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Zakat and Poverty Alleviation in Nigeria: an analytico-longitudinal study

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Abstract

The issue of managing Zakat programs in Nigeria has remained a very serious topic looking at the potential of the sector and its present deplorable condition. Unlike in some Muslim countries where the central government organized the collection and distribution of Zakat, in Nigeria because of the multi-religious composition of the country, that important task is left to various state governments and private Islamic organisations; and in most cases, the very burden of distributing Zakat is left to the individual Zakat payers to find the needy themselves who they will give their Zakat to. This research relied on secondary sources and is an analytical study. It proposes ways through which the management of Zakat shall be improved in Nigeria by reviewing existing literature in the field as well as the practice of Zakat institutions around the world.

Keywords: Zakah, Poverty, Islamic Economics, Street-Begging, Nigeria

Introductions

The level of poverty in Muslim countries is quite alarming, a high number of the poverty stricken countries in Sub Saharan Africa and South East Asia are members of Organisation of Islamic Conference (Abdullahi, 2019). Poverty in Nigeria is a very serious matter and according to the national bureau of statistics (NBS) poverty is more endemic in the north where majority of it inhabitant are Muslim (NBS, 2019). Gusau (2003), very much earlier on, arrived at the same conclusion that “poverty is more pronounced in the Muslim majority areas of northern Nigeria than the Christian majority southern Nigeria”. One of the many activities that continue to attract the attention of policy makers and academicians in Nigeria is the problem of street begging or *Al-Majiranci* (as it is called in Hausa, the lingua franca of Northern Nigeria). Under this societal problem, mostly under age children (who are supposed to be under formal schooling) and able body individuals (mostly women and old men) shuttle between rich people houses and main roads begging for alms. This phenomenon in Nigeria is commonly associated

with the Muslims of Northern part of the country (Adedibu and Jelili, 2011). It has, therefore, become source of embracement to the elders of Northern region; though, they are not doing very much in their capacity to solve the problem. Farouk, Idris and Saad (2017) noted that despite the number of resources committed by government in pursuit of achieving *Zakat* noble objective, its realization has remained a mirage in Kano. They observed that the challenges of *Zakat* in Kano include the ineffective government administrative machinery as well as the unilateral decisions being taken at individual level.

Adebayo (2011) has rightly observed that despite Nigeria's natural endowment and resources, Nigerians languished in poverty. Notwithstanding some government efforts, the problem of poverty persists. He noted that the secular orientation of some Nigerians has influenced them to view material conditions as the only ingredients of well being of the society. In past few years, there was a collaborative effort between the federal government and state governments to build modern schools where both the Qur'anic and Modern education would be taught, while the students of these schools will be kept away from going to the street to beg. This would have been a clear departure from what obtained now where students of *Al-Majiri* schools, after daily Qur'anic lessons, move from street to street begging for food or alms. Writing on street begging in Kaduna city, Obioha (2009), concludes that "the problem of street children in Kaduna metropolis is as a result of whole breakdown of the function of the society. It is therefore erroneous to push the blame to either a particular section or ethnic group in the country, or even a particular religion as the case may be." Nigeria as a whole is highly endowed with all kind of natural resources, ranging from crude oil, Gas, Iron ore, Coal, Limestone, Columbite, Tin, and Gold; agricultural resources such as cotton, Cocoa, groundnut, palm oil, sugar cane, fruits, and livestock; as well as human resources. With an annual GDP of about \$500 billion, Nigeria is the largest economy in Africa; but despites these, majority of its citizens still wallow in abject poverty. About 67% of its people live below poverty line (NBS, 2019), Nigeria's enormous oil wealth notwithstanding.

Globally, over the past 50 years, *Zakat* both in theory and applications has received a fair attention from modern Muslim scholars. But, this is not of much relative significance when compared to the attention generated by Islamic banking and Finance during the same period of time (Abdullahi, 2019). On the jurisprudence and other aspect of *Zakat* in modern period, the works of Islamic scholars such as Sheik Yusuf Al-Qardawi and Islamic economists such as Monzer Kahf are of monumental significance in contributing toward providing the require intellectual and practical background for modern works on the subject. Al-Qardawi voluminous *Fiqh Al-Zakat* has provided contemporary scholars with an easy reference on Shariah rulings pertaining *Zakat*. Likewise the periodic rulings provided by the *Fiqh* academy of the OIC; the Fatwas issued by this academy have proven to be very effective in attending to some contemporary developments concerning *Zakat* (Abdullahi, 2019). Discussing the distributive function of *Zakat*, Kahf (1989) defined *Zakah* as, "a transfer payment from the wealthy to the poor for the purpose of redistribution of wealth and income in the society". Going a bit further,

Faridi (1983) argued that “Zakah is the most important fiscal and distributive mechanism of an Islamic economy”. But, Zakat is not the only means for transfer payment in an Islamic Economy (Kahf, 1989); other redistributive tools under Islamic economy include taxation, Islamic system of inheritance, Waqf, Sadaqat, and abolition of interest transactions.

This paper reviews Zakat operations in Nigeria, as it is an important institution for fighting poverty and degradation in the society. The paper is divided into six sections, section one is introduction, two reviews the literature on Zakat, three looks at Zakat institutions in Nigeria, four proposes new approach to the management of Zakat in the country, and five gives recommendations and Six concludes the paper.

Review of the Literature on Zakat

Saad and Farouk (2019) reviewed the hindrances of a vibrant Zakat system and how far the identified impediments may have affected the system in Nigerian. They noted that fragmented implementation of Zakat system in Nigeria’s democratic system of government lead to weak governance; lack of a generally accepted fatwa from Muslims scholars; absence of Zakat accounting standard; and low compliance behavior are the major barriers that require attention of government, accounting regulatory bodies, the Ulamas, as well as the economic and accounting researchers. Ahmed, Johari and Wahab (2017) attempt to identify the hardcore poor, moderately poor and just poor among zakat recipients in southwest part of Nigeria. They seek to explain the criteria used in determining the most deprived among zakat recipients in light of the multi-dimensional nature of poverty. They found that on the basis of income range of recipients, 128 out of 150 recipients were found to be poor. Ahmad (2019) in a study on the factors inhibiting the development of zakat and waqf institutions in Northern Nigeria noted that zakat and waqf institutions in Northern Nigeria have not achieved their objectives because among others members of the public have little or no trust in the institutions. Other factors he noted are that zakat payers and waqf donors dislike political office holders’ involvement in the appointments into Zakah and waqf institutions; administrators lack adequate managerial and administrative knowledge. Zauro, Saad and Sawandi (2020) discuss the roles of Zakat, Sadaqah and Qardhul Hassan in enhancing socio-economic justice amongst Muslims in Nigeria. They suggest the use of Islamic financial instruments as means to enhance socio-economic justice and financial inclusion in Nigeria.

In an empirical work by Shirazi and Bin Amin (2010), on elimination of poverty through Zakat collection in OIC member countries, their calculations shows that 15 countries that include Albania (0.03%), Algeria (0.16%), Azerbaijan (0.04%), Gabon (0.03%), Egypt (0.04%), Guyana (0.66%), Iran (0.02%), Jordan (0.04), Kazakhstan (0.03%), Malaysia (0.02%), Morocco (0.06%), Suriname (0.54%), Tunisia (0.04%), Turkey (0.05%), and Yemen (0.88%) need less than one percent of their GDP to eliminate poverty. The analysis was done on the

assumption of \$1.25 a day poverty yardstick. But, for countries that includes, Cameroun (2.69%), Cote D'Ivoire (2.01%), Djibouti (1.48%), Mauritania (1.84%), Pakistan (1%), Senegal (3.2%), and Tajikistan (1.55%) the resources short fall is between 1 to 3%. Some few countries have very high resource short fall need, they are Mozambique (29.81%), Niger (21.29%), Sierra Leone (19.03%), and Guinea Bissau (17.26%). In another empirical work on the efficiency of Zakat institutions in Malaysia, Wahab and Rahman (2012) found out that there is positive correlation between population of a state and Zakat collection but a weak correlation with efficiency. This again calls for more efficiency in the management of Zakat in the Muslim world. A simulation study on Zakat in Bangladesh shows that Zakat play an important role in poverty alleviation in the country, despite not been given the attention it deserved by the authorities (Ahmed, 2008).

Pakistan has one of the robust Zakat management systems available now. Zakat is collected from money deposited by well to do citizens in Pakistani banks, shares, and investment in other securities apart from the traditional collection sources (Mohammad, 1991; Shirazi, 1996). Institutions in Pakistan such as Shaukat Khanum memorial cancer hospital annually received Zakat contributions (in addition to other sources) that help in running of their activities. Corruption has been identified as one of the problems of Zakat administration in Pakistan (Shiraz, 1996). In Bangladesh successive governments have not taken Zakat as a serious national strategy for eliminating poverty in the country (Hassan and Khan, 2007; Ahmed, 2008). The localization of Zakat distribution by means of central mosque is the central topic of discussion in a joint paper by Wahid, Abdul Kader, and Ahmed (2011). The authors tried to find out whether mosques can perform the task of Zakat distribution efficiently by empirically testing the perception of both the givers and receivers of Zakat on whether task of distribution of Zakat should be handled by the mosque or other channels. The authors recommend the incorporation of Zakat functions into the general schedule of central mosques.

In an attempt to bring more analytical rigors into the business of Zakat collection and distribution Abdullahi (2004 and 2019) explore the possible usage of some simple mathematical techniques in the management of Zakat. The application of modern mathematical techniques will go a long way in boosting efficiency in the collection and distribution of Zakat. According to Hassan and Khan (2007) not more than 1/8 of Zakat proceed should be spend on the administration of Zakat; this ensure efficiency by reducing unnecessary wastage. In an attempt to tap the efficiency gains inherent in private sector activities, the Malaysian authorities have privatized the collection and distribution aspects of Zakat in some states of the country; about eight has so far been privatized (Wahab and Rahman, 2012). In a study by Raimi, Bello, and Mobolaji (2010) on Zakat and Sadaqa in Nigeria, they calculates, base on certain assumptions including that of Zakat rate of 2.5%, that Zakat and Sadaqa collections in Nigeria between 2009 and 2015 would amount to N357.038 Billion (Zakat) and N31 billion (Sadaqa). When put into practice according to the authors Islamic Faith base poverty reduction strategies can help achieve all millennium development goals (MDGs) in Nigeria. But, the actual amount collected every

year by the few Zakat institutions on the ground are far below this amount (Mustapha and Muslim, 2012); it is very insignificant sum.

Zakah Management and Institutions in Nigeria

Only very few Muslim majority states in Nigeria have established Zakat institutions, among those with Zakat collection and distribution agencies are Kano, Zamfara, Sokoto, and Bauchi. In most other states there is no any well functioning Zakat institutions, though, in many of those places where the state governments do not do anything to help established such bodies, private institution such as mosque and Islamic centres do collect Zakat. This is very common in South west part of the country and North Central (Akanni, 2006, Modibbo, 2012). Some researchers (Abubakar, 2013) have linked the lower status of Zakat and its collection by private/voluntary agencies today to the coming of British colonialist, as during the Sokoto caliphate Zakat was collected by the state in all towns. Farouk, Idris and Saad (2018) noted the moderating effect of religiosity on intention to comply with the Zakat on employment income in Nigeria. They recommended that public and private Zakat institutions shall focus their attention on the formulation of policies to strengthen eligible Zakat payers' intention to comply in order to further boost their Zakat collections. Ibrahim and Shahrudin (2015) suggests solutions to improve Zakat management in Nigeria. These include the establishment of shariah committee zakat, systematic method of zakat management, zakat payer identification process, zakat information management, documentation, receiver identification and authentication, remuneration of nongovernment zakat workers.

Nongovernmental Islamic organisations such as Zakat and Sadaqat foundation Lagos, Islamic Forum Lagos, Al- Habibiyyah Islamic society, Abuja, Jama'atulIzalatulBidi'ahWa'iqamatul Sunnah, Jos are among the few well organized bodies that collect and distribute Zakat. In the past, Islamic forum of Lagos has collected a total of N3, 119, 720 in the Ramadan of 2010 (Adebayo, 2011). In 2014, Zakat and Sadaqat foundation has distributed about N41 million in charities to the needy and less privilege; While Al- Habibiyyah has distributed Zakat worth N31 million in Abuja and its environs. The focus of these foundations is mostly those parts of the country where state governments could not established Zakat institutions. The absence of effective Zakat bodies has resulted in some ungodly Imams using the proceeds of Zakat for their personal use, as Akanni (2006) observed in the South West of the country, and Abubakar (2013) in Jos. Practices such as this only lead to loss of trust on the part of the paying public, as they are not sure of the use their Zakat money will be put into thereby resorting to paying Zakat by themselves or totally get discouraged from paying Zakat at all as it happens on few occasions. An important aspect of building trust and increasing collections, argues Ahmed (2008), is that the collection agency has to prove their abilities to use these funds in an efficient manner.

Due to absence of strong Zakat collection institutions in Nigeria, most of the wealthy Muslim in the country distributes their Zakat themselves, instead of giving it to any institution

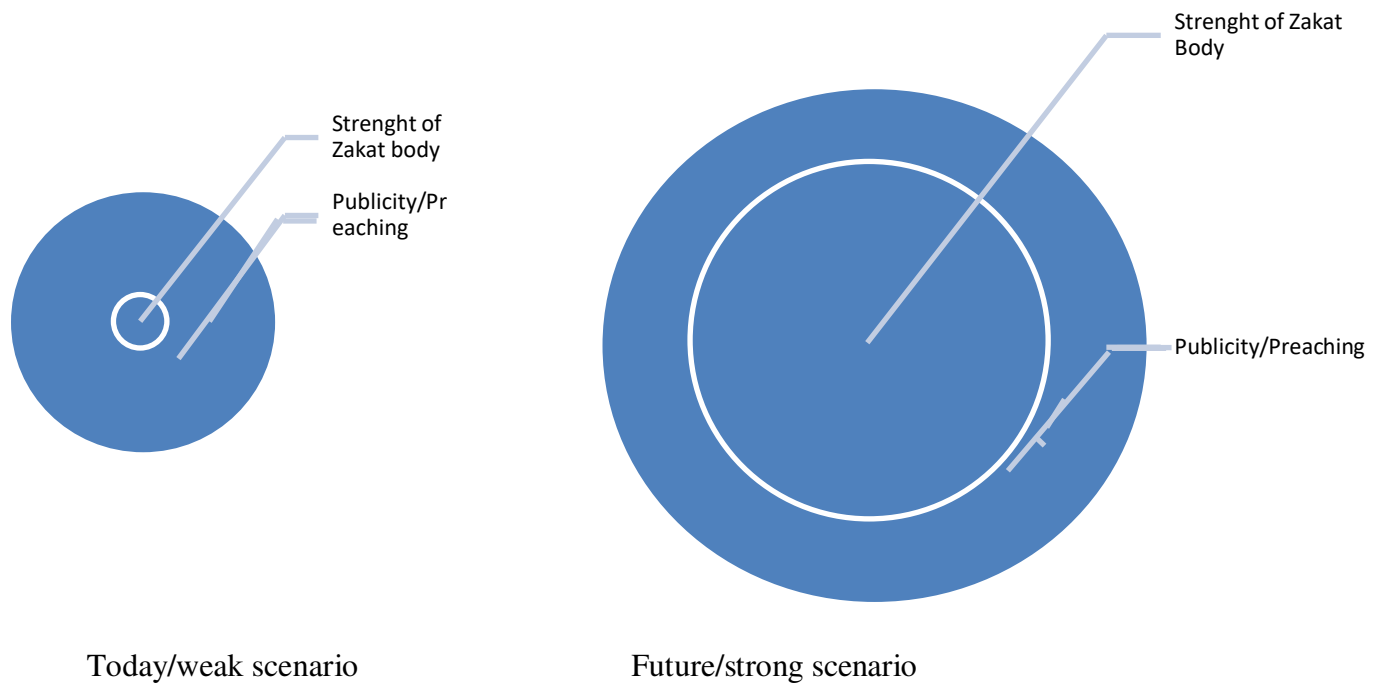
for onward distribution to the appropriate persons. As a result of this phenomenon it is very common to see large crowd of beggars and other destitute people (most of them women and children) gathered around the houses of the rich in order to collect Zakat. The amount given by most of those that give their Zakat in this manner leave much to be desire; as it is so small that it hardly takes the poor out of begging into self employment but instead they continue to move from one rich person house to another collecting alms. But, some beggars are into the business because it pays more than what they will get in the labour market with their current skills, some make up to N690 per day (Adedibu and Jelili, 2011), higher than the \$2 per day consider as poverty level. The rise of this scenario has led to two serious problems. One, the absence of strong Zakat collection bodies left the wealthy to sort out their Zakat distribution problems for themselves which led to the present societal problems of large colonies of beggars moving from house to house in the name of collection of Zakat – this phenomenon is very common during the holy month of Ramadan. This problem has at various times led to the breaking of marriages as housewives abandoned their homes in order to go out and collect Zakat, serious injuries and at times death to the recipients of the Zakat as they struggle inside large crowd to collect their money. In the Ramadan of 1434 AH, Daily Trust of 19th July 2013 reported that seven women lost their lives while struggling to collect alms in Gusau the capital of Zamfara state from a wealthy man house.

Two, the situation in which the rich resort to given out Zakat by themselves, what Akanni (2006) described as ‘person- to – person approach’ has contributed in no small way in killing the few remaining Zakat institutions in the country task with the importance duty of collecting and distributing Zakat. In Kano state, for example, there is Zakat body established since 1982 (Gusau, 2003) to collect Zakat from the wealthy and give to the poor, but because the rich people are not given their Zakat to this institution, but instead distribute it by themselves in front of their houses or offices, as is the case in Jos (Abubakar, 2013), the institution become dormant and many in the state forget about it existence. The adaptation of Shariah by Kano state government in 2002-2003 led to the establishment of Zakka and Hubusi commission by the state government to collect Zakat from both the government and individuals and distribute to the needy. But, it functions as observes by Muhammad (2010) has not been very effective. Recent reports have shown that Bauchi, Jigawa, Katsina and Kano states have the highest concentration of beggars (*Al Majirai*) in the country, many of them coming from other states of the country. But, despite these facts there are yet to be established very strong Zakat institutions to take care of their needs. This is despite the fact that these states have sizeable number of rich people among their citizens.

Islamic community can be divided into two sections: the Zakat payers and the Zakat recipients (Hassan and Khan, 2007). In the case of Nigeria, both the two camps need serious organisation to enable them to come together in order to fully achieves the objectives of Zakat. Assuming that there are two major enabling factors to the realisation of the goal of higher Zakat collection: very strong Zakat body(s) and more publicity/preaching on Zakat; the present

Nigerian situation as we see it favour the creation of strong institutions of Zakat; first, as for many years there have been preaching and awareness campaign by Ulama (Islamic scholars) on the importance of paying Zakat. But, because of weak Zakat collection and distribution institutions the objective of alleviating poverty through Zakat has failed to materialize. The importance of strong institution can be illustrated like this;

Figure 2: Comparing today vs future strength of Zakat institutions



Source: authors' analysis

Establishment of strong Zakat institutions will help allay the fear of some wealthy Nigerian Muslims of criminally minded people getting to know the amount of wealth they possess, through the knowledge of how much Zakat they give out; as Abubakar (2013) discovered during an interview with rich Muslims in Jos.

Towards a new management approach

There is need to adopt the more liberal view of Fiqh scholars on Zakat that adds many emerging assets classes into Zakatable asset base. This is the view of Fiqh Scholars such as Sheik Mustafa Al- Zarqa and Islamic Economists like Monzer Kahf (Kahf; 1989, 2007) and has already been put to practice elsewhere in the Muslim world. Though, this opinion differs from

the view of Nigeria's more conservative traditional scholars who follow strictly the Maliki school of Fiqh. Centralized bodies like supreme council for Islam in Nigeria and Jama'atul Nasril Islam (JNI) should lead the way in establishing departments (independent corporate units) charged with collection and distribution of Zakat from the wealthy people in the country. This measure will help a lot in the business of Zakat collection, as the multi religious nature of the country which is enshrined in its constitution do not allow for collection and distribution of Zakat by the federal government. In Muslim countries like Pakistan, Malaysia, and Sudan Zakat is collected annually by the central government mostly in the holy month of Ramadan (Hassan, 2010). In the multi religious South West of Nigeria where there is an absence of governmental institutions to collect and distribute Zakat, Akanni (2006), for example, has suggested the establishment of a central Zakat trust fund to collect Zakat from the whole region. Farouk, Idris and Saad (2017) recommended in the case of Kano state that government should pay more attention to Zakat management through the creation of government organ to organize, coordinate and create awareness among Islamic scholars, traditional leaders, wealthy individuals as well as the society in general.

There is a total lack of coordination in the management of Zakat in Nigeria, for example, Muhammad (2010) in a paper on poverty alleviation initiatives in Kano state, observes lack of coordination between the main state government's Economic Empowerment and Development Strategy (K- SEEDS) which fail to make any mention of Zakat as part of its poverty alleviation strategy and the work of Kano state Zakka and Hubusi commission. This is despite the fact that at that period the state government claimed to have been implementing Shariah in the state. The same lack of coordination can be seen in most other Muslim dominated states in the country; in the South Western states of the country, despite, having majority Muslim population in some of these states, governments avoid linking their activities with anything Zakat for fear of arousing the anger of the more vocal Christian population of their states. So this whole lack of seriousness is very baffling, especially when one look at the fact that Muslim majority states in the Northern part of the country were categorized as some of the most poverty stricken states in the country (NBS 2019, Gusau 2003; Farouk, Idris and Saad, 2017). In order to find a concrete way of dealing with this problem there is urgent need for annual national summit on Zakat in Nigeria to be held annually in the country, more especially at the commencement of the holy month of Ramadan; where all issues pertaining Zakat (achievements, problems and solutions) will be tabled and iron out. Akanni (2006), suggested setting a day aside to be called "Zakat Day", and great publicity made about the importance of the day.

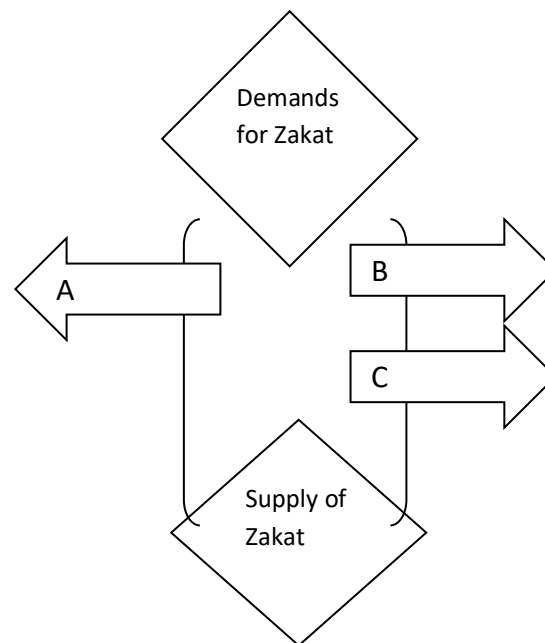
In Nigeria, like in most other developing countries, poverty is more common in the rural areas (Gusau, 2003), where there is absence of modern amenities and infrastructures. Despite this glaring fact of more poverty in villages than in cities, Zakat distribution in Nigeria concentrates in the big cities. Thus, in many ways contributing in rural urban migration, especially during months of charity giving like Ramadan period. As efforts are being made to improve Zakat administration in Nigeria, focus should be on Zakat relationship with rural poverty – how Zakat

help reduces rural urban migrations. In this respect Nigeria should learn from countries such as Pakistan and Malaysia where there are highly organized Zakat bodies that supervises the distribution of Zakat to the rural communities. The organizational core of the Zakat bodies in Nigeria leave much to be desire, they lack coordination and procedures. Ahmed (2008) suggest the following points for effective organisation of a Zakat institutions, good governance structures, management procedures, decision making and implementing process, transparency, good human resources, flexibility to introduce innovations, and cost efficiency. He further recommended the separation of functions of collections and distributions of Zakat.

Most of the Zakat distributed in Nigeria over the years are in the form of small sum of money-donation to the poor (Abubakar, 2013), what experts in the field called unproductive Zakat. Zakat distribution such as this hardly lifts the poor out of poverty (Ahmed, 2008; Farouk, Idris and Saad, 2017). But, instead turn him into a perpetual receiver of Zakat. Scholars have classified Zakat distribution into two segments, Zakat distributed for consumption purpose and Zakat distributed for investment purpose (Ahmed, 2008). Zakat that is distributed for the purpose of investment tend to lift the poor out of poverty as it provides him with an alternative source of income; these take the form of educational scholarship, training, provision of physical capital, financial capital etc. But, for the consumption Zakat or unproductive Zakat it only provide the poor and the needy with a stipulated amount of cash to take care of their daily needs. It is, therefore, suggested that the young and able body poor should be provided with investment Zakat so as to put them on the path of getting an alternative source of income; while the old, sick, and handicapped, should be given the unproductive Zakat means for consumption (Ahmed, 2008).

Findings of a study I made mention of earlier (Wahid, Abdul Kader, and Ahmed, 2011) shows that localization of Zakat at the mosque level is favourable to Zakat payers and receivers in Malaysia. In Nigeria the idea of collecting Zakat at mosque level is very old; many Islamic organisations still collect most of their Zakat at mosque level- mostly Juma'at mosques. In a recent study about the antecedent of Zakat payers' trust in some states of Nigeria (Mustapha, et al, 2013) discovered that board capital, disclosure practices, governmental model of Zakat institution, and stakeholder management as the antecedents of Zakat payers' trust. In the business of collection of Zakat aggressive marketing have been shown to increase Zakat collection (Abdullahi, 2004; Ahmed, 2008, Abdullahi, 2019). In Nigeria so far only Zakat institutions in the south West and North central parts of the country have so far start aggressive campaigns through channels that include advertisement in the media; but those in the North of the country still lag behind in this respect, and therefore need to catch up. In Malaysia some Zakat bodies have outsourced the collection business to corporations established by them, who adopts modern management techniques in collecting Zakat (Ahmed, 2008). In the illustration below, marketing campaign is shown to be among three key factors identified as being in the fore front in removing the physical gap between the demands for Zakat and its supply.

Figure 2: Measures to close the gap between the Demands for and Supply of zakat



A = broadening Zakat base; B = creation of strong zakat institutions; C = Publicity/marketing

Source: authors' analysis

Recommendations and policy implications

The establishment of very strong Zakat institutions in Nigeria should be the concern of anybody/authority interested in seeing improvements in the management of Zakat in Nigeria. What are on ground now are work in progress as they are yet to meet the standard found elsewhere in the Muslim world. The establishment of strong Zakat institutions can be linked to many positive developments. For example, it is a sign of strength and good governance, it act as encouraging sign to Zakat payers, given them the assurance that their Zakat will be utilized effectively. Their transparent way of management increased confidence and trust. Strong Zakat institutions are more capable of collecting more funds than weaker institutions. Efficiency should be the guiding principle in the running of Zakat bodies in Nigeria, because there is no room for wastage of funds means for the welfare of the most vulnerable members of the society.

One of the weakest links in Zakat fund mobilization in Nigeria is connected to marketing activities. Marketing or rather the advertisement of the activity of Zakat collection institutions in Nigeria is still seen as unconventional, thus, not much attention has been given to it. In order to increase Zakat collection in Nigeria more emphasis should be placed on marketing. Here, as it is currently evolving elsewhere in the Muslim world, modern marketing strategies used by Modern Corporation should be adopted. In connection to this, Zakat institutions should be established in

other parts of Nigeria where there are sizeable populations of Muslims to collect and distribute Zakat in those places. Hence, the need for more localization of Zakat at mosque level; since in all parts of the country where there is sizeable population of Muslims, there are centralized Friday mosques that should be tasked with the function of administering Zakat.

The use of Zakat fund in Nigeria should be reorganized and more emphasis be placed on the use of the fund to support income generating activities of Zakat receivers. Large numbers of beggars who storm the houses of the rich people in the cities come from the rural areas, in order to stop this Zakat fund should be used to address rural poverty. This can be achieved by empowering the rural poor to support themselves in income creating businesses including farming. The current efforts of Nigerian government to establish modern *Al-majiri* schools that combine traditional Qur'anic education with modern formal schooling should also be supported by funds available from Zakat collected annually. There are already suggestions and recommendations towards actualizing this (Abdullahi, 2006; Saad and Farouk, 2019). Lastly, Islamic scholars in Nigeria should rethink their position on the class of wealth on which Zakat is being collected annually. This should be done with the intention of widening the classes of asset on which Zakat is collected, so as to include many modern classes of assets. This will help broaden Zakat base and increase the total zakat collected annually.

Conclusion

Nigerian Muslim population of over 100 million is one of the largest of any Muslim country in the world; ordinarily, this should have produced a large Zakat institution. Alas, this is not the case, for reasons mentioned earlier. The specter of poverty is very obvious in the land, despite the abundance of wealth in Nigeria. The incidence of poverty is still more pronounced among the majority Muslim population, despite the abundance of wealthy elite among them. It is, therefore, not acceptable that the scale of poverty we see today is allowed to continue, when there is a solution to it at our door step. Establishment of strong and effective Zakat institutions should be pursued relentlessly if Nigerian Muslim population is to kick poverty out of its midst.

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