

ZAKAT PRACTICE IN NORTHERN NIGERIA: EVOLUTION, RELIGIOUS ACTORS, AND CHALLENGES FOR MUSLIM ORGANIZATIONS

Dauda Abubakar
University of Jos, Nigeria

This paper contributes to discourse on religious and social relationships in Nigeria with a focus on contemporary institutions involved in zakat administration. It highlights how zakat practices evolved, including the principles of its collection and distribution among Muslims, which has historically varied. The paper explores the involvement of two Muslim institutions in northern Nigeria that engage in zakat collection and distribution, i.e., Izala and Jamā'at Nasril Islam. The paper argues that zakat, being a religious obligation, is contested by these institutions, among others, including shari'a states, which has increased competition for its control. It concludes by looking at the challenges of public zakat disbursement. Within this context, this article examines the perspectives of zakat beneficiaries and the impact of the various zakat bodies in society in northern Nigeria.

Keywords: zakat, shari'a states, Muslim institutions, social relationships, beneficiaries

Introduction

Muslim preachers in northern Nigeria constantly encourage a culture of giving among Muslims as a pious act. *Sadaqa* is emphasized as a voluntary good deed, the amount of which is determined by the giver. Muslim scholars in Nigeria preach to and admonish their followers by quoting the virtues of giving from many verses of the Qur'an and Prophetic Hadiths. This includes small collections of *sadaqa* after the five daily prayers, which is popular in mosques in northern Nigeria; giving *sadaqa* to street beggars; donations for building a mosque or for a religious event; assisting a needy Muslim; or donations toward organizing a *da'wa*. The Izala¹ for example, frequently conduct *Wa'azin Kasa* (national *da'wa* to Muslims), which requires members to provide *sadaqa* for transportation, feeding and accommodations for participating preachers, and other expenses. Another means of obtaining *sadaqa* is the organization of local Qur'anic competitions (*musābaqāt al-Qur'an*). Then of course, there is the practice of *zakat*.

Theological scholars define *zakat* in religious terms as the spiritual purification of the wealth of the giver. In legal terms, "*zakat* means transfer of ownership of specific property to specific individuals under specific conditions" (Abd. Wahab & Abdul Rahman, 2012, p. 122). *Zakat* can also mean a tax levied by the *shari'a* on crops (*al-thamar*) or property/wealth (Bashear, 1993, p. 86). The beneficiaries of *zakat* are categorized into eight major groups by the Qur'an (9:60): the poor and needy, those persons who administer *zakat*, those whose hearts are reconciled to Islam, those who are in captivity, those who are in debt, those who fight (or struggle) for the sake of Islam, and wayfarers (al-Qaradāwī, 1999, p. 7). Although Muslim scholars have provided extensive analysis of these categories, *zakat* today constitutes a major issue in different Muslim communities that requires the intervention of other financial experts. In northern Nigeria, for instance, the givers of

¹ *Jamā'at 'Izālat al-Bid'a wa-Iqāmat al-Sunna* (Association for the removal of innovation and the establishment of the Prophetic Sunna) is a reform movement firmly established in Nigeria especially the northern part by Shaykh Ismaila Idris b. Zakariyya (1937 - 2000). It is often refer to as Izala. The movement is an anti-Sufi Muslim group that challenges Sufi practices such as *salātul fātih* (special Sufi litany), visiting the tomb of Sufi saints, conducting *maulud* celebrations (birthday of the Prophet and Sufi saints) and many other social practices such as naming ceremony etc. According to Ramzi Ben Amara (2012, p. 75), Izala in its own effort to rid Islam of *bid'a* (or harmful innovations) as they interpreted Sufi practices in the contemporary practice of Islam in northern Nigeria. One of Izala's effort to promote the practice of Islam in the region is the establishment of a *zakat* unit, which collect and disburses it among Muslims.

zakat use their own personal discretion to select beneficiaries, while others have what the researcher calls traditional beneficiaries, i.e., those who benefit annually from the *zakat* of a single person who is their neighbor, friend, or relative (Abubakar, 2013, p. 123). Muslim scholars in the North have little influence in this regard.

The changing views of *zakat* throughout history gave Muslims the liberty to interpret the practice from multiple viewpoints, which continues today. Individual Muslims either deduct their own *zakat* and either handed it over to the state, distribute it on their own to people they identified as beneficiaries, or, in some circumstances, hand it over to an imam or local Muslim community leader to distribute. Public administration of *zakat* started in Nigeria in the 1980s with Kano State in northern Nigeria, and with the implementation of *shari'a* in 2000; Zamfara State established a *zakat* board to administer its collection and distribution. The practice later spread to 11 other states in northern Nigeria. Izala was the first religious institution to establish a unit for the collection and distribution of *zakat* following after the *shari'a* states. Seeing its relevance and success, *Jamā'at Nasril Islam* (society for the support of Islam) has also made an effort to collect and disburse *zakat*. This article examines the intertwining approach to *zakat* by both institutions, with special interest on Izala because of the well administered system it has achieved.

An important argument presented in this paper is that *zakat* practices in northern Nigeria promote the building of social relationships between givers and receivers. This study utilized qualitative methods of data collection and analysis by conducting interviews with individuals who either give or receive *zakat* in northern Nigeria to better reflect the reality of the situation on the ground. Interviewees were carefully selected from among those with experiences of distributing *zakat* annually and those that have benefitted from it at least once in their lifetime. The study was conducted during three months of fieldwork at the end of 2017 and early 2018 in Jos, the capital of Plateau State, and throughout Kano State. Jos was selected because it is the headquarters of Izala and Kano is one of the states that has implemented the *shari'a* legal system and has an established board that administers the collection and distribution of *zakat*. Interviews were also conducted at the headquarters of both Izala and *Jamā'at Nasril Islam* in Jos and at the *zakat* board in Kano in 2018. These interviews served as a follow-up to an earlier visit in 2010 and 2011 during fieldwork for the author's doctoral dissertation. Other data collected in Kano included the list of *zakat* applicants, distributors, and the application forms for both those who submit their *zakat* and the beneficiaries.

This study shows that the fluctuating nature of *zakat* makes its practice suitable for Muslims in whatever situation they find themselves, whether in a state with established Muslim institutions or where *zakat* is practiced by individual Muslims voluntarily. Furthermore, this article demonstrates that the emergence of institutions in northern Nigeria to collect *zakat* has complicated the practice and increased competition within this overwhelmingly poor community. The contestation over who receives what, from whom, and how reflects the intertwining of politics and society in northern Nigeria (Singer, 2018, p. 2). All stages of *zakat* have been politicized, from individual to state and religious institutions.

Apart from being a show of public devotion, individuals who distribute *zakat* acquire power and recognition in society in northern Nigeria; making choices about who receives what and when (Singer, 2018, p. 3). The state and institutions struggle to convince wealthy givers of *zakat* to submit it to them. The competition is tenser in *shari'a* states, where Izala, *Jamā'at Nasril Islam*, and the *ṭuruq* (Tijāniyya and Qādiriyya Sufis) all seek *zakat* from the wealthy. For example, Izala sends *sa'is* (*zakat* collectors) to preach to certain identified wealthy persons about the importance of *zakat* and why they should consider giving it to the group; the state, on the other hand, sends out letters and forms to the wealthy, admonishing them to provide an estimate of their wealth. The state further requests that they pay 60% of their entire *zakat* to the state while 40% is left to other beneficiaries in their neighborhood. However, beneficiaries prefer to receive *zakat* directly from individuals because as neighbors, friends, and relatives, they will be given consideration above others. Furthermore, they will receive a larger share than from either the state or religious institutions. In consideration of the politics involved, as Singer concludes, “new and instructive ways of deciphering the significance and impact of philanthropy emerge if a politics of philanthropy is acknowledged and traced” (2018, p. 14).

This article begins with an introduction of *zakat* practice in northern Nigeria and how the practice has changed throughout the history of Islam in Nigeria. Within this context, the article looks at the emergence of new *zakat* actors, i.e., Muslim institutions that compete in the collection and distribution of *zakat* in the region, and the challenges they face, as well as their reception by the Muslim public.

Changing Practice of *Zakat* Collection and Administration in Northern Nigeria

Islam arrived in Nigeria through two major routes from the north: in the 11th century from Borno² and again in the 14th century through Kano (Hausa states). Since then, *zakat* has continued to be identified with piety, including after Usman dan Fodio's reforms in the nineteenth century that led to the establishment of the Sokoto Caliphate through colonization by the British. *Zakat* became a major aspect of the Caliphate, and a *Sa'i's* office was established by Dan Fodio at the headquarters of the Caliphate in Sokoto to constantly collect *zakat* from the wealthy for distribution to needy persons (Bunza, 2004, p. 12). This is not new in sub-Saharan Africa; for instance, during the 19th century, many reform movements led by Muslim jurists and scholars used *zakat* as part of the Islamic state (Weiss, 2003, p. 121). The colonization by the British brought about the introduction of colonial tax reform in 1908, which was later enforced in 1916, compelling individual Muslims to distribute their *zakat* without the interference of the state, thus relegating its practice to the private sector (Bunza, 2004, p. 13).

Northern Nigeria is an area dominated by mostly Muslims, and the practice of *zakat* is widespread among the wealthy, business people, and farmers. Wealthy Muslims, especially, and those who are in business frequently deduct and distribute *zakat* annually to beneficiaries of their choice, who are mostly among the poor and needy within their own community. Usually, at the start of Ramadan,³ the wealthy estimate their wealth and compile a list of possible beneficiaries, which is usually a duplication of the previous year's, although other beneficiaries could be added or removed. The reasons for removing a person's name from the list include death, increased wealth, and leaving the neighborhood. The amount of money given differs considerably depending on the position of the beneficiary to the wealthy.

The secretary to the late Alhaji Abdulhamid Yelwa, for example, used to give between 5,000 naira (i.e., \$11–\$14) and 150,000

² Borno has historically been a stronghold of Islam, known as Kanem-Bornu Empire (c. 700–1380) and later the Borno Empire (1380s–1893), extending its influence to Chad, Cameroon, and parts of Niger. Today, it is the stronghold of Boko Haram activity, which was also extended to Chad, Niger, and Cameroon through Borno. Abdurrahman Doi (1997, p. 23) is of the view that Islam came to the Kanem-Empire even before the 11th century.

³ Most people find it suitable to distribute their *zakāt* during Ramadan in order to increase their chances of more blessings.

naira (i.e., \$429) as *zakat*.⁴ Usually, beneficiaries receive a lower amount unless they occupy an important position in relationship to the distributor, such as a friend, Shaykh, or in-law. The highest beneficiary of *zakat* the author encountered in Jos in 2011 received 500,000 naira (i.e., \$1,428) from a friend. The situation remained the same in 2018; there seemed to be no increase in the amount given. Most beneficiaries, however, receive only an insignificant amount of money as *zakat*, as little as a few thousand naira (e.g., \$11–\$14, depending on the exchange rate). Alhaji Sabiu, a *zakat* distributor, confirmed in an interview that the people he usually considers for a larger amount are his in-laws or close friends, who he gives to every year.⁵

The principles of *zakat* do not allow immediate family members (e.g., wife, children, or parents) to benefit, since taking care of such family members is the responsibility of the distributor. This is reflected in the fact that most *zakat* is given to acquaintances of wealthy people in Nigeria. There are various kinds of compulsory giving in Islam. A person is obligated to be responsible for his/her *usul* (origin and progeny), that is, one's parents and children, which excludes *furu* (i.e., other relatives). Having enough beyond the responsibility to one's parents and children, it is encouraged but optional to give to one's relatives (Senturk, 2007, p. 141). This kind of obligation is what the author refers to as an internal social obligation, which is required regardless of an individual's economic station. External social obligations, on the other hand, include *zakat*, which must be distributed beyond one's immediate family (i.e., parents, wife, and children).

Another form of *zakat* in Nigeria comes from Muslim farmers. Every farmer estimates his/her production for the year and deducts a certain percentage as *zakat*, which is distributed among needy neighbors, friends, local Muslim scholars, distant family members, and acquaintances. This is more difficult for farmers who must rely on mother nature to provide rain for their crops. Those farmers who use machinery to irrigate their land can produce multiple harvests during the year and are obligated to give a certain portion as *zakat*. This is also applicable to poultry farmers, for instance, who are obligated to pay *zakat* every time they sell chickens or eggs in *zakatable* quantity.

⁴ Interview with Alhaji Isa Abdullahi, Secretary to the late Alhaji Abdulhamid, October 2015.

⁵ Interview with Alhaji Sabiu, November 2018.

Since 2000 in *shari'a* states in northern Nigeria,⁶ for instance, state institutions have collected and disbursed *zakat* to beneficiaries. These institutions are located in each state as boards and committees with branches in local government areas. For example, the Kano State *Zakat* and *Hubusi* Commission has branches in all 44 local government areas, which submit annual reports of their *zakat* collection and distribution to the headquarters in Kano. Documents from the Wudil local government area indicate the names and addresses of beneficiaries that were submitted by different district heads to the branch office of the *zakat* commission. The district heads are mandated to verify the names of beneficiaries and their needs before submitting the information to headquarters. Usually, every beneficiary on the list is required to fill out a form, after which the person is invited through the local board to collect a certain amount of money. The amount of money varies depending on the need of the person as specified on the form. Some request food, furniture for their daughter's wedding,⁷ help with medical bills, etc. The amount beneficiaries receive is usually lower than directly from individual distributors probably because the state level handles large number of beneficiaries.

Other active *zakat* administrators in northern Nigeria include imams of local mosques, shaykhs or Malams that are influential, and leaders of Muslim groups. For example, during the life of Shaykh Abubakar Mahmud Gumi (1922–1992), many wealthy Muslims took their *zakat* to him for distribution on their behalf. Shaykh Abdurrahman Lawal (the former *Murshid* of *Jamā'at Nasril Islam* in Jos) confirmed that from the 1950s to the early 1970s, many wealthy Muslims in Jos used to also hand over their *zakat* to the late Shaykh Ahmad Arabi (1909–1973), a respected Muslim Shaykh, to distribute to the needy on the assumption that he knew the principles of *shari'a* and could do better than they could themselves. This is not unique to the Muslim community in Jos or Nigeria as a whole; Abdulaziz Muhammad (1993) noted that before the establishment of *zakat* institutions in Malaysia, wealthy Muslims used to give their *zakat* to respected religious leaders and imams for distribution to the needy (p. 45). It was only recently in

⁶ There are at the initial stage 12 *shari'a* states in northern Nigeria: Zamfara, Sokoto, Kebbi, Borno, Niger, Kano, Kaduna, Bauchi, Gombe, Katsina, Yobe, and Jigawa. Almost all established a board that administers *zakat*.

⁷ The culture in northern Nigeria requires parents to purchase furniture for their daughter during her wedding, such as a bed, chairs, kitchen utensils, etc., to be conveyed alongside with her to her husband's house. Men in most cases only rent or provide empty rooms or a house.

northern Nigeria that Muslim groups became involved in the affairs of *zakat* collection and distribution.

Emergence of *Zakat* Actors in Northern Nigeria

The implementation of *shari'a* in 12 states in northern Nigeria between 1999 and 2001, the establishment of committees to administer *zakat*, and the emergence of *zakat* institutions brought an important development to the region. This has given way to the emergence of Muslim groups that have established units/offices for administering *zakat* in many towns and villages in northern Nigeria, imitating what occurs in *shari'a* states. The *zakat* boards and committees in *shari'a* states are government bodies that answer to the state and are financed by public funds. The government provides them with offices, personnel, and facilities and also appoints a tenured chairman with other staff. This system presently exists in 11 out of the initial 12 states that implemented *shari'a* in northern Nigeria. A good example is the Kano State *Zakat* and *Hubusi* Commission, which was revived in 2003 after its implementation by the state. Its responsibility is to collect *zakat* from the wealthy people in the state and distribute it to needy persons. The wealthy submit up to 60% of their estimated *zakat* to the board and distribute the remaining 40% to their neighbors, distant relatives, and friends.⁸ By allowing the wealthy to distribute 40% of their *zakat* within their own neighborhood, it reduces possible tension and grievances (Abubakar, 2013, p. 67).⁹ This system is also problematic because many wealthy people prefer to distribute their entire *zakat* to those around them as a source of prestige and power, which was the case before the implementation of *shari'a*. Giving *zakat* to the state board or commission automatically takes away that power, especially given that governmental institutions in Nigeria are seen as

⁸ Understanding the politics behind this is simple. Before the implementation of *shari'a*, many wealthy people had what I refer to as traditional beneficiaries of their *zakat*, who were usually their neighbors, friends, and relatives. The *shari'a* states realized that cutting off these people from benefiting from such *zakat* might likely lead to revolt. Therefore, they initiated the system of collecting 60% and leaving the owners of the wealth to distribute the remaining 40%. Malam Umar Wudil, an interlocutor narrated how some poor neighbors in Wudil chased away staff of the Wudil *Zakat* Commission who visited a wealthy *zakat* distributor in their neighborhood because to them, handing over his *zakat* to the commission will mean reducing the amount to be allocated to them.

⁹ For more information on the public administration of *zakat* in northern Nigeria, refer to my work on the "Public Administration of *zakat* in Kano State" to be published soon.

corrupt and that the officials might misappropriate the funds before they reach the needy.

This study examines two Muslim institutions in northern Nigeria that were inspired by the implementation of *shari'a* to begin collection and distribution of *zakat*: *Izalat al-bid'a wa Iqāmat al-Sunna* (Association for the Elimination of Innovation and Restoration of Prophetic Sunna; popularly known as Izala) and *Jamā'at Nasril Islam* (Association for the Support of Islam; JNI). Izala has become successful in its efforts while JNI has been less so. Today, collection and distribution of *zakat* has also become a popular practice among Muslim Yoruba groups in northern Nigeria. In addition, different shaykhs of two popular Sufi Orders (Tijāniyya and Qādiriyya) collect *zakat* in the region in their capacity as individual/private religious authorities. It is therefore likely that more groups are likely to emerge in the near future.

Izala was established in 1978 in Jos, the capital of Plateau State, under the leadership of Shaykh Ismail Idris Zakariyya (1934–2000). It later formed branches in different parts of Nigeria and in parts of Niger and the Republic of Benin, but had little success in Ghana (Loimeier, 1997, p. 209). During the early 1990s, Izala split into two factions: Izala A and Izala B, or the Jos and Kaduna factions. They both maintained the same name, structure, and constitution, but some minor differences set them apart, and there is bitter tension between them (Ben Amara, 2012, p. 257). This article's interest is on Izala A, which established a *zakat* unit, while Izala B has yet to do so.

Izala A first established a *zakat* unit in 2005 and restructured it in 2008 and called it *Cibiyar Zakka da Waqafi* (Hausa lang., Department of *zakat* and Endowment), with its headquarters in Jos, and formed sub-units in every place that Izala A has a branch. The unit was first headed by a national *Sa'i* (collector), while local *Sa'is* were responsible for the branches (in states, local governments, and wards). The first national *Sa'i* was Major Bala, a retired army officer, and when he left Jos following the Jos crisis and relocated to Kaduna, the leadership of the unit was shifted to Shaykh Sa'id Hassan Jingir, deputy head of Izala A. Jingir insisted that all other *Sa'is* at the state or local levels were under him and had to submit an annual report of *zakat* collection from their states or local governments.¹⁰ Whatever *zakat* they collected would be divided into percentages: 35% would be allocated to the national body, 30% to the state, while 20% would go to the local government. Districts were the last level to benefit, with only 15% (Abubakar, 2020, p. 207).

¹⁰ Interview with Shaykh Sa'id Hassan Jingir, September 2010.

According to Jingir, although this division is top heavy, it is justified because the national body has many responsibilities, including for the group's national scholars in the country. He emphasized that usually, the Izala A state council of 'ulama' submits the names of annual *zakat* beneficiaries to headquarters, which takes this into consideration judiciously. Another group of Izala *zakat* beneficiaries, according to Jingir, were orphans and widows of prominent members of the group who died in its service. The implication is that as the collection is top heavy, so also is the distribution. Most poor and needy members in local areas do not benefit from *zakat* and neither do their families, sometimes even after their death. During an interview, a widow of a poor committed member from Anguwan Rogo confirmed that for six years (after the death of her husband) she had not received any *zakat* or assistance from Izala A despite consistent pleas.¹¹

Izala's collection of *zakat* is done primarily among wealthy members and infrequently from non-members. Usually, collectors identify rich and wealthy people in both urban and rural areas, and as Ramadan nears, they go around to admonish and request that they voluntarily submit part of their *zakat* to the group. In non-*shari'a* states, for instance, Izala has little competition, unlike in *shari'a* states where the government is also involved. However, individuals living in a *shari'a* state might prefer to submit their *zakat* to members of their own group as a mark of solidarity, despite constant pressure from the government. In Jos, for instance, the Izala *zakat* unit conducts its activity without a state competitor, except from Muslim institutions such as *Jamā'at Nasril Islam* and the *ṭuruq*. Other competing partners include the Sufi shaykhs, whose followers will never submit their *zakat* to Izala due to internal disputes on *aqīda* (creed), among other things. An interlocutor and member of the Tijāniyya Sufi Order was astonished as to why Izala *zakat* collectors would approach him, considering that they view all followers of Sufi Orders as *mushriks* (infidels), while he is one. He denied them his *zakat* because of that.¹² Izala's activity of *zakat* collection and distribution is organized into four levels: *Mataki na Kasa* (national level), *Mataki na Jiha* (state level), *Mataki na Karamar Hukuma* (local government level), and *Mataki na Reshe* (district level) (Abubakar, 2020, p. 196).

The amount of money the Izala *zakat* unit distributes annually to individual beneficiaries is between 3,000 naira (\$9) and 30,000 naira (\$86), depending on the amount collected. In 2018, there were about 160

¹¹ Interview with Maimunat Sa'id, a widow in Jos, June 2017.

¹² Interview with Alhaji Muhammad Sani, July 2017.

beneficiaries. According to the national *Sa'i*, the distribution begins with families of scholars that died serving the group, then families of deceased selected members who are considered poor and in need. Jingir stressed that there are two reasons why the *zakat* money collected is always not enough to go around: first, contributions come from mainly its wealthy affiliates, very little comes from non-members. Therefore, every financial contribution revolves around the same wealthy members. Jingir is of the view that the involvement of other wealthy people in society would help Izala's *zakat* unit. Second, there are fewer contributors than those in need due to high level of poverty. This has always been the case. For these and other reasons, Jingir lamented that the *zakat* activity of the group is seriously restricted. Izala's distribution of *zakat* is done only once a year. Although contributors could submit their *zakat* at any time, most is collected during Ramadan. Therefore, distribution is always scheduled around that period too. Another issue that the leaders of the group did not want to comment on is the challenges of possible misappropriation of *zakat* funds. Many people, even the members of Izala whom the researcher contacted, discuss how the possible misappropriation of funds within the group bothers them. An imam gave an example that happened to him personally: the head of Izala, Shaykh Sani Yahya, sent money to him, but some of it was skimmed in the process of reaching him.

However, despite these challenges, Izala is the only Muslim organization in northern Nigeria that has established a successful and operational *zakat* unit in both *shari'a* and non-*shari'a* states. This was possible because of Izala's strong leadership structure, which many Muslim organizations in northern Nigeria seem to lack. Another reason is its infiltration into the social circles of the ruling class, especially politicians, who operate in a system of cash and carry. Izala always provides enormous numbers of votes to politicians due to their committed membership in urban and rural areas. Therefore, politicians have always supported and cooperated with the group at all levels. This gives them an advantage over other Muslim groups in northern Nigeria. Ramzi ben Amara described Izala as an organization that was always aware of its popularity and was eager to gain religious capital within Muslim society in northern Nigeria. Therefore, their involvement with politicians seems to provide them with easy access to a certain stratum of society. For instance, the implementation of *shari'a*, as discussed earlier, presented the group with an opportunity to increase its influence, which it did by getting involved with different governors of the *shari'a* states (Ben Amara, 2011, p. 196).

Jamā'at Nasril Islam (JNI; society for the support of Islam) is a Muslim umbrella group that was also influenced by the implementation of *shari'a* as well as by Izala's effort to administer *zakat*. *Jamā'at Nasril Islam* was established in northern Nigeria with the aim of uniting all the Muslim groups in Nigeria. It was established in 1962 by Ahmadu Bello (the Sardauna of Sokoto and premier of northern Nigeria). JNI soon became influential and incorporated Muslim government officials and traditional rulers either as patrons or chairpersons of its branches in state and local governments. The JNI's advisory committee is made up of over 46 influential Muslim scholars and community leaders (Paden, 2005, p. 184). According to Roman Loimeier, Ahmadu Bello was able to attract funding for the activities of *Jamā'at Nasril Islam* at its formation stage from wealthy Gulf states, especially Kuwait and Saudi Arabia. Roman Loimeier emphasized that Egypt also contributed a large sum of money to JNI in 1960, 1961, and 1962 (1997, p. 136). With the implementation of *shari'a* in northern Nigeria, *Jamā'at Nasril Islam* acquired a fundamental advisory role in the process. It also initiated and monitored the National Ulama Council for the implementation of *shari'a*, a body that observes the conduct of its implementation for the entire northern region.

Before the implementation of *shari'a* in northern Nigeria, the headquarters in Kaduna had received unorganized *zakat* contributions for distribution to the needy. This was mostly due to the influence of Shaykh Abubakar Gumi (1922–1992), the brains behind the establishment of JNI, a respected Muslim scholar who collected and distributed *zakat* to the needy, including students and scholars around him or those involved with *Jamā'at Nasril Islam* in other places. This culture is obtainable in almost all the branches of JNI in northern Nigeria, depending on the influence of the most senior scholar in town. For example, Shaykh Abdurrahman Lawal, the former *murshid* (spiritual guide) of the JNI Youth Ying in Plateau State, recounted that many Muslim wealthy persons in Jos used to submit their *zakat* directly to Shaykh Ahmadu Arabi (1909–1973), a well-respected scholar under the JNI in Jos, trusting that he was in the best position to distribute it to the rightful beneficiaries. Shaykh Lawal, however, lamented that very few people today bring their *zakat* to the JNI branch in Jos for distribution, despite the fact that someone has officially been assigned to administer the affairs of *zakat* submitted to the branch.¹³ Distribution of *zakat*

¹³ Interview with Shaykh Abdurrahman Lawal Adam, October 2010. The person assigned by Abdurrahman to administer *zakat* at JNI Jos Branch was Shaykh Aminu Sadi.

within JNl is disorganized, even though in most large branches there are personnel assigned to that responsibility.

In the distribution of *zakat* by these institutions, they freely choose who will benefit and are often biased, allocating it to people that are affiliated with them in one way or another. This signifies some form of politics within the context of *zakat*, which gives religious institutions a form of power, as they influence the wealthy to give them their *zakat* and then choose from among the needy who benefit from it.

Challenges and Public Perception

Most Muslims in northern Nigeria do not feel the impact of the distributions of *zakat* by Muslim groups for many reasons, apart from the insufficiency of the annual *zakat* funds at the disposal of the institutions. For many decades, needy persons in northern Nigeria benefited from the private distribution of *zakat* from their wealthy neighbors, friends, and relatives, which has become an established part of the culture. Usually, the wealthy keep a list of their annual beneficiaries handy, with the allocation of a certain amount indicated for each name depending on its importance. Such distribution is ordinarily restrictive and on short notice. Alhaji Mukhtari Nayaya, for instance, has for many years allocated his *zakat* to the same people on a particular list with only slight changes every year.¹⁴ This culture has been challenging, wealthy people have to give the same amount over and over to the same beneficiaries every year. As for the institution of *zakat* in *shari'a* states, they encourage the wealthy to submit only 60% of their annual *zakat* to the board and 40% to their traditional beneficiaries, which reduces the annual amount. Both the wealthy and beneficiaries are uncomfortable with this development. For the wealthy, it means they have to give *zakat* twice in a year, once to the state or Muslim institutions and a second time to their neighbors, while the needy, on the other hand, complain of receiving limited *zakat* from the state and Muslim groups and if the wealthy comply with the state, limited from their wealthy neighbor. According to an interlocutor in Wudil Local Government in Kano State, the local *zakat* committee told them to contact a certain wealthy person and request *zakat*.¹⁵ Noticing their presence, his needy neighbors became alert and confronted them, despite the fact that they represent a government agency. They had to leave to avoid confrontation.¹⁶

¹⁴ Interview with Alhaji Mukhtari Nayaya, November 2010.

¹⁵ Interview with Malam Umar Wudil, July 2018.

¹⁶ Interview with Mallam Umar Wudil, June 2017.

Another problem associated with the administration of *zakat* by Muslim institutions such as Izala is ideological disputes between them and other Muslim groups. Since its establishment, Izala emerged with strong anti-Sufi tendencies, branding them as *mushriks* (those ascribing partners beside Allah), therefore, considering them as unbelievers. Izala created a sharp religious identity and drew an ideological line between themselves and other Muslim individuals and groups. Abubakar Gumi initiated this debate in his preaching, which was later radicalized by Shaykh Ismail Idris. Members of Izala often do not pray behind an imam affiliated with other Muslim groups or organizations, especially the Sufi, nor do they eat meat of animals slaughtered by the “other.” They also do not return *salām* greetings from Sufis and other Muslims because they do not believe in their Muslimness (Ben Amara, 2012, p. 77). An interviewee and *zakat* distributor, Alhaji Sani, stressed that the Izala *zakat sa'is* visited him and requested *zakat*. He refused to give it to them, emphasizing that they branded him (meaning Sufis) an infidel in the past and now demanded their *zakat*. He said: “it is impossible to comply with such a demand. If I am not considered Muslim, how can my money be beneficial them?”¹⁷ Therefore, most people who contribute *zakat* to Izala are their members, although the *Sa'is* (*zakat* collectors) continue to make desperate and unsuccessful efforts to influence non-members to submit their *zakat* to them.

Zakat is one of the tools that connects the wealthy and needy as neighbors, friends, and relatives, etc. It is for this reason that neighbors look forward to the time of *zakat*; some even send their requests ahead of time. The wealthy, on the other hand, mostly earn respect from society because of the *zakat* they give annually, either at home or the market. This has created a bond of social relations and interaction between the wealthy and needy. For some wealthy individuals, giving *zakat* is a form of prestige; allowing a third party to distribute their *zakat* for them will diminish how people might perceive them. Alhaji Bello, a wealthy person was of the opinion that if he hands over his *zakat* to Izala, for instance, they won't give it to his neighbors, who will still expect him to give them their annual share of his *zakat* as he has in the past.¹⁸

The rate of poverty in Nigeria is very high compared to many countries in the world. According to the United Nations Economic Commission for Africa (UNECA, 2020, p. 25), more than 60% of Nigerians live below the poverty line, with higher rates in the rural areas than the urban areas, especially in northern Nigeria (p. ix). *Zakat* is only

¹⁷ Interview with Alhaji Sani, June 2017.

¹⁸ Interview with Alhaji Bello, July 2017.

paid once annually by the limited number of wealthy Muslims in the country, particularly those in business circles. Many wealthy individuals do not deduct their 2.5% annual *zakat* as a voluntary act of piety, according to Islamic injunctions, while others avoid it completely since there is no strict monitoring system even in *shari'a* states in the North. This 2.5% is an insignificant amount that does not make a meaningful impact in a society overwhelmed by poverty. Also, having so many interest groups has made *zakat* a contested commodity even prior to the efforts of the Muslim organizations that now collect and disburse it. The presence of a wealthy person among large numbers of needy persons raises their hope of benefiting. For example, a poor female interlocutor was hopeful and excited when she heard that a new neighbor was a benevolent wealthy person, even before he relocated. This gives her hope that her family is likely going to benefit from his benevolent act of *zakat*.

Muslim organizations like Izala are interested in accumulating large numbers of beneficiaries of their *zakat* so as to increase their popularity and become important players in society. Therefore, they usually distribute a negligible amount of money as *zakat*, whereas beneficiaries could receive a substantial amount from a wealthy neighbor who knows them and is aware of some of their needs. This is the same in *shari'a* states where government institutions are interested in displaying large numbers of beneficiaries in order to gain popularity. I received many complaints from the desperate families of late Izala members during an interview that did not receive any assistance from the group. While on the other hand, I found that the families of an influential late Izala shaykh used to receive a huge sum of money annually as *zakat* in addition to other benefits, not to mention the huge inheritance they received at the time of his death. This discrepancy is causing more harm than good to Izala's efforts to popularize its *zakat* unit.

Conclusion

The position of the person who controls *zakat* has always been contested, whether the Muslim state or Muslim institutions. The evolving nature of *zakat* shows that it can flourish in any context, whether within a Muslim state or by Muslims living in a secular society, as it is today in many countries of the world. This paper analyzes the situation in Nigeria, where *zakat* used to be a private affair, before Usman dan Fodio. But after dan Fodio's reforms, it became a public matter, administered by the Sokoto Caliphate under the office of a *Sa'i* (collector). With colonization by the British, *zakat* became private again, for individual owners of wealth. During this period, imams and Muslim religious figures took

over the collection of *zakat* from the wealthy in their area and distributed it to the needy people around them. *Shari'a* states emerged in 2000 in northern Nigeria and established an institution to administer *zakat*. Recently, Muslim groups in northern Nigeria have also initiated an effort to collect and distribute *zakat*. The problem is that there are too many contenders for *zakat*, which led to the argument of this paper, that is, the contestation over the limited *zakat* in society in northern Nigeria, resulting in the politics of *zakat* administration. The beneficiaries of *zakat* have always been a single, monolithic group of needy individuals who struggle to make ends meet. The problem is that there is only so much *zakat* to go around.

This study has shown that the emergence of Muslim institutions in northern Nigeria in *zakat* collection and distribution has increased competition for the limited *zakat* in circulation every year, which reduces the amount given to needy beneficiaries, meaning its impact and increases their suffering. *Zakat* has, thus, become a rare item that attracts many individuals. Those who give *zakat* do not increase at the same rate as those who need it, given the high rate of poverty in Nigeria. This paper, therefore, also argues that the many contenders for *zakat* have decreased its quantity for each and is the reason why its impact is not felt in northern Nigerian society today. As for the Muslim scholars in the various groups, the collection of *zakat* provides them with additional income and pride.

The new *zakat* actors (i.e., Muslim institutions) have seized the opportunity for the position that society puts them in as guardians of the religion, and *zakat*, being a religious practice that has many social and economic benefits, provides them with a good opportunity to increase their popularity and prestige. By collecting *zakat*, Muslim institutions advance their societal role by becoming economic managers of religious wealth. This is important for acquiring membership, especially where there is a high level of poverty and sycophancy in society. The circle becomes complete for religious figures when the collection and distribution of *zakat* link them up with politicians and other powerful individuals in society. Here, the circle of the politics of philanthropy is fully represented.

Dauda Abubakar is a senior lecturer with the Department of Religion and Philosophy, University of Jos, Nigeria. He holds a PhD from the Freie Universität Berlin, Germany after obtaining an MA and BA in Religious Studies from the University of Jos. He teaches undergraduate and postgraduate courses in Comparative Religion, African Traditional Religion, Islam, and Social Anthropology of Religion. Abubakar has published many articles in local and international journals and contributed chapters in books as well as review books. His recent book is titled: “They love us because we give them *zakat*”: the distribution of wealth and the making of social relations in Jos Nigeria, published by Brill in October 2020. Another upcoming book is titled: Stateless Citizens in Nigeria: Entanglement of Ethnicity, Politics and Religion, Tertiary Education Trust Fund (TETFund) is in the process of funding the publication of the manuscript in Nigeria. Abubakar has participated in many local and international research collaborations with scholars within and outside Nigeria on numerous topics and has presented research findings at many local and international conferences, workshops, seminars and symposiums. His current research is titled: “The Rise and Fall of the Islamic Movement of Nigeria: Challenges within and without. Abubakar is presently supervising undergraduate and postgraduate (MA and PhD) students at the University of Jos, a federal university in Nigeria. His areas of specialization include: Muslim-Christian relations and anthropology of Islam with interest in West Africa.

References

- Abdul Aziz, bin M. (1993). *Zakat and rural development in Malaysia*. Berita Publishing.
- Abubakar, D. (2013). The giving and receiving of *zakat*: Anthropological analysis of relationship between the “wealthy” and “needy” citizens in Jos, Nigeria. *International Journal of Humanities and Social Science*, 3(9), 121–131.
- Abubakar, D. (2020). “*They love us because we give them zakat*”: *The distribution of wealth and the making of social relations in northern Nigeria*. Brill.
- Al-Qaradāwī, Y. (1999). *Fiqh az-zakat: A comparative study of the rules, regulations and philosophy of zakat in the light of the Qur’ān and Sunna* (K. Monzer, Trans.). Dār Al Taqwā.
- Bashear, S. (1993). *On the origins and development of the meaning of zakat in early Islam*. Brill.
- Ben Amara, R. (2011). The Izala movement in Nigeria: Its split, relationship to Sufis and perception of shari’a re-implementation [Unpublished doctoral dissertation]. BIGSAS, University of Beyreuth.
- Ben Amara, R. (2012). Shaykh Ismaila Idris (1937–2000), the founder of the Izala movement in Nigeria. *Annual Review of Islam in Africa*, 11, 74–78.
- Bunza, M. U. (2004). *The Sokoto Caliphate after 200 years: A reflection* [Conference paper]. Usman Danfodio University.
- Doi, I. A. (1997). *Shaikh ‘Uthman Dan Fodio: The Grand Mujahid and Mujaddid of Africa*. Al-Madinah Publishers.
- Loimeier, R. (1997). *Islamic reform and political change in northern Nigeria*. Northwestern University Press.
- Okenwa, S. (2014). Expanding the realm of zakat to modern enterprises. *Journal of the Nigerian Association of Teachers of Arabic and Islamic Studies*, 1(3), 62–77.

Paden, N. J. (2005). *Muslim Civic Cultures and Conflict Resolution: The Challenge of Democratic Federalism in Nigeria*. Brookings Institute Press.

Salim, A. (2008). *The shift in zakat practice in Indonesia: From piety to an Islamic socio-political-economic system*. Silkworm Books.

Schaublin, E. (2009). *Role and governance of Islamic charitable institutions: The West Bank zakat communities (1977–2009) in the local context*. Graduate Institute, Centre on Conflict, Development and Peace Building.

Senturk, O. F. (2007). *A comparative guide to zakat: Charity in Islam* (E. Atasever, Trans.). The Light.

Singer, A. (2008). *Charity in Islamic societies*. Cambridge University Press.

Singer, A. (2018). The politics of philanthropy. *Journal of Muslim Philanthropy and Civil Society*, 2(1), 2–20.

UNECA (2020). Survey of Impact of COVID-19 on African Trade Finance. AFREXIMBANK.

Wahab, N. A., & Rahman, A. R. A. (2012). Efficiency of zakat institutions in Malaysia: An application of data development analysis. *Journal of Economic Cooperation and Development*, 33(1), 95–112.

Weiss, H. (Ed). (2002). *Social welfare in Muslim societies in Africa*. Nordiska Africainstitutet.

Weiss, H. (2003). *Obligatory Almsgiving: An inquiry into zakat in the pre-colonial Bilad al- Sudan*. Finnish Oriental Society.

Weiss, H. (2007). *Begging and almsgiving in Ghana: Muslim positions towards poverty and distress*. Nordiska Africainstitutet.