ZAKAT SOLVES PROBLEMS OF POOR PEOPLE IN JIBIA

The aims of Zakat, among others include purification of the soul and the wealth itself: By complying with this religious obligation, one will be purifying himself and his wealth. Allah says:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۚ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ. التوبة: ١٠٣

Of their goods take alms; that so thou mightiest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them: And God is one who hearth and knowth.

Provision of remedial solutions to economic problems of the society is another objective. The rich have been left free to run their business, but three rules have been given to them by Islam.

- (1) They should not run business with fraud and usury
- (2) They must help their relations and environment
- (3) They must pay Zakat periodically and annually.

The poor on the other hand has been encouraged not to be lazy. He must compete in earning a living. The poor also must not be extravagant if Zakat is given to him, but should use it to improve his economic condition or sustain his family if that is the only minimum effort he can afford.

4.5.1 Eradication Of Poverty

Islam allows for the ownership of property i.e. wealth, but has set some guidelines on the basis of which wealth circulates. These guidelines include Zakat. On reaching certain prescribed amount and duration, a person is expected to give a certain percentage of his hard-earned money to the poor by which their economic position is raised and improved. The poor in an Islamic state is not strangulated by the capitalist or the communist. He has a chance of improving his conditions to the extent of becoming also wealthy. When his wealth reaches a certain amount, instead of receiving the Zakat, he gives it out from his fortune.

Within a short period, if Zakat is constantly being given out, it will reach a time when everyone will become affluent and stand not in need of any assistance from anybody. History has shown during the reign of Umar bin Abdul-Aziz (one of the Umayyad caliphs) that not a single person entitled to the Zakat, could be at a certain point found. If this is so, then it is one of the objectives of Zakat not only to raise the economic position of the poor, but also to eradicate poverty among people.

4.5.2 Bringing About Social Cohesion

Naturally, one will love and admire he who gives him something. So also it is with the Zakat the poor will stand to love the rich and there will be no class conflict as in the case of the struggle to bring about a classless society under communism. The stability of all is ensured by the institution of Zakat. The mutual assistance and concern for the condition of the poor is demonstrated by the rich and the former acknowledges this and tries his best to assist the latter instead of being enemies to each other. In capitalism, individual accumulation is not subjected to any rule. This is not so with the spirit of Islam. In as much as individuals are allowed to acquire lawful wealth, conditions are laid by which the poor is assisted and catered for.

4.5.3 Eradicates Vices

It is generally believed that societal problems are as a result of the economic inequalities of its people. It is therefore assumed that problems like theft, Robbery, Fornication, Begging, Homosexuality etc come about as a result of the economic needs among others. The institution of the Zakat is an answer to this problem. It does so by providing for the economic needs of the poor and destitute who are tempted to be law breakers.

4.5.4 Answer to Unemployment

Money kept securely in a place without being utilized yields no dividend. This is true of hoarded wealth. But when Zakat is given out, it will definitely be a capital for the recipient who before now had nothing for himself.

If this is done every year by many wealthy people, it would mean that unemployment will be reduced. It will also reach a time when everyone engages himself in a certain trade that sustained him. Until Islamic injunction concerning Zakat is applied strictly, there will continue to be an upward trend in the unemployment figure worldwide. Zakat is not the only way Islam seeks to eradicate poverty in the society, but it is one of the many ways. Zakat is treated especially because of its significant and effect.

4.5.5 Number of Beneficiaries

There are many people who are benefiting from Zakat in Jibia Local Government, as I have previously described, most of the rich people who possessed the wealth on which Zakat is payable are Farmers and traders, and it usually takes place during harvesting of the farm produces.

The role of Zakat in solving the problems of the people of Jibia Local Government cannot be over emphasized, this is because, there are many people who are households that are non productive, in the sense that they do not own the basic needs for their lives and their families or resources that yield an income to sustain themselves beyond the poverty line. These are cases when people that are physically and mentally challenged and would include the old, the sick, handicapped people, widows, and other vulnerable individuals like orphans. For these groups of people, Zakat is playing a vital role towards alleviating their poverty condition.

While the important role of charitable and nongovernmental organizations are getting acknowledged recently in the overall economic growth and welfare programs of the economy, Islam had introduced these kinds of institutions since its inception more than 1400 years ago. Obligatory and voluntary charities in the form of Zakat and awqaaf are important instruments to enhance the welfare of the poor.

In assessing the potential of Zakat in alleviating poverty, the following steps are undertaken. First, the extent of poverty in an economy is quantified in terms of the number of the poor in an

economy, then the need for funds required to move the poor out of poverty is estimated. The next step would be to calculate the potential amount of Zakat that can be collected in the economy. All these could be possible if we have a sound and positive administrators of Zakat under the government or charitable organizations.

We are aware that items produced through farming are many. Just as Zakat is paid on animal, money and treasures, Zakat is also paid on certain categories of farm produce. Most of the farm produce affected by Zakat in Jibia Local Government are staple food such as corn, wheat, beans and maize etc.

Zakat on farm produce is paid at the time the produced is harvested or in the case of those that to be processed and the item ready for sale, storage or consumption. Both the capitalist and the welfare states have failed to eradicate the economic sufferings of their Masses. The welfare scheme introduced by them through various charity organizations has not changed the condition of the needy, the destitute and the like. Those in debt are forced to be in circumstances they cannot settle their debts and are continuously exploited by their creditors. Those in humbled service continue to suffer more and more. This is so because morality and justice have been removed from

economic ideals. Zakat has therefore presented to mankind a comprehensive code of behavior guided by divine revelation that seeks to establish this economic justice.

It did not only make the poor due compulsory, but also made its distribution among the most deserved individual a requisite for its acceptance by Allah the Almighty. The categorical statement in respect of those to receive the poor due is in chapter 9:V60 as quoted previously; thus:

إِنَّمَا الِّمَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسَاكِينِ وَالْعَامِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي
الرِّقَابِ وَالْغَارِمِينَ وَفِي سَبِيلِ اللَّهِ وَابْنِ السَّبِيلِ ۖ فَرِيضَةً مِّنَ اللَّهِ ۗ وَاللَّهُ عَلِيمٌ
حَكِيمٌ. التوبة: ٦٠

Alms are for the poor and the needy and those employed to administer the (funds); for those whose hearts have been recently reconcile to the truth; for those in bondage and in debts; in the cause of Allah; and for the way farer; thus it is ordained by Allah, and Allah is full of knowledge and wisdom

If the rich gives Zakat to people other than the ones mentioned in the Qur'an, it will not be accepted by Allah, the Almighty.

4.6 THE EFFECTS/ IMPACT OF ZAKAT IN JIBIA LOCAL GOVERNMENT

As for Zakat in Islam, its rank is the third in the five pillars of Islam after Iman and Salat. Zakat is made a religious duty and accepted by Allah from he who is a Muslim. Payment of Zakat teaches obedience to Allah and also relieves the Muslim community from poverty and hatred between the rich and the poor.

The impact of Zakat in Jibia Local Government among others can be listed as, alleviation of poverty, bringing about social cohesion, eradication of vices as well as answer to unemployment. In other words, giving out Zakat brings about bridging the gap of economic inequalities, fosters social cohesion and mutual help, eradicates poverty and provides an answer to unemployment.

4.6.1 Religious Impact of Zakat in Jibia Local Government

The aim of Zakat among others includes purification of the soul and the wealth itself. By complying with this religious obligation, one will be purifying himself and his wealth. Allah the most high says:

حُذِّ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلَّ عَلَيْهِمْ ۗ إِنَّ
صَلَاتَكَ سَكَنٌ لَّهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ. التوبة: ١٠٣

Take alms from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily, your invocations are a source of

*security for them, and Allah is all-hearer all –
knower.*⁴²

The above verse and alike are teaching us that giving out Zakat cleans us from impurity of meanness, greed, and misery and lack of showing mercy to the poor.

In their response to the above mentioned verse among others, the rich people of Jibia Local Government are mostly taking the payment of Zakat into considerations. This is because; Islamic scholars in the area are always engaged in preaching for Zakat in the mosques and other religious sittings, more especially at a time of harvest, telling them and giving emphasis that Islam made the payment of Zakat a must to each and every Muslim who possess the Nisaab for one complete year, supporting their preaching with Qur'anic verses and prophetic traditions while convincing people. As such, we thank God almighty that the payment of Zakat emerged part of the blood of the rich people of Jibia especially the farmers are always interested to reach the level or possessed what they will payout Zakat.

⁴² Q. 9. V 103

4.6.2 Social Effects/Impacts of Zakat in Jibia Local Government

Naturally, one will love and admire that somebody gives him something. So also it is with the Zakat that the poor will love the rich and there will be no class conflict.

The mutual assistance and concern for the condition of the poor is demonstrated by the rich and the former acknowledges this and tries his best to assist the latter instead of being enemies to each other. It is generally believed that most of the societal problems are as a result of the economic inequalities of its people. It is therefore assumed that problems like theft, robbery, fornication, begging, adulteries and other illegal sexual intercourses, e.t.c., comes about as a result of economic needs among others.

In this regard, the natives of Jibia Local Government achieved a very cordial and social relationship between both the rich people and the poor ones through Zakat. It is well known that Zakat is an obligatory duty on the rich Muslim who possess the Nisaab, but amazingly the people of Jibia mostly doesn't care about the fulfillment of NISAAB, all they know is that they are asked to execute an obligatory duty of Zakat, that is why some small scale farmers use to give out a meager

share from their little possessions and name it "ACI LAFIYA" which literally means eat well.

4.6.3 Educational Effects/Impacts of Zakat in Jibia Local Government

Educationally, Zakat plays a very vital role towards the academic development of the people of Jibia Local Government. This is because; Zakat cannot be collected and distributed by one man. That no single individual however influential and learned he might be can be able to collect Zakat and distribute it accordingly. Surely nobody can know the eight beneficiaries of Zakat in his hometown as he cannot know all the poor and the needy dwelling in the town, he cannot identify those in debt and the wayfarer and cannot also spend the share of Zakat in the way of Allah without knowledge.

The transaction of Zakat itself between people cannot be smooth, peaceful and successful without Education. It is indeed through Education that we begin to know that there are only two bodies that can collect and distribute Zakat to the eight recipients listed in the Qur'an, the first are those on authority who rule according to Islamic Shari'ah, and the second are those who are well-informed Islamic organization if the members are just, pious and do fear Allah. All these can only be possible by the virtue of Education.

Furthermore, as I am presently under going this research, only God knows the number of Jibia native students who are also engaged in executing their academic research on Zakat and other related fields from different institutions, and as such, we are progressing educationally.

4.6.4 Economic Effects/Impacts of Zakat in Jibia Local Government

Payments of Zakat play a vital role towards the economic development of the community of Jibia Local Government. Islam allows for the ownership of legal wealth, but has set of guidelines on the basis on the basis of which wealth circulates. This guideline includes Zakat. On reaching certain prescribed amount and duration, a person is expected to give a certain percentage of his hard earned possessions to the poor by which their economic position is raised and improved. In Islamic state, the poor has a chance of improving his condition to the extent of becoming also wealthy. When his wealth reaches a certain amount, instead of receiving the Zakat, he gives it out from his fortune.

As I have stated earlier, Zakat as a religious obligation has been severally mentioned in the Qur'an with prayer taking precedence. While prayer is a means of realizing the divine effect in man, Zakat is

more of a service to humanity which brings about social cohesion, harmony and prosperity. Islam allows for the ownership of property, but has set some guidelines on the basis of which wealth circulates. These guide lines include Zakat, and the people of Jibia are mostly enjoying its operations as ordained by Islam.

CHAPTER FIVE

5.0 CONCLUSION AND SUMMARY

It is widely acknowledged that, the third pillar of Islam plays a significant role not only in enhancing the welfare in the society but, also in the economy generally in terms of poverty alleviation and creation of employment opportunities. In this respect, the research studies the role that, Zakat (if implemented effectively in a wealth) can play to mitigate poverty from various aspects. Therefore, the subject matter of this work is vast.

The success of Zakat to combat poverty in contemporary settings will depend on couple of inter-related factors related to creation of knowledge and information exchange. First, population attitude has to change towards this institution in order for it to be an effective instrument of poverty alleviation. This requires a long and vigorous drive to create a wider awareness among the people about the proper perspective and role of Zakat. As Zakat is an act of charity and piety, the revival of Zakat institution will to a large extent, depend on renewing the confidence of the people on it as important agent for poverty alleviation. It is important to build the trust of the people and the community on this institution by enlightening them on its noble role in enhancing the welfare of the poor. Therefore, this research deals with the collections, distributions, achievements, as well as problems

and prospects of Zakat in Jibia Local Government Area of Katsina State. The objective of this research is to investigate whether Zakat is taking place as ordained by the Shari'ah or not.

5.1 BRIEF STATISTICAL ANALYSIS OF ZAKAT COLLECTION AND DISTRIBUTION IN JIBIA LOCAL GOVERNMENT AREA OF KATSINA STATE.

The followings are questions used in the interview of 200 Zakat beneficiaries.

1. How many times have you received Zakat
2. What kind of Zakat have you ever received
3. Does it change or improve your socio- economic status
4. If yes, to what extent does it change or improve your socio - economic status
5. If it is high, have you personally started giving out Zakat
6. Do you think giving out Zakat by the riches to the neediest is the way of alleviating poverty
7. Do you support that government should establish an agency for collection and distribution of Zakat

Below is a frequency distribution table showing the amount in cash gave out and distributed as Zakat (cash, grain and animal) by the listed informants in Jibia Local Government Between 2013-2017

Year	Amount (Cash)
2013	5,720750
2014	6,240800
2015	5,012450
2016	6,904110
2017	8,567890

The following is a statistics showing information distribution of the beneficiaries of Zakat from 2013- 2017 from the data gathered from the interview carried out in the cause of carrying this research. There are 200 respondents in the interview in each result distribution a specific question from the interview question which is related to it is preceded by the distribution by the frequency distribution (respondent result)

HOW MANY TIMES HAVE YOU RECEIVED ZAKAT?

Number of respondents	27	35	30	51	57
Number of times	8	7	6	5	2

WHAT KIND OF ZAKAT HAVE YOU EVER RECEIVED?

Kind of Zakat	Number of beneficiaries
Cash	171
Grain	20
Animal	09

DOES IT IMPROVE OR CHANGE YOUR SOCIO-ECONOMIC STATUS?

Socio-economic status	Number of respondents
Yes	161
No	39

IF YES, TO WHAT EXTENT DOES IT CHANGE OR IMPROVE YOUR SOCIO-ECONOMIC STATUS?

Nature of improvement	Number of respondents
No improvement	30
Low	31
Moderate	57
High	82

IF IT IS HIGH, HAVE YOU PERSONALLY STARTED GIVING OUT ZAKAT?

Zakat	Number of respondents
Yes	29
No	53

DO YOU THINK GIVING OUT ZAKAT BY THE RICHERS TO THE POOR IS THE WAY OF ALLEVIATING POVERTY IN JIBIA LOCAL GOVERNMENT AREA?

Yes/No	No. of respondents
Yes	200
No	0

DO YOU SUPPORT, THAT GOVERNMENT SHOULD ESTABLISH AN AGENCY FOR COLLECTION AND DISTRIBUTION OF ZAKAT?

Establishment of agency of Zakat	No. of respondents
Support	200
Oppose	0

Zakat as one of the fundamentals of Islam that has direct economic implications, the Shari'ah requires Muslim to distribute some portion of their wealth among the

specified heads in order to alleviate poverty and achieve economic emancipation.

If Zakat receives all possible attention, most of the problems associated with poverty would be solved and extend social services in the classical times.

In order to understand the role of Zakat in poverty alleviation, it is important to comprehend the dimensions and causes of poverty. Poverty as a complex phenomenon can be studied both from micro and macro perspectives.

The word Zakat is the infinitive noun of the verb Zakat, meaning to grow or to increase or to be pure in the heart. The literal meaning of Zakat, therefore, is growing, increasing or purification of the heart. The Prophet and Messenger of Allah (peace be upon him), defined Zakat as what is taken out of the property of the rich ones and given to the poor ones. That is why the learned scholars said: Zakat is a portion of a person's wealth, which is a right of Allah given to the poor people. Allah the most exalted said:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ ۚ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ ۗ وَاللَّهُ سَمِيعٌ عَلِيمٌ. التوبة: ١٠٣

Take alms from their wealth in order to purify them and sanctify them with it, and invoke Allah for them. Verily! Your invocations are a source of security for them, and Allah is all hearer all knower. Q: 9:103.

5.2 RECOMMENDATIONS

Zakat as one of the pillars of Islam which each and every Muslim is expected to observe, if he has the means, is enjoined by Allah Himself in the

Qur'an and then His prophet (S.A.W.) in different A hadith. The position of Zakat in Islam is so significant that a Muslim can be fought if he refuses to pay it.

Bayt al Mal, an office under the direct supervision of the Muslim Ameer, is to take care of collecting, maintaining and distributing Zakat. Those appointed to run the office are answerable to none but the Ameer.

Zakat al-Ain (wealth and riches) is compulsory only on those who possesses silver, gold, and bank notes. It is obligatory only if it reaches the Nisab and should be in one's possession for a complete year before the Zakat is paid.

There is no Zakat on certain items even if they remain in one's possession for more than a year and are up to Nisab. Jewelry , for instance, saved by a woman for adornment and supplies possessed by individual which are not for trading purposes, such as houses and cars are not taxable. Also there is no Zakat on horses, mules, and donkeys.

As for farm produce, there is no Zakat on items that perish easily like fruit and vegetables. Even the properties on which Zakat is paid, it becomes obligatory only if they reach Nisab and are in ones possession for a complete year. This study recommends:

- Rich people should form a committee under them to assist them on the issue of Zakat

- government of different levels should have direct concern on the issue of effective Zakat payment
- Imams should put more emphasis in their sermons' about the importance of Zakat and its payment to the legally deserving recipients.
- Ulamas in their places of learning and preaching also pay more attention in sensitizing and enlightening their student and audience about Zakat.

May Allah guide us all amin.

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