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

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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 Jamāʿat Nasrīl Islam. The paper argues that zakat, being a religious obligation, is contested by these institutions, among others, including shariʿa 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, shariʿa states, Muslim institutions, social relationships, beneficiaries

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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 Kasu (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’ān). 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’ān (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 fāith (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 shariʿa 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 shariʿa states. Seeing its relevance and success, Jamāʿat 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 shariʿa 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 Jamāʿat 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 shariʿa states, where Izala, Jamāʿat Nasril Islam, and the ṭuruq (Tijāniyya and Qādiriyya Sufis) all seek zakat from the wealthy. For example, Izala sends saʿis (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 Borno 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, 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

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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. 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.

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.

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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, 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, 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 Nasrīl 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

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6 There are at the initial stage 12 sharī’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 shariʿa 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 shariʿa states. The zakat boards and committees in shariʿa 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 shariʿa 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 shariʿa. 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 shariʿa, many wealthy people had what I refer to as traditional beneficiaries of their zakat, who were usually their neighbors, friends, and relatives. The shariʿa states realized that cutting off these people from benefitting 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 shariʿa to begin collection and distribution of zakat: Izalat al-bidʿa wa Iqāmat al-Sunna (Association for the Elimination of Innovation and Restoration of Prophetic Sunna; popularly known as Izala) and Jamāʿat Nasrīl 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 Saʿi (collector), while local Saʿis were responsible for the branches (in states, local governments, and wards). The first national Saʿi 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 Saʿid Hassan Jingir, deputy head of Izala A. Jingir insisted that all other Saʿis 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. 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).

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10 Interview with Shaykh Saʿid 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 aqidah (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 Saʿi, 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 shariʿa and non-shariʿa 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 shariʿa, as discussed earlier, presented the group with an opportunity to increase its influence, which it did by getting involved with different governors of the shariʿa states (Ben Amara, 2011, p. 196).
Jamāʿat Nasril Islam (JNI; society for the support of Islam) is a Muslim umbrella group that was also influenced by the implementation of shariʿa as well as by Izala’s effort to administer zakat. Jamāʿat 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 Jamāʿat 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 shariʿa in northern Nigeria, Jamāʿat Nasril Islam acquired a fundamental advisory role in the process. It also initiated and monitored the National Ulama Council for the implementation of shariʿa, a body that observes the conduct of its implementation for the entire northern region.

Before the implementation of shariʿa 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 Jamāʿat 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

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13 Interview with Shaykh Abdurrahman Lawal Adam, October 2010. The person assigned by Abdurrahman to administer zakat at JNI Jos Branch was Shaykh Aminu Sadis.
within JNI 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. 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 shariʿa 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. Noticing their presence, his needy neighbors became alert and confronted him, despite the fact that they represent a government agency. They had to leave to avoid confrontation.

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?”

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.

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

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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. Shariʿa 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.
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