



Islamic philanthropy and development in Zamfara state: an assessment of zakat administration structures and outcomes

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Abstract

A fundamental tool for income transfer and poverty reduction in Muslim communities, zakat is one of the five pillars of Islam. In Zamfara State, the institutionalization of zakat followed the introduction of Sharia law in 2000, leading to the formation of both state-run and private Islamic philanthropic entities. This study explores the organization, administration, and developmental results of zakat in Zamfara, relying mainly on secondary sources including official papers, policy reports, NGO publications, and current scholarly literature. Through qualitative content analysis, the study finds that while zakat structures exist in many forms, difficulties such as inadequate transparency, inconsistent distribution systems, and insufficient recordkeeping have impeded their developmental impact. Nonetheless, stories of successful initiatives in sectors like education and social welfare highlight the potential of zakat as a tool for inclusive development. The study concludes by suggesting improvements in administration, increased accountability, and stronger integration of Islamic charity ideals with modern development tactics.

Keywords: Zakat, Islamic philanthropy, Zamfara state, Poverty alleviation, Sharia implementation

Introduction

Islamic zakat, or obligatory almsgiving, is essential to advancing social welfare and economic justice in Muslim communities. As a religious obligation and an ethical practice, zakat represents the Islamic commitment to wealth redistribution, community cooperation, and the eradication of poverty (Kahf, 1999; Obaidullah & Shirazi, 2015) [8, 11]. Particularly in Muslim-majority areas struggling with poverty and inequality, the global resurgence of Islamic social finance in recent decades has sparked a greater interest in how zakat might be institutionalized to achieve development goals (Ahmed, 2021) [3]. In Nigeria, the integration of Islamic legal and social institutions has varied greatly across states. The first Nigerian state to formally adopt Sharia law, including the creation of Islamic organizations like the Zakat and Endowment Board, was Zamfara State in 2000 (Salihu, 2018) [12]. This ambitious step was not only a theological reformation but also an attempt to address deep-rooted social and economic concerns through Islamic administration. Two decades later, issues linger concerning the effectiveness, transparency, and sustainability of zakat administration in the state. Despite the prevalence of legal and informal zakat systems, many of Zamfara's communities continue to experience chronic poverty, insecurity, and restricted access to critical services. This contradiction raises key questions: How is zakat administered in practice? What are the developmental outcomes connected with these efforts? Are existing structures appropriately aligned with both Islamic values and contemporary development needs? Existing literature has

focused widely on zakat in Nigeria or in comparable contexts (Sanusi, 2022; Abdullahi & Jega, 2019) [13, 1], but few studies have presented a thorough, long-term examination of its operation and impact within Zamfara. Moreover, much earlier study has focused religious and legal viewpoints, typically omitting empirical assessment employing administrative records, policy texts, and development indicators. Therefore, this study intends to fill that vacuum by critically examining the structure, effectiveness, and developmental significance of zakat in Zamfara State using secondary data. Using a qualitative content analysis methodology based on Islamic ethical theory, this study adds to the ongoing discussions on the place of religion in development and public policy. It also gives practical ideas for governments, religious leaders, and development actors striving to strengthen the functionality of Islamic philanthropy in current African contexts.

Conceptual overview of zakat in Islam

One of the cornerstones of Islam is zakat, which is a type of almsgiving that is required of all eligible Muslims. It is anchored in the Qur'an and the Sunnah of the Prophet Muhammad (peace be upon him), operating as both a spiritual requirement and a socio-economic tool for wealth redistribution. The Qur'an specifically requires the payment of zakat in several places, typically associating it with the observance of prayer. For instance, according to Qur'an 2:110, Sahih International translation, "And establish prayer and give zakat, and whatever good you put forward for yourselves—you will find it with Allah." Linguistically, the name zakat stems

from the Arabic root z-k-a, which connotes purification, growth, and blessing (Kahf, 1999) ^[8]. In Islamic theology, it denotes the purifying of riches and the soul, attained by sharing one's resources with those in need. As stated in Obaidullah & Shirazi, 2015, p. 17 ^[11], Ibn Taymiyyah clarified that "Zakat is not merely a fiscal duty, it is an act of worship and a means to cleanse the soul of greed and selfishness." Zakat applies to specific categories of wealth—cash, agricultural produce, livestock, business items, and precious metals—once they reach a minimum threshold (nisab) and have been retained for a lunar year (hawl) (Ahmed, 2021) ^[3]. The qualified beneficiaries, known as asnaf, are detailed clearly in Qur'an 9:60, which includes eight categories, including the destitute, the needy, zakat collectors, those whose hearts are to be reconciled, slaves, debtors, those labouring in the path of Allah, and wayfarers. In Islamic jurisprudence, zakat is a systematic and enforceable system since, unlike voluntary donation (sadaqah), it is required and has a set rate, usually 2.5% of qualifying wealth. Scholars agree that zakat is not merely a religious obligation but a method to balance economic distribution and create community togetherness (Salihu, 2018) ^[12]. It is aimed to reduce structural inequality and to ensure that fundamental necessities are addressed within society, which accords with the Islamic concept of community prosperity and moral economics. Furthermore, zakat performs a dual role: it fosters spiritual discipline in the giver and provides social alleviation to the recipient. In order to combat wealth disparity, social isolation, and poverty alleviation, Obaidullah (2016) states that "Zakat is perhaps the most powerful and comprehensive tool in the Islamic system" (p. 22). This complex role underscores zakat's relevance in both traditional Islamic administration and contemporary Islamic development rhetoric.

Zakat and Islamic social justice

The Islamic concept of social justice is firmly rooted in the institution of zakat, which serves as a tactical tool to promote social harmony and the general well-being of society rather than just a monetary duty. Social justice (al-'adl al-ijtima'i) in Islam comprises the equitable allocation of resources, protection of the weak, and elimination of economic imbalances. Zakat plays a crucial role in this paradigm by obligating the wealthy to aid those in need, hence eliminating structural inequality (Chapra, 2000) ^[5]. The Qur'an regularly emphasizes fairness, equity, and compassion, presenting zakat as a method to protect these ideals. As described in Qur'an 59:7, wealth should "not circulate solely among the rich among you" (Sahih International), stressing the Islamic purpose of limiting wealth concentration. Classical Islamic philosophers also understood the redistributive and stabilizing effect of zakat. Al-Ghazali considered zakat as an instrument of public welfare, one that secures basic economic rights while strengthening ethical duty (Nasr, 2006) ^[10]. Ibn Khaldun also claimed that zakat enhances social solidarity and lowers jealousy and antagonism among economic groups, which leads to political stability and moral order (Ibn Khaldun, 1967) ^[7].

These classical principles remain important today, particularly in Muslim societies confronting economic fragmentation and social marginalization. Contemporary Islamic economics have elaborated on these traditional principles by establishing zakat as a feasible paradigm for equitable development and poverty eradication. When properly implemented, zakat can be a "institutional expression of Islamic social justice" that addresses the needs of the individual as well as the community, according to Siddiqi (2004) (p. 11) ^[14]. Moreover, the notion of Maqasid al-Shariah (objectives of Islamic law), particularly the protection of wealth (hifz al-mal) alongside life (hifz al-nafs), provides a legal-theoretical foundation for incorporating zakat into broader economic and developmental planning (Dusuki & Abdullah, 2007) ^[6]. In the present Nigerian setting, where rising poverty and inequality continue, zakat offers a faith-based strategy that connects with the values of the public and could supplement secular development efforts. However, the success of zakat in fulfilling its social justice purpose depends on transparent administration, inclusive policy design, and proper targeting of recipients (Sanusi, 2022) ^[13]. Without these components, zakat risks becoming symbolic rather than transformative.

Thus, zakat stands not just as a spiritual responsibility but as a divinely mandated social contract that binds economic ethics to social justice in both theory and practice. However, its full potential can only be achieved when it is applied within a framework that is focused on justice and in line with both traditional Islamic values and modern socioeconomic realities.

Institutional models of zakat administration

Zakat administration has traditionally progressed from informal community-level contributions to more regulated and institutionalized arrangements. In the early Islamic period, zakat was centrally collected and dispensed under the authority of the Caliphate, solidifying its role as a public institution ingrained in state functions. A variety of zakat administration schemes, from fully state-controlled systems to decentralized, community-based alternatives, have been used by Muslim-majority nations in the modern age (Ahmed, 2008) ^[2]. The effectiveness of any model rests heavily on legal backing, transparency, accountability, and public trust. Zakat is incorporated into national budgetary planning under the state-managed model, which is typified by nations like Saudi Arabia and Malaysia. In Malaysia, specialized organizations like Lembaga Zakat function within stringent legislative frameworks (Wahab & Rahman, 2011) ^[15]. These strategies often provide efficient collection, competent management, and measurable effects in poverty reduction. Conversely, the voluntary or private approach, seen in countries like India and Lebanon, focusses on religious organizations and community associations without direct official engagement. Although it permits flexibility, this frequently has problems with redundant work, poor coordination, and insufficient data recording (Obaidullah & Shirazi, 2015) ^[11].

Zakat administration in Nigeria, and especially in Zamfara State, follows a hybrid approach influenced by the implementation of Sharia law in 2000. The Zamfara State Zakat and Endowment Board (ZSZEB) was founded as a statutory agency responsible for collecting, maintaining, and distributing zakat and endowments (waqf) across the state. According to Salihu (2018) ^[12], the Zamfara State Sharia Implementation Law, which aims to operationalize Islamic principles in government, is the source of its legal mandate. The board runs through local government committees and selected collectors (amilin), who identify qualified recipients and ensure conformity with Islamic standards of distribution. Despite this structure, research suggest that ZSZEB suffers significant operational issues. According to Muhammad and Saidu (2020) ^[9], the Board lacks a strong database of asnaf, leading to misidentification and poor targeting of beneficiaries. Additionally, the absence of electronic recordkeeping and irregular zakat remittance from qualified individuals and businesses weakens sustainability. As they found, "the institutional framework appears sound in theory, but in practice, it suffers from inadequate logistics, weak enforcement, and minimal public awareness" (Muhammad & Saidu, 2020, p. 58) ^[9]. Another study by Bello and Abubakar (2019) ^[4] indicates that while ZSZEB has successfully helped orphans, widows, and students through seasonal interventions, the lack of follow-up methods restricts its long-term developmental effects. Moreover, most distributions are consumptive rather than productive, with limited efforts to invest zakat monies in income-generating ventures. This deviates from developing worldwide best practices as zakat is increasingly used to fund microfinance schemes, housing, and entrepreneurial support (Ahmed, 2021) ^[3]. The success of institutional zakat administration is also based on public confidence. In Zamfara, inconsistent communication, insufficient openness, and reports of politicization have damaged public impression of the Board's legitimacy (Sanusi, 2022) ^[13]. This demands for greater administrative changes, better public engagement, and integration of technology to improve monitoring, evaluation, and compliance.

Research gap

While previous research has looked into the theological roots and institutional constraints of zakat in Northern Nigeria, few have presented a focused, data-driven evaluation of its developmental outcomes in Zamfara State. Most works rely on anecdotal or descriptive reports with insufficient research of how zakat institutions contribute to long-term poverty alleviation, education, or economic empowerment. Additionally, empirical evaluations often ignore administrative effectiveness, monitoring systems, and the compatibility of zakat practices with Islamic social justice values. By employing secondary data to critically analyse the structure, operation, and socioeconomic effects of zakat administration in Zamfara, this study closes the gap and provides a more thorough knowledge of its developmental value.

Findings and discussion

How zakat is organized in Zamfara state

In theory, Zamfara is among the few Nigerian states having a formal zakat system. The Zamfara State Zakat and Endowment Board (ZSZEB) was established to oversee zakat collection and distribution, particularly following the implementation of Sharia law in 2000. The Board is expected to cooperate with local committees and trained collectors (amilin) who collected zakat from wealthy individuals and distribute it to the needy as required in Qur'an 9:60 (Salihu, 2018) ^[12]. But in actuality, things do not always function as expected. Many people don't give zakat to the Board because they do not think it will reach the appropriate people, not because they reject it. The procedure is typically seasonal (particularly during Ramadan), inadequately documented, and lacking openness. According to Muhammad and Saidu (2020) ^[9], the Board does not have a credible list of who should pay zakat or who is qualified to receive it. This makes the system uneven, and some deserving people are left out while others profit constantly. For example, it has been reported that local Amilin in places like Bungudu and Talata Mafara lack training and occasionally choose beneficiaries based more on "who you know" than on precise criteria (Bello & Abubakar, 2019) ^[4]. This weakens both justice and public confidence. From an Islamic perspective, particularly in light of Maqasid al-Shariah, this undermines the moral imperative of safeguarding wealth and making sure that the underprivileged receive fair assistance.

What zakat is actually doing on the ground

Zakat has had a positive influence in Zamfara State, particularly through food aid and scholarship help. Some orphans and kids from very disadvantaged backgrounds have received aid to finish their studies. Aliyu and Lawal (2021), for instance, stated that the Zakat Board sponsored roughly 50 students to attend universities, which is a praiseworthy endeavour in line with Islamic principles such as *hifz al-'aql* (intellect preservation). The support, however, is generally temporary. During Ramadan, a widow might be given rice, but weeks later, she might still suffer without any assistance. A student may be offered a one-time scholarship but lacks funding for books or travel afterward. According to Bello & Abubakar (2019) ^[4], one woman in Kaura Namoda stated, "They gave me food during Ramadan, but by the time it finished, there was nothing else." These real voices illustrate that zakat is not yet making the kind of enduring change that it could. What is required is a change from one-time generosity to long-term empowerment. There are essentially no initiatives to use zakat for skills training, small business support, or farming implements, all of which may help disadvantaged people stand on their own two feet. According to Sanusi (2022) ^[13], zakat in Nigeria is still primarily considered as ritual giving rather than a means for tackling poverty in a sustainable way.

Challenges people face with the zakat system

Trust is one of the most difficult issues to address. Although many Muslims in Zamfara wish to carry out their Islamic obligation, many are dubious about whether donations to the

Board will truly benefit the underprivileged. Stories of favoritism, lack of criticism, and poor communication have created distance between the institution and the people. In certain circumstances, only individuals close to political authorities or religious leaders profit consistently, while others are disregarded (Usman & Yabo, 2022). There is also a lack of public knowledge. Many do not know how to apply for zakat funding or where to go. The Board does not interact with communities sufficiently, and information is not disseminated through local radio, mosques, or community leaders. Unlike in other Muslim nations where zakat offices launch public campaigns and publish annual reports, the ZSZEB is relatively silent and inaccessible. The Board has its own internal constraints, including inadequate data systems, a lack of trained personnel, and limited financing. Collectors don't receive frequent training. There is no centralized digital system that keeps track of who gave what and who received it. This makes accountability very difficult and leaves possibility for mismanagement whether intentional or not. If the objective of zakat is to protect the vulnerable and promote social justice, as the Qur'an and Islamic teachings say, then Zamfara's existing system need significant adjustment. It's not enough to offer rice once a year. People require tools to exist, grow, and live decently.

Conclusion

Zakat has immense potential, not only as a spiritual requirement, but also as a systematic, ethical weapon for combating poverty, inequality, and social hardship. In Zamfara State, the formal foundation of the Zakat and Endowment Board showed early promise in institutionalizing this pillar of Islam. However, as our study has revealed, that promise remains largely unfulfilled. Even though there has been some short-term assistance, particularly around holy times, many initiatives are disorganized, underfunded, and lack the kind of long-term planning that could change lives. The absence of accurate statistics, insufficient openness, poor community engagement, and weak administrative ability continue to restrict the impact of zakat in the state. Worse still, people's rising mistrust in the Board discourages full involvement and diminishes the collective force of zakat as a community-driven assistance system. Zakat's structure and method of execution need to be reconsidered if it is to fulfil its actual goals, which are justice, welfare, and dignity as stated in the Qur'an and represented in the Maqasid al-Shariah framework.

Practical Recommendations

In order for zakat to become a more valued and successful tool for social development in Zamfara State, the following doable actions are advised:

- The ZSZEB should offer a simple, mobile-friendly digital platform to register payers and track distribution. This could include: SMS alerts for donors and receivers, Mobile registration of asnaf (beneficiaries) and Transparent public dashboards displaying how funds are spent. This will promote transparency and regain confidence.
- The Board should regularly train its employees and local Amilin on the following topics: modern data gathering and community involvement; Islamic ethics and eligibility requirements; and record-keeping and accountability. Well-trained workers will ensure greater targeting and fairness.
- Zakat funding should be used more frequently to support: Starter packets for trained beneficiaries; microbusiness grants for widows, youths, and internally displaced people; and skill acquisition centres (such as those for farming, tailoring, and phone repair). This would support dignity and assist in ending the cycle of dependency.
- The Board ought to collaborate more closely with imams and mosque committees, traditional leaders and local elders, as well as youth clubs and women's organisations. These stakeholders can assist increase awareness, identify actual needs, and develop trust.
- ZSZEB should issue basic, accessible reports (even in Hausa) detailing Amount collected and distributed, Number of persons assisted and Types of interventions carried out. This will increase the Board's visibility and accountability.
- The public should have a courteous and unambiguous way to report bias or wrongdoing, ask questions, and make suggestions for improvements. This might be a special WhatsApp number or mosque suggestion boxes.

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