

**PROFILING A MODEL FOR THE ADMINISTRATION OF  
ZAKAT IN A MULTI-RELIGIOUS SOCIETY: THE CASE OF  
SOUTH-WESTERN NIGERIA**

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**Introduction**

Islam is undoubtedly one of the world's leading religions today with adherents cutting across all the continents. It is even said to be the world's fastest-growing religion<sup>1</sup>. The practice of its tenets therefore is worldwide regardless of whether the adherents of the religion are the majority or constitute the minority group where they live. Like other tenets of Islam, adherents are expected to practise *zakat*, an institution meant to generate funds from the wealthy Muslims for the upkeep of the poor ones among them. A major condition for validity of the practice of this pillar of Islam requires that it is managed or administered by the machineries of the state. As Ali<sup>2</sup> however contends, most Muslims today live under non-Muslim governments which do not, cannot and will not undertake the collection and disbursement of *zakat* for them. Muslims under this condition, therefore, not only find it difficult to practise this social institution of Islam but also use this political condition as an excuse for not practising *zakat* with the implications that both the benefactors and the beneficiaries are denied the reward of its practice. This paper is therefore an attempt to profile a model for the administration

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of this all-important *zakat* in a multi-religious society using the southwestern Nigeria as a case study. It aims at helping Muslims who live under non-Muslim governments to practice *zakat* as demanded by the *Shariah*. Away from the usual theoretical review emphasising the significance and role of *zakat* in an economy, this humble attempt emphasises a practical step by step approach to operationalising *zakat* in a socio-political setting that is not Islamic. That notwithstanding, a few lines will be written on the types, significance and administration of *zakat* in Islam.

### **Zakat: Types, Significance and Administration in Islam**

A major instrument Islam aims at using to alleviate poverty in human society is the *zakat*. It is the Islamic tax instituted for the amelioration of the suffering of the poor in the Islamic society. According to the holy Prophet Muhammad (SAW), it is to be taken from the rich and given to the poor<sup>3</sup>. It is paid on the surplus of wealth, which is left over after the passage of year. It is thus a payment on the accumulated wealth. The minimum standard of surplus wealth over which *zakat* is charged is known as *nisab*. Leaving aside animals and agricultural yield, *zakat* is paid at almost a uniform rate of 2 ½ per cent.

*Zakat* is so important in Islam that it is made one of the five pillars of Islam. In fact, it is the third, according to the order of listing them by the prophet Muhammad (SAW), coming before pilgrimage to Makkah and Ramadan fasting. In the Glorious Qur'an (e.g. 73:20), its payment is mentioned about 82 times along with *As-Salat* (Ritual Prayer) which is said to be the first thing to be accountable for on the Day of Judgement, the perfection of which brings other acts and

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righteousness of man to glory and reward and the failure of which brings them into vanity<sup>4</sup>. In Islamic theology, non-payment of *zakat* amounts to apostasy. This is because Qur'an 9:103 ordered the Prophet Muhammad (SAW) to "take *sadaqah* from them in order to purify them and sanctify them with it". It was for this reason that Abu Bakr, the successor of the Prophet Muhammad (SAW) to the leadership of the Muslim Empire prosecuted some Muslims who refused to pay it following the demise of the Prophet<sup>5</sup>.

The significance of *zakat* in Islam has also led some Muslim countries like Yemen, Saudi Arabia, Libya, Sudan, Pakistan, Iran, Bangladesh, Bahrain and Iraq to establish special institutions for its collection and disbursement<sup>6</sup>. Even in Malaysia in 1991, government was being urged to legislate for the giving of *zakat* with penalties of up to three years in jail, £1800 fine and six strokes of cane for non-payment<sup>7</sup>. In fact, mosques, organisations and individuals are making conscious and concerted efforts to collect and disburse *zakat* in almost every country where there is a significant number of Muslims. As a further demonstration of the importance Islam attaches to *zakat*, it is legislated that the property inherited by orphans should be invested in trade so that *zakat* might not consume it<sup>8</sup>. One will appreciate this position of Islam if one considers how well Islam protects the property of the orphan from mismanagement in the hands of his or her guardian (Qur'an 4:2-6). Yet, Islam still imposes *zakat* on it. The essence of this is to ensure that the wealth of the Muslim nation keeps circulating. All these underscore the significance of *zakat* in the polity of Islam.

To further show how important *zakat* is in Islam, it is further legislated that it should be paid on wealth lent out even

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though this has to be delayed until the debt is recovered in the case in which the chances of recovery are remote. Where the chances of recovery are high, the debts owed the payer of *zakat* is to be included for the assessment of the cash when it is due<sup>9</sup>. It is even said that if the *zakat* that is due on one's wealth is lost after it has been deducted but before it is paid to the deserving recipients, it should be repaid fully. In fact, arrears of *zakat* must be paid as it is done in *As – Salat* (Ritual Prayer) and *Sawm* (Fasting) no matter how long and no matter the circumstances that led to its non-payment be they forgetfulness, disorder, ignorance etc<sup>10</sup>. According to Islamic theology, *zakat* is binding on every Muslim, male or female, adult or minor, sane or insane who possesses any of the items of wealth from which *zakat* is due and whose wealth is not less than the minimum upon which it is imposed. Ambali writes further:

A Muslim who is not in control of his faculty and minors cannot make valid prayer (*Salat*) but they are liable to pay *zakat* if they own property from which it is due...Although these categories of Muslims, especially the mentally challenged are not liable to discharge religious duties as they are not accountable for their misdeeds, the caretakers of their wealth shall be held responsible if they fail to pay *zakat* from the wealth<sup>11</sup>.

The institution of *zakat* is based on the belief of Islam that, though, men may be given equal opportunities to employ the numerous bounties of Allah to earn a meaningful livelihood (Qur'an 5: 87-88), some are bound to earn more than others because of the differing talents of personality, intellect, health, strength and spirit. Thus, Islam enjoins the payment of *zakat* as a means of redistributing income so that, in the language of the Qur'an, "wealth does not circulate only among the rich"

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(Qur'an 59:7). This, Islam envisages, will reduce, if not eradicate the gross inequalities of income and wealth that would result from such differences in ability to utilise God's resources, the consequences of which is social disharmony. Rather than perpetually having two distinct classes of people in the society where capitalism, an economic system that permits individuals to maximize profits operates or rewarding everybody equally irrespective of individual's ability as with socialism, Islam legislates that one – fortieth of the wealth of every rich Muslim be remitted to the public treasury of the Islamic state for utilization to enhance standard of living that is humane, respectable and in harmony with the dignity of man envisaged for every member of the society. For *zakat* to play its role in the society, it is legislated that the *zakat* of one city should not be taken to another city except in cases of greater needs<sup>12</sup>.

According to the traditional list of pristine Islam, *zakat* is payable on five categories of items. These include *zakat* on livestock, *zakat* on farm produce, *zakat* on gold and silver (i.e cash), *zakat* on merchandize and *zakat* on buried treasures and mines<sup>13</sup>. Modern views have, however, been expressed on this fiscal policy of Islam. In the words of Weeramantry<sup>14</sup>, interesting discussions have arisen in the context of modern finance concerning the forms of wealth to which *zakat* applies. Shares and securities, insurance policies, provident funds and machinery, being forms of wealth not known at the time of the foundation of Islam, have provoked much academic discussion. For example, Pippin asks: "Is *zakat* to be paid on types of property unknown in classical Islamic times? Just what do stock certificates represent? Should the tax be paid in stock certificates or in cash? At what percentage?"<sup>15</sup>

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Gusau in his review of literature on relevant areas concerning *zakat* in theory and practice writes that there has been a lot of controversy among scholars as to whether or not the coverage, rates, *nisab* and beneficiaries should remain as they were in the days of Prophet Muhammad and his companions<sup>16</sup>. According to Gusau, the argument for this extension is the desire for justice among all holders of wealth and the necessity to tap all available resources for the fulfillment of the weak members of the society. He writes:

These differences continue up-till today, although there seems to be a shift of opinion in favour of extending the coverage of *zakat*...There is insistence on the part of early *ulema* as well as contemporary ones...that rates of *zakat* should remain fixed forever, because they have textual and *ijma'* backing. However, some contemporary Islamic economists, possessed by the zeal for redistributive justice, have argued for its fixed rate on the grounds that such fixity has textual backing,...Some Islamic economists have argued for its adjustment and flexibility to attain uniformity in the *nisab* and to make more funds available for the support of the poor and the needy and for fiscal policy purposes.<sup>17</sup>

Ahmad observes that one of the conditions for the *nisab* warranting the payment of *zakat* is that it must be productive potentially or actually i.e., it must be of lasting value<sup>18</sup>. Silver, gold and all other mediums of exchange potentially represent a means for the further increase of wealth. Ahmad writes further that the wealth consisting of herds and flocks of pasturing domestic animals or of the things, representing articles of trade and commercial capitals are of the nature of the real productive land, whether actually or potentially so. It is for this reason that Ambali advises the wage earners to take clue logically from the principle that governs the traders to fix a month in the year

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from which they will be paying *zakat*<sup>19</sup>. Like their business counterparts, the assessment should be based on what they have in bank, current or savings accounts, shares, bonds, cash, local or foreign currency notes on hand and recoverable debt or arrears of salaries and allowances. If the total sum during the appointed month is up to *nisab*, they pay. If it falls short of *nisab*, they are not liable to pay it that year. He continues further that companies are not liable to pay *zakat*, even if every shareholder is a Muslim. They are individually liable to pay *zakat*. “Each person is liable to the tune of his share and individually liable to pay *zakat* based on his investment”<sup>20</sup>.

According to Ambali, it is the consensus of the jurists that the property owners who hired out their houses should pay *zakat* according to the rental values of the property, if they are up to *nisab* and they are in his possession for one year<sup>21</sup>. The area of difference is effective date of calculation of one year. Imams Abu Hanifah and Malik, for example, were of the opinion that the effective date should begin when the tenancy for which the payment was collected expires. This is because it is only then that the services have been rendered and the money paid becomes owner’s property. Imam Ahmad b. Hambali was of a different view. According to him, *milik* of the rental fees has become owner’s property since the contract was solemnised and sealed – so the effective date of calculation of one year should begin from the effective date of the contract. He concludes:

The latter seems to suit Nigerian situation better than the former where property owners collect the rents in advance and the chances of refunds do not arise when the tenants fail to utilize the property. But the opinion of Imam Malik and Abu Hanifah... suits the situation where payments of the rents are made after the utilization, the effective date goes by

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the payment rather than the date of the contract solemnisation. The Landlords, who collect the rent on monthly basis, whether in arrears or in advance, have to wait until the time they have appointed to calculate the *zakar*<sup>22</sup>.

Details of what percentage is paid on each of these traditional categories of items are given by Balogun in the Table below but it is worth noting that these vary from 2 ½ to 20 per cent of amounts in excess of certain stipulated limits called *nisab*.

*Table: Schedule of Zakat*

	<b>Wealth on which Zakah is payable</b>	<b>Amt that determines the payment of Zakah (nisab)</b>	<b>Rate of Zakah</b>
1.	Agricultural produce	5. Awsuq (653 kg) per harvest*	5% produce for irrigated land; 10 % from rain-fed land.
2.	Gold, silver ornaments of gold and silver.	85 grams of gold or 595 grams of silver*	2.5 percent of value
3.	Cash in hand or at Bank	Values of 595 grams of silver*	2.5 percent of amount
4.	Trading goods	Value of 595 grams of silver*	2.5 percent value of goods
5.	Cows and Buffaloes	30 in number	For every 30, one 1-year-old for every 40, one 2-year-old
6.	Goats and sheep	40 in number	One for first 40; two for 120, three for 300; one more for every 100
7.	Produce of mines	Any quantity	20% of values of produce
8.	Camels	5 in number	(a) up to 24, 1sheep or goat for each 5 camels (b) 25-35, one 1-year-old she-camel (c) 36-45, one 2-year-old she-camel (d) 46-60, one 3-year-old she-camel (e) 61-75, 4-year-old she-camel (f) 76-90, two 2-year-old she-camels (g) 91-120, two 3-year-old she-camels (h) 121 or more, one 2-yr-old she-camel for every add. 50

Adopted from Balogun<sup>23</sup>

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From the above, one can see that the quantity on each item of wealth is fixed. According to Ambali, to offer less is comparable to offering less than four rak'at for *Zuhr*, 'Asr or *Isha'i* or less than three rak'at for *Maghrib*. It is as bad as breaking Ramadan fasting before sunset or to perform Hajj without observing *wuquf* at 'Arafat<sup>24</sup>. It is on this ground that Akanni found out that the sighting of the new moon is as necessary for *zakat* (and seven other tenets of Islam) as it is for Ramadan fast<sup>25</sup>. He contends that if the new moon is wrongly sighted, it means the compulsory religious tax will be paid some days less or some days more than a year and that means that the *zakat* is not paid according to *Shari'ah*. Besides, where an animal of one or two years old is to be paid, the wrong visibility of the new moon will result in using an unworthy animal for the payment of *zakat* as it will not be of the expected age<sup>26</sup>.

According to Ambali, to calculate the *nisab* equivalent of banknotes such as naira, riyal, pound sterling, dollar etc, the beacon remains the value of gold or silver of *dinar* and *dirham* which is 84.8 grams. World Bank regularly releases the prizes of gold and other commodities<sup>27</sup>. Nigeria, like other countries, gives the equivalent of naira to dollar to guide on the exchange rate. These are the data required to calculate and know the value of *nisab* at any given time. An example of the recent calculation of *zakat*, which Ambali made in October 2006, was two hundred and forty nine thousand, four hundred and forty four naira twenty kobo<sup>28</sup>. A material obtained online says that if one possesses silver, gold and wealth but individual amounts are not equivalent to *nisab*, then the value of the gold, silver and wealth should be combined. If the combined amount is then equal to *nisab* of silver, then *Zakat* is obligatory (*fard*)<sup>29</sup>.

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Nevertheless, the Qur'an has specified who the recipients of Zakat should be. Qur'an 9:60 says:

Alms are for the poor and the needy, and those employed to administer it (i.e. the funds), for those whose hearts have been (recently) reconciled (to truth); for those in bondage and in debt; in the cause of God, and for the wayfarer. (Thus is it) ordained by God, and God is full of knowledge and wisdom

According to Chapra, *zakat* is a social self-help measure adopted with full religious backing to support those poor and destitute who are unable to help themselves to eliminate misery and poverty from the Muslim society<sup>30</sup>.

On the disbursement of *zakat*, Gusau writes that early literature in general, insist on direct transfer to the beneficiaries, although a few *ulema* have allowed for indirect transfer in given circumstances<sup>31</sup>. But contemporary jurists and economists accept transfer through subsidizing education, medical facilities, etc. for the poor. Yet others recommended direct transfer to some categories of *zakat* recipients. Faridi also writes that transfer payments are the best mode of *zakat* disbursements in certain cases such as debts, accidents, starvation, *old age*, support etc<sup>32</sup>. He writes further on the uses of *zakat* funds:

The most important aspect of the matter is the mode of disbursement of *zakat* funds. The simplest method is to expend these funds through transfer payments to those entitled to receive them. But a deeper understanding of the objectives of *zakat*, in the light of modern economic analysis, makes its utilization possible in such a manner as to produce a cumulative effect on poverty and an instrument of active fiscal policy designed to promote the welfare function of public expenditure. These funds or a part thereof may be

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earmarked for productive investment intended for the benefit of eligible recipients in firms or industries owned by them<sup>33</sup>.

Faridi observes further that *zakat* funds may also be allocated to those avenues of public expenditure, which improve the working conditions and the efficiency of the eligible recipients. “Improved housing facilities, health services, training programmes, education and a number of similar services may be initiated for this purpose. In this fashion, the welfare function of public expenditure would be promoted”<sup>34</sup>. He concludes by noting that the Islamic fiscal policy based on *zakat* would provide the state with a reasonable minimum of resources intended for social welfare. Thus, *zakat* funds can be used in so many ways to benefit the recipients among who are widows, orphans and the aged.

Going by the dictates of *Shariah* above, the next section of the paper examines how *zakat* is presently being administered in (Southwestern) Nigeria before suggesting operational guidelines for a better administration.

### **Administration Of Zakat in Southwestern Nigeria**

As noted above, *zakat* is to help the weak members of the society participate in the activities and have the living conditions and amenities, which are considered minimal in the societies to which they belong. It will achieve this purpose if administered the way it has been commanded by God in Qur’an 9.60 – to be collected and disbursed to the beneficiaries by the machineries of the state. Where there is no Islamic government, it is expected to be administered by an organised body put in place by Muslims. But unfortunately, as noted by Azeez, the administration of *zakat* in Nigeria, south – west

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inclusive is done haphazardly and that is why the majority of Nigerian Muslims suffer amidst plenty despite the fact that most of the richest people in the country are themselves Muslims. He asked, “Is the institution of *zakat* not serving the purpose it is meant to serve”? He then concludes:

The answer is not far-fetched. The way *zakat* is administered in this part of the world leaves many things undecided. It is disheartening to note that *zakat* is administered in Nigeria haphazardly. Everyone pays it the way he deems fit. There is no particular body charged with the responsibility of collecting and disbursing the *zakat* fund as prescribed by *Shariah*<sup>35</sup>.

Thus, the haphazard administration of *zakat* could be responsible for the glaring fact that many Muslims in south-western Nigeria still live below the poverty line. This person-to-person approach in the giving of *zakat* is not good enough. It is even Islamically illegal and unlawful. This is because *zakat* is to be administered by the state. Ali observes that *zakat* is not simply an obligatory charity. It is a state institution or where there is no Muslim state, a national institution<sup>36</sup>. The individual is not, therefore, at liberty to calculate and spend his *zakat* as he likes. It must be collected by the state or on a national basis and spent by the state or community. Ali submits:

Where the Holy Qur’an describes the main heads of expenditure of *zakat*, it mentions an item of expenditure on officials appointed to collect and distribute the same, which shows clearly that, it contemplated either a department of the state or at least a public fund managed entirely by a public body. The donor is not required to give a certain portion of his savings to deserving person, but to contribute the same to a fund which must be used for the upliftment of the community<sup>37</sup>.

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Thus, the payer of the Islamic tax of *zakat* is not expected to give it to individuals who to him deserve it. Rather, he should pay it to the common purse of the Muslims. It was in this sense that the Holy Prophet Muhammad (SAW) understood and practised it as the head of the Muslim empire. Abu Bakr who succeeded him also understood and practised it in this manner. That was why he used the state law enforcement agencies to compel those who rescinded in its payment to pay it to the purse of the Muslim empire after the demise of the Prophet Muhammad<sup>38</sup>.

Experience in the southwestern Nigeria has shown that shortly after the fasting period, wives of some of those Imams suddenly turned into sellers of food items. As Ambali submits, many of them sell the food items collected at reduced price<sup>39</sup>. It is believed by many that most of such food items are proceeds from *Zakat ul-fitr*, which their husbands might have collected during the month of Ramadan.

From the above, it is clear that by Law, *zakat* cannot be paid directly to the beneficiary; it must be paid to the government under the *Shariah* and where *Shariah* is not in place, to an agency of government or a body instituted for that purpose. In the absence of all these in the south western Nigeria as noted earlier, the few Muslims in the zone who pay *zakat* give it to their Imams for onward distribution to the beneficiaries. It is among these Imams who are also legal beneficiaries of *zakat* that it subsequently devolves. Azeez observes:

On many occasions, some payers give their *zakat* to local mallams and clerics for onward distribution to the deserving beneficiaries. The latter, in most cases, use the money for personal comfort, such as buying cars, marrying more wives

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etc, rather than distributing it to the beneficiaries after taking their own rightful shares<sup>40</sup>.

As a Muslim youth who grew up in the zone, this writer witnessed several occasions in which some Muslim leaders would rise up in the Mosque during *Tafsir*(exegesis of the Qur'an) sessions in the month of Ramadan to announce that this was someone *zakat* (without declaring how much the person gave to them). They would then give a naira note say, ten naira (N10.00) to every member carrying a copy of the holy Qur'an. Done this way, there will not be accountability on the one hand and on the other hand, *zakat* will not achieve its aim of alleviating poverty among Muslims. This is because it is given or disbursed the way *Sadaqah* is disbursed. Hence, Olosoto remarks: "They also must have noted that despite their constant giving of charity, beggars continue to intimidate them at their doors as if what they give provides no succour. This is because *Sadaqah* or charity has not the great effect of *zakat*"<sup>41</sup>.

The experience of the early Muslims shows that *zakat* was efficiently administered. For example, during the time of 'Umar ibn Abdul Azeez, people were enriched through *zakat* fund to the extent that within a short period of time, there was no poor man who would collect *zakat*<sup>42</sup>. Caliph Ali ibn Abi Talib was also reported to have said: "He (a Muslim leader) is to give them alms so that they will become free of want"<sup>43</sup>. Caliph Umar ibn Al – Khattab was also quoted as saying: "When distributing *Zakat* to the poor, give them in abundance so that they are satisfied, repeat giving them even if one has to get a hundred camels"<sup>44</sup>.

It must be added that it is not wrong for the Imams to benefit from the proceeds of *zakat*. In fact, they are legal

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beneficiaries if considered as *zakat* administrators who the Qur'an (9:60) identifies as a category of beneficiaries of *zakat*. But holding on to everything or the larger percentage of it is what is frowned at.

### **Towards a Just Administration of Zakat in Southwestern Nigeria**

From the above, one can see that *zakat* is not being properly administered generally in Nigeria and particularly in the southwest as dictated by the *Shariah*. This section of the paper provides the operational guidelines for the just administration of the Islamic tax in the region according to the dictates of the *Shariah*.

Because there are many ways to skin a cat, the administration of *zakat* in the southwestern Nigeria may take two dimensions/perspectives. One is to take advantage of the various Muslims organizations to collect and disburse it; the other is to establish a board for its administration in the region. As for the use of the Muslim organizations, one will realize that it has become fashionable for Muslims in the region to belong to one Muslim organization or the other. The Muslim organizations are those formed in response to the socio-political and religio-spiritual challenges Muslims in the region faced at one time or the other. Some of those organizations include the Ansar ud-deen Society of Nigeria, the Nawair ud-deen Society of Nigeria, the Islahudeen, Da'wah Front and more recently NASFAT and Quareeb Society of Nigeria. Most of those organisations meet regularly, especially on Sundays to teach and educate their members on salient issues on the practice of the religion. Muslims in the region are so committed to the idea of identifying with one Muslim organization or the

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other than those who do not belong to any are seen, though wrongly, as undermining an important aspect of the religion. In fact, every Sunday morning between 7.00a.m to 12 noon, Muslim faithful are seen in white attires moving with their families to attend the Assalatu session of one organization or the other. The period corresponds with the time when most Christians attend church services and appears to be a way of checkmating the evangelical efforts of their Christian counterparts who invite Muslims to the church as this period. The commitment Muslims in the geo-political zone now have to those organizations is so great that the leadership of these organizations moderates their social-political and educational lives. These Muslim organizations therefore, constitute veritable avenues for the collection and disbursement of *zakat* as both benefactors and beneficiaries are found among members of the organizations. The cooperation of the local Imams behind whom these people worship at home will however be required in educating the people on the significance of *zakat*.

The other perspective by which *zakat* can be justly administered in a multi-religious environment like the southwestern Nigeria is to establish a board for that purpose. The board to be named *Zakat* Trust Fund or any name that best suits is to be registered with the country's Corporate Affairs Commission in order to provide legal and social controlling force to such Muslims' actions. This is necessary especially in an environment that is characterized by high level corruption. The board will have its offices in each of the states of the federation for easy contact and administration of the fund raised into its purse. Committed and professional Muslims whose careers have to do with the items and administration of

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*zakat* should be named as members and staff of the board. As in the first option, this approach will also require the support of the *ratibi* (community) Imams in educating the Muslim populace on the significance and merits of paying *zakat*. This massive and aggressive education of Muslims on the significance and merits of *zakat* lies heavily on the local Imams behind who the Muslims observe their daily prayers in their various localities. To achieve success in this direction, the League of Imams and Alfas, which is the umbrella organization for all Imam and Alfas in the Southwestern Nigeria could rule that it forms part of the weekly Friday sermon. That will be perfectly correct under the *Istihsan* (Public Interest) in Islamic jurisprudence.<sup>45</sup> Electronic and print media could also be used to achieve this massive and aggressive education. At the organizational level, pamphlets and handbills could also be used. All these put together will achieve remarkable results in terms of awareness which is the basic problem associated with the payment of *zakat* in the geo-political zone.

After much awareness has been created, both the Muslim organizations and the Board can undertake the following steps:

1. Design forms for the collection of *zakat*. Particulars of the benefactors such as name, address etc should not be requested to protect them from fraudsters. Serial numbers could be attached to the forms with corresponding numbers on the counterfoils for easy reference. The content of the form will find out the source(s) of income of the benefactors and the revenues accruing from each of the sources. These are to enable the board or the organization help the benefactors determine whether the source(s) of income are *zakatable* or not, the “*nisab*” of the amounts

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involved and how much is payable as zakat, and when the sources are zakatable. Specifying the amount accruing from each of the sources can, however, be made optional in order to further protect the benefactors from fraudsters. Provision of guidelines on how to determine the *nisab* will, however, be necessary to guide the benefactor to determine what is zakatable and what is payable on their own. It is hoped that benefactors will be faithful to their Creator who knows and sees everything in this respect. It needs be added that this form can be obtained and submitted in person or by proxy or online from the board or the Muslim organization that is handling it.

2. Determine and publicise the *nisab* of each zakatable item and what is payable on each to the Muslim populace on a monthly basis.

3. Request individual wealthy Muslim to choose a month of his or her choice in which he/she will be paying *zakat*. This request can be made on the media, pulpits, through pamphlets, handbills and on the form designed for that purpose. The month of Ramadan or individual's month of birth could be suggested so that something peculiar to that month will serve as a reminder.

4. Whatever is to be paid as zakat should be paid directly into bank accounts of the respective organizations or board. The bankers of the board or organization should be carefully selected and run to avoid usury and corruption which are vehemently abhorred by the *Shariah*.

5. Design a forms for the beneficiaries, set criteria for eligibility within the provisions of Qur'an 9: 60, develop a process of selection and faithfully implement the decisions of the board on these.

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6. Set a day aside, probably in the month of Ramadan as “*Zakat Day*”. Activities of the day could include reports on how the *zakat* collected the previous year was expended, testimonies from beneficiaries, paying and collection of *zakat* from willing payers and special prayers (*dua*) for the benefactors, beneficiaries and administrators etc. The event should be made a jamboree of a sort. The general public should be invited hence, great publicity should be given to the programme.

### Conclusion

From the foregoing, one can see that administration of *zakat* in a multi-religious society is not only possible but easy. Muslims, wherever and in whatever condition they find themselves must strive to practise this tenet of their religion. The example of this is given by Allah when Muslims are urged to observe the canonical prayers in whatever condition they find themselves – even in times of difficulty and fear (Qur’an 2:234). The issue of *zakat* cannot be different. The silly excuse of not being under an Islamic government does not absolve Muslims of the socio-religious obligation of justly administering the *zakat*. The blame, as perceived by man and the sin as will be treated by Allah will be jointly shared by the wealthy Muslims who are to pay the *zakat*, the Imams who are to preach it and the Muslim leaders who are to administer it. Even the poor man who is to benefit from it also has his own share of the blame and the sin because as a Muslim, he is under obligation to correct the ills of the society for as much as it is within his powers<sup>46</sup>.

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