

Methodological Approach of Reviving Zakat and Waqf Institutions in Bauchi and Gombe States Nigeria: The Way Forward

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Abstract

This paper examines the Methodological Approach of Reviving Zakat and Waqf Institutions in Bauchi and Gombe States Nigeria by assessing the current situation of Zakat and Waqf institutions in Bauchi and Gombe States, Nigeria, and proposes measures for their revival for human sustainable development. The paper also discusses a brief history of Zakat and Waqf in Islam and their significance in promoting social welfare of the Ummah, as well as the current challenges faced by these institutions in the study area which includes a lack of establishment willingness, proper management, low patronization, inadequate funding, and limited public awareness. This research adopted the qualitative research method by using a literature review and interview for data collection as well as content analysis for analyzing the data. In order to revive these institutions and fully harness their potential, the paper suggests a holistic approach that involves collaboration between government institutions, religious organizations, and the community. This approach includes developing a comprehensive legislative framework for Zakat and Waqf, establishing an effective management system, and increasing public awareness through education and outreach programs.

Keywords: Approach; Methodological; Nigeria; Sustainable Development; Waqf; Zakat

INTRODUCTION

The sustainable livelihood paradigm is framed on five independent and interrelated factors which consist of: physical, natural, social, human and financial (Department for International Development [DFID],2001). Incidentally, these assets of lively-hood

coincide with the objectives of Islamic law known as Maqasid-Sharī'ah which all intends to shape the life circle of human being (Maraşlı & Kahf, 2024).

Zakat, one of Islam's five pillars, is a religious duty for all Muslims who meet the necessary criteria of wealth to help the needy. It is a mandatory charitable contribution, often considered to be a tax, and its payment and distribution have played a major role in the history of Islam, notably during the Ridda wars (Muhammad et al., 2024).

The Qur'an discusses charity in many verses, some of which relate to Zakat, Waqf, Sadaqah, and other forms of charity. The word Zakat is found across various chapters in the Qur'an, for example in chapters 7:156, 9:60, 19:31, 19:55, 21:73, 23:4, 27:3, 30:39, 31:4, and 41:7 (Al-Qardawi, 1999). The term Zakat is found in the early Madinan chapters and is described as obligatory for Muslims.

Waqf (endowment), which means to hold, keep, or detain part of one's possession,

According to Raissouni (2001), waqf refers to the detention of a specific thing by the owner or appropriator or instructing that all profits or gains be solely awarded to the charity foundation in order to cater for the poor.

Zakat and Waqf institutions have been used not only as a mechanism for the redistribution of wealth but also to strengthen the capabilities of individuals and communities who are in need of support by providing routes for indispensable fundamental facilities such as lending capital, nutritional food distribution, libraries, schools, hospitals, boarding houses, welfare, and infrastructure facilities like bridges, roads, and drainage systems (Adamu et al., 2023a).

Historically, the Public Works Department responsible for planning, developing, and controlling the country's infrastructure has not been constituted in some of the Islamic governments because all these tasks have been implemented by the community through the institutions of Zakat and Waqf.

It is generally agreed that wealth accumulation significantly improve the livelihood and welfare of individuals. Majority of the population in the Northeast region of Nigeria especially Bauchi and Gombe states has minimal possession of wealth for a better livelihood. In fact, in most cases, peoples in the region do not even possess the basic needs for day-to-day livelihood based on the data provided by National Bureau of Statistics (NBS, 2020). Searching for sustainable alternatives source of funding like Islamic charitable mechanisms of Zakat and Waqf is inevitable (Bashir & Danlami, 2022). Moreover, poverty in the region is so pervasive to the extent that two states (Bauchi and Gombe) having the high percentage of household living below the poverty line.

Even though laws have been passed for their administration, the Zakat and Waqf institutions in Bauchi and Gombe States have not been performing well and need serious measures for revival. Several attempts have been made, however, to increase compliance in the collection and distribution of Zakat and Waqf across the states. Given this, it is imperative to conduct a series of researches on how to revive and integrate Zakat and Waqf institutions to positively and sustainably contribute to human sustainable development in Bauchi and Gombe States, Nigeria (Muhammad et al., 2024).

Therefore, the concepts of Zakat and Waqf in Islam can be regarded as mechanisms for the purification of wealth, means of earning rewards, and attainment of

the Almighty's gratification, and their distribution to the poor helps the needy in society and strengthens social bonds in the community as well as human sustainable development. It can also be viewed as an avenue for purifying Muslims from greed, misery, and other worldly desires, which builds a sense of responsibility towards those who are in need, eradicates poverty, and guarantees sustainability of all sorts of human development in society.

LITERATURE REVIEW

Numerous issues on Zakat and Waqf, their difficulties, their role in poverty reduction, job creation, empowerment, and general economic and human development in communities have been discussed by numerous researchers from various angles and sectors. However, this review of the literature concentrates on studies that are more pertinent to the topic of our research.

Muslim financial obligations include paying a set amount known as Zakat to the underprivileged segment of society, in addition to their other religious duties. Several research papers have focused on the institutionalization of this requirement (Yerrou et al., 2023). Its significance for the growth of the country and the community cannot be disputed because it supports social security, fosters harmony by bridging the wealth and poverty gaps, and fortifies societal economic independence. In fact, zakāt is a crucial tool in the Islamic economy that strives to eliminate inequality and guarantee a just distribution of income (Danlami, 2024).

Yerrou et al. (2023) state that public authorities can modify their tactics to draw in the greatest number of muzakkis and reap the benefits of zakat in the fight against poverty if they have a solid grasp of the factors that influence an institution's intention to pay zakat. Zakat and Waqf, when appropriately implemented within the framework of a state's central public economic policies, have the potential to boost that state's GDP and income; provide employment opportunities; provide a means of avoiding some of the current security threats; and ensure the sustainable development of humankind.

This argument supports the main goal of the current study, which is to find possible ways of reviving the Zakat and Waqf institutions in methodological approach to carry out their Shari'ah objectives in Bauchi and Gombe States, Nigeria.

The institutions of Zakat and Waqf are charged with the task of collecting and distributing funds to the community's needy as ordained by Allah SWT (Adamu & Ikilima, 2022).

According to Jaffri (2019) and Adamu et al. (2022), the weak Zakat and Waqf control in Nigeria at large and Gombe State in particular was partially caused by the lack of uniformity in fatwah, the centralized administrative authority for Zakat and Waqf among a small number of people, and low compliance from potential donors in society.

According to Abdullahi (2019), the integration, proper connection, and channeling of Waqf and Zakat in accordance with Allah SWT's instructions could improve human well-being, create more job opportunities, and open the door for youth empowerment and community development.

Islamic endowments, or waqf, are among the world's most exclusive and rapidly growing Islamic financial instruments. Waqf has been developed into one of Islam's

socioeconomic institutions that supports a wide range of activities and aids in addressing a variety of socioeconomic issues, such as poverty, unemployment, and illiteracy, in many Muslim nations today, such as Turkey, Malaysia, and Indonesia (Abdu, 2023).

One of the potential Islamic social assets to serve the public interest is an Islamic endowment (awqaf), especially awqaf land. This land can be used to construct public infrastructure, such as business centers, public hospitals, and airports. Sadly, the majority of them are still unproductive lands, particularly when it comes to idle lands (Ismail, 2024).

According to Aliyu (2018), active Waqf institutions have contributed to reducing the burden of tax and budget deficits, advancing the common good, addressing inequality between the rich and the poor, eradicating greed, and reducing poverty over the course of their historical development.

Hamzah and Saheed (2018) discovered that one of the reasons Nigeria's Zakat and Waqf institutions performed poorly was improper administration, low participation of wealthy individuals, among others.

According to Raimi et al. (2010), Zakat, if properly implemented, would be a useful strategy for eradicating poverty in Nigerian communities and achieving the Millennium Development Goals (MDGs). Adebayo (2011) concurs that, if properly utilized, Zakat and Waqf would play a significant role in reducing poverty and maintaining sustainable community development in Nigeria.

Ammani et al. (2014) and Raimi et al. (2010) both agree that citizens of the northern states of Nigeria including Bauchi and Gombe have implemented various measures, like Zakat and Waqf practices, to slow the spread of poverty and create more job opportunities.

The situation illustrates a real discrepancy between the potential Zakat proceeds and the potential Zakat consumption rates in the states and across the nation.

In view of the above literatures, there is a serious need to find possible methods of reviving the Zakat and Waqf institutions in both Bauchi and Gombe States to address the current challenges of human sustainable development. The goal of the current study is to close the gap in the treatment of that subject matter.

RESEARCH METHOD

The study employs a qualitative research method in a novel way to comprehend the current situation of Zakat and Waqf institutions in Gombe state, their current challenges and the various methodical approaches for their restoral and revival. The study covers a period of 10 years (2014-2024), as well as analyzing the performance of the existing Zakat and Waqf institutions in the state. Semi-structured interviews with pertinent people were chosen from a sample of 32 participants from different categories of five groups in order to analyze how Islamic teachings could be used to address the challenge of low patronage in collection of Zakat, donation of Waqf in the study area as well as possible measures for restoring their functions. A review and analysis of relevant literature from primary and secondary sources of data was maintained for gathering more data and the analysis process due to their validity and usefulness in exploring participants' experiences and viewpoints towards the steps for reviving the Zakat and Waqf institutions in Gombe

state Nigeria. The 32 participants in the interview involved these five groups which are Representative from Association of Zakat and Waqf Operators, Representative from Nigerian Union of Teachers, Representative from Council of Traditional Rulers, Representatives from State Government Officials, and Representatives from Gombe Muslim Council. The participants were coded as AZWON, NUT, CTR, SGO, and GMC.

DISCUSSION

Historical Background and the Functions of Zakat and Waqf in Bauchi and Gombe States Nigeria

When the Prophet Muhammad SAW began to preach about Islam in public, he expressed concern about many issues that affected human rights and sustainable development economically and socially, such as equality, fair trade, and charity. He ordered Muslims to give Zakat to the poor in line with the Qur'anic injunction: "So give to the kindred his due, to the poor, and to the wayfarer. That is best for those who seek God's countenance, and it is they who will be successful." (Quran 30:38).

The development of Zakat enforcement began in Medina after the migration of the Prophet Muhammad SAW from Mecca. The first enactment of 'obligatory Zakat' was not in Mecca but in Medina. As stated by Al-Qardawi, Zakat, as it was known during the first few years following Islam's emergence, is not exactly the same Zakat system founded in year nine (of the Islamic calendar/Hijri) (Al-Qardawi, 2002).

Thus, the act of giving "zakāt" means to purify its wealth in order to obtain the blessing of Allah, to make it grow in goodness. The Quranic verse makes it clear: Take from their wealth 'O Prophet' charity to purify and bless them, and pray for them—surely your prayer is a source of comfort for them. And Allah is All-Hearing, All-Knowing [Quran, 9:103].

At the beginning of Islam, and when in Mecca, the notion of Zakat was a solely religious duty, like alms in Christianity, meaning it 'is not a duty of justice but a work of supererogation' (Finnis, 1998). Its performance was left to individual Muslims' consciences (as an act of piety such as prayer and fasting). Zakat in Mecca was voluntary and similar to alms in Christianity. However, by year nine, Zakat had gradually transformed into an economic duty (as well as a religious one) (Al-Qardawi, 2002).

At the moment, many Muslim nations have different institutionalizations of zakāt. By passing legislation and creating a framework for the gathering and distribution of zakāt, some nations have achieved enormous strides in the growth of the practice, but other nations have not yet regarded it as a crucial component of their national development strategy (Tlemsani, et al. 2022). The way zakāt is administered in Muslim nations demonstrates the existence of a hybrid system, with certain zakāt administrations being voluntary and others requiring mandatory collection by the State. The comprehensive model (compulsory zakāt system with regulation), the partial model (voluntary zakāt system with regulation), and the secular model (voluntary zakāt system without regulation) are the three kinds of zakāt regulation, according to Javaid (2024).

The first scenario involves zakāt being legally imposed and collected on a mandatory basis by a Muslim state. Under this system, the State is mandated to

determine, gather, and allocate zakāt; failure to comply with this duty will result in legal consequences. On the other hand, even though there is a zakāt law, the second kind of zakāt regulation does not consider the zakāt to be mandatory. The legislation, however, further regulates the management component of zakāt rather than requiring the state to collect it; as a result, in this instance, zakāt collection is dependent on individual will rather than coercion. The third type is the secular model. In this case, the State does not intervene in the management of zakāt since it is considered a purely individual matter (Javaid, 2024).

In regard to Waqf, the formative period for Islamic philanthropy began after the Prophet's migration to Medina and ended around the early Abbasid era. During this period, the essence and contours of Islamic philanthropy were established by Qur'anic and Prophetic decrees, and philanthropic giving emerged in various forms (Al-Shanqidi, 2021).

In the past, waqf has supported Muslim communities' rise toward cultural, political, economic, and intellectual self-sufficiency in addition to serving as a source of economic development and socio-civilizational renewal and advancement. During the height of the waqf sector's efficient operation, Muslim countries whose economies were heavily dependent on it became exporters of goods and services as well as intellectual property and international socioeconomic relations (Abdu et al., 2023).

In Islamic history, it is quite interesting that the term Waqf does not appear in the Qur'an itself or in the hadith literature. The term Waqf is believed to have emerged around the middle of the third century in Islam, during the post-formative period of Islamic law. Although the term itself does not exist in the Qur'an, scholars of Qur'anic exegesis explain the following Qur'anic passage as providing the basis for Islamic philanthropic giving:

None of you (believers) will attain true piety unless you give out of what you cherish; whatever you give, God knows about it very well (Qur'an, 3:92).

Upon hearing this verse of the Qur'an, Abū Ṭalḥah, a notable companion of the Prophet Muhammad ﷺ donated his most cherished possession, a large date-palm grove with over 600 date palm trees, to the service of the poor in the city of Medina. He explained the reasons behind his gift to the Prophet Muhammad ﷺ by saying that the date palm grove was his most cherished possession and that he hoped that by gifting it to the poor, he would attain the status of true piety in the next life (Hasan, 2012).

This dedication of their most valuable real estate for the good of the poor of Medina, in service of Islam, became known as the first act of endowment (waqf) in Islam.

Princess Zubaidah, the wife of the caliph of Harun al-Rashid, for instance, has built roads from Baghdad to Mecca for the convenience of pilgrims who perform Hajj through the treasures they were Waqf (Abdul Latif, S. et al. 2019).

Ibn Battutah, one of the sailors who visited Damascus in 726 AD, mentioned in his book "Rihlah Al-Batutah" that the diversity and expense of Waqf were stunning. There are various kinds of Waqf, such as Waqf for those who cannot afford to perform Hajj in Makkah, Waqf for the contribution of marriage to women whose families have no support, Waqf to liberate offenders, food Waqf, clothes, and increasing public facilities such as roads and sidewalks that can be convenient for people. He also noted:

"... while I was walking in the city of Damascus, I saw a slave accidentally drop a porcelain pot from China. The servant was frightened and surrounded by the crowd. One of them had asked the servant to pick up the debris to bring to the Waqf manager. He has brought the debris and has received the same payment as for the price of the rookie."

According to DS Power's study, "Toward development of the Waqf institution in Juruselam between 1525 and 1572," has identified more than 35 treasured properties for community welfare benefits, such as shops, residential houses, halls, corporate buildings, farms, plants, ponds, printing, and universities. In fact, according to Professor Dr. Yusuf Al-Qardawi, in his book "Poverty and its Solution in Islam," it is clearly mentioned that Muslims are very sensitive to the various wishes and needs of Allah SWT, no matter how small the wishes and requirements are. They also treasure the property to set up hospitals to treat sick animals and feed on the roaring dogs. If they are so attentive to observing the well-being of abandoned animals, how is their service to humans as glorified beings? (Abdul Latif, S. et al., 2019).

The role and power of Waqf in the Ottoman Empire were said by Professor Baheddin Yedyildiz: "Thanks to the Waqf that flourished during the Ottoman Empire, human beings are born in Waqf houses, sleep in Waqf swings, eat and drink from Waqf properties, read Waqf books, receive education at Waqf schools, receive wages from the administration of Waqf, and when these men die, are placed in a coffin and buried in grave grounds, diwakaf.". In fact, at the end of Ottoman's empire, three-quarters of the Arab land was a land of Waqf. In the mid-nineteenth century; half of the land in Algeria, one-third of the land area in Tunisia, and one-eighth of Egypt's land were in Waqf (Rashid, 2011).

The Waqf model has also influenced western societies as an important foundation in community and human sustainable development through the establishment of educational institutions, social services, and welfare. In 1264, Walter de Melton, who had served as Chancellor of England's King at Juruselam, established the Melton College at Oxford University through the concept of Endowment. The three best-recognized universities in the world Harvard University, Oxford University, and Kellogg Business School were developed using the endowment concept. Harvard University collects a total of USD 14 billion in the form of endowments used to fund educational and research activities, library maintenance, and fund-raising exercises. The establishment of trust funds and charitable foundations is intended to support and enhance the arts, welfare and protection of children, corporations, education, the environment, journalism, medical, and religious research (Rashid, 2011).

The Trust for Public Land (TPL) and the National Park Trust (NPT), established in 1972 and 1982 in the United States, for example, serve to help communities create a green print for growth by protecting and promoting the interests of public land. Jeremy Refkin, in his book "The End of Work," suggested the importance of this sector being used as an alternative to reducing the burden of the government towards more comprehensive community and human development (Aminian, 2003).

In fact, it has been argued that waqf stands as an important socio-economic institution with the required dynamism for the overall transformation of the Muslim world by providing sustainable access to social goods and public services, including

healthcare, education, infrastructure and utilities (Haneef, 2018). Its ability to contribute to the actualization of most of the sustainable development goals (SDGs) has also been acknowledged.

Indeed, it has been argued that waqfs, by offering sustainable access to public goods and services like healthcare, education, infrastructure, and utilities, stand as a significant socio-economic institution with the necessary dynamism for the overall transformation of the Muslim world (Haneef, 2018). It has also been noted that it can help make the majority of the Sustainable Development Goals (SDGs) a reality.

The concepts of Waqf in the various terms and recommendations mentioned above have been practiced in Islamic countries through Waqf more than 1400 years ago, before the birth of The Doctrines of Trust and Uses in English Law. However, Muslims are more aware of endowment, trust fund, foundation, estate planning, and philanthropic concepts (giving, donation, and charitable fund). Waqf continues to be neglected and forgotten from the minds of Muslims in the circulation of the times (Rezali, 2018).

A large number of the poor live in Muslim countries and largely African countries, including the most populous nation in Africa, Nigeria, with a high number in the north-eastern region. Different international bodies have acknowledged that poverty has to be tackled with concentrated efforts through ambitious plans for development. In a large gathering organized by the United Nations in 2000, the heads of state adopted the "Millennium Development Declaration." Accordingly, the "Millennium Development Goals" were to be met by 2015, and then the Sustainable Development Goals (SDGs) were to be met by 2030. The first among these goals is to eradicate extreme poverty and hunger (Maidoki, 2018).

One important issue discussed in the circle of human sustainable development is the impact of religious institutions and cultures on economic variables and outcomes for community development. In this respect, the role of Zakat and Waqf in tackling the problem of poverty and community sustainable development is very relevant. These traditional Islamic institutions were able to solve the problems of poverty and provide much-needed social services to the poor in the past. Given the pervasiveness of poverty in Muslim countries, it is important to investigate how these institutions can be used in contemporary times to alleviate poverty and guarantee sustainable development in Muslim communities.

General Challenges of Zakat and Waqf Institutions in Bauchi and Gombe states Nigeria

Despite the modest contribution of the Zakat and Waqf institutions discussed above, their attempts to enhance financial inclusion, poverty reduction and improve human sustainable development face myriad challenges. Formal and informal discussions with the founders and donors of several local Zakat and Waqf foundations, as well as a careful survey was conducted and majorly identified five most serious challenges facing Zakat and Waqf institutions in Bauchi and Gombe State, Nigeria.

1. Firstly, the potential donors to these institutions exhibit an indifferent attitude toward prompt payment of Zakat when it is due or the donation of Waqf. The Zakat payers prefer self-assessment of their wealth for fear of divulging their real

- net wealth to a third party. Consequently, the amounts paid as Zakat are often based on gross misreporting.
2. Two, fund mobilization for Islamic welfare services requires sustained sensitization, education, and awareness campaigns on mass media such as radio, TV, social media, and print media, but the financial burden for this is enormous and remains on individuals, not officially on the government in the region.
 3. Three, there is a shortage of experts on the management and administration of Islamic welfare funds, especially Zakat, Waqf, and Sadaqah, in various communities. The scarcity of professionals has also contributed to the inefficiency and ineffectiveness of the management of the aforementioned Islamic welfare funds. The option of building the needed human capital is also very expensive; hence, most Islamic faith-based organizations (IFBOs) improvise using volunteers.
 4. Fourth, poverty and moral corruption have encouraged the fraudulent collection of Islamic welfare funds and their utilization for different purposes.
 5. Fifth, there is impatience on the part of beneficiaries who are unaware that due diligence has to be taken before social services are rendered or funds are released to genuine beneficiaries.

This recent survey identified some of the major challenges of managing Islamic welfare funds, such as low patronage by Zakat payers and Waqf donors; few competent Zakat and Waqf casual, volunteer, and part-time workers; a lack of awareness among members of the public; and a large number of recipients relative to the total Zakat and Waqf proceeds, among others.

Methodological Approaches for Reviving Zakat and Waqf Institutions in Bauchi and Gombe State Nigeria.

1. **Transparent and Efficient Zakat and Waqf Management:** Governments and institutions must ensure transparent and efficient management of Zakat and Waqf funds to build public trust. Proper oversight and accountability will ensure that Zakat and Waqf assets are utilized for their intended charitable purposes.
2. **Reformation of Zakat and Waqf Laws and Regulations:** Flexible laws should be introduced to accommodate changing societal needs and ensure the continued relevance of Zakat and Waqf in contemporary times. Governments can work with Islamic scholars and experts in Islamic finance to draft comprehensive and inclusive Zakat and Waqf laws.
3. **Incentives for the Creation of more Zakat and Waqf Institutions:** To encourage the establishment of new Zakat and Waqf institutions, governments can introduce incentives such as tax benefits for individuals and organizations contributing to charitable causes. These incentives will motivate more people to participate in philanthropic endeavors through Zakat and Waqf.
4. **Education and Awareness Campaigns:** Efforts should be made to increase awareness about the role and significance of Zakat and Waqf in Islamic history and their potential for addressing present-day challenges. Religious leaders,

- scholars, and educational institutions can play a crucial role in promoting the culture of giving and creating more Zakat and Waqf institutions.
5. Establishment of Research Centers: Creating dedicated research centers and academic programs focused on Zakat and Waqf studies will contribute to informed decision-making and effective strategies for Zakat and Waqf revival.
 6. These centers can delve into historical precedents, best practices, and modern adaptations of Zakat and Waqf principles.
 7. Collaboration and Networking: Collaboration between governments, Islamic financial institutions, and philanthropic organizations is essential to leveraging resources and expertise for the revival of Zakat and Waqf institutions. Networking platforms can facilitate knowledge-sharing and foster collective efforts in promoting and managing Zakat and Waqf initiatives.

CONCLUSION

In conclusion, the methodological approach for reviving Zakat and Waqf institutions in Bauchi and Gombe States Nigeria is a fundamental step towards community and human sustainable development in the area. By following the aforementioned methodological approaches and involving all stakeholders, the government can not only revive these institutions but also create a positive impact on the lives of the people. With the right strategies and efforts, these states have the potential to become models for other states in Nigeria in effectively utilizing Zakat and Waqf funds for the betterment of the community. Let us come together and work towards a brighter future for Zakat and Waqf institutions, through sensitization in their establishment, administration, collection, and distribution, and development, for their role in poverty reduction, jobs creation, and community and human sustainable development in the society.

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