

ZAKAT AND POVERTY ALLEVIATION AMONG PEOPLE WITH DISABILITIES IN GOMBE STATE NIGERIA: A CRITICAL ANALYSIS

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***Abstract:** Zakat is an Islamic financial instrument that plays a variety of roles in human life, including providing assistance to vulnerable members of society, with particular reference to people with disabilities. This paper examines the institution of Zakat as a tool for alleviating poverty in Nigeria in general and Gombe state in particular, as well as the key roles of Zakat institutions and their problematic operation in the study area. The qualitative method for the study was developed through a literature review and interviews with relevant individuals. The study's findings revealed that the poverty rate of individuals with disabilities is higher than that of any other sub-group of individuals without a disability; thus, societal attitudes toward people with disabilities must be reconsidered immediately. The use of zakat income is a relevant tool for strengthening the skills of vulnerable people, part of which is disabled people. The implications of this study serve as a basis for making recommendations for expanding the scope of distribution of Zakat properties by including consumable properties and cash, as well as textile materials and entrepreneurial packages for the most talented disabled individuals to develop and finance the businesses they have in order to develop poverty alleviation programs in the state.*

***Keywords:** Alleviation, Disability, Gombe, Nigeria, Poverty, Zakat.*

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Received: December 29, 2021; Accepted: June 17, 2022; Published: June 25, 2022

INTRODUCTION

Poverty is now an economic, social, and political problem all over the world, especially in developing Muslim countries (Farah, A.N., Rashidah, A., Normah, O. 2012). Poverty is central to the macroeconomic policies of the world's nations. Various anti-poverty programs are implemented, particularly in Muslim nations that are synonymous with destitution. Islam holds that poverty is one of the few things that endangers faith, behavior, logical thinking, relationships, and the development of society (Adamu, A.M 2022).

In the modern world, economists and people who study social science see the protection of human rights as a problem that needs to be solved (Muhammad I. N & Muhammad A.P 2017). The Islamic economic system is anticipated to provide a means of achieving *falah* (welfare). As a religion of peace, harmony, brotherhood, and general civilization, Islam promotes the protection and development of human welfare through the legal exchange of wealth between the rich and poor for the benefit of the Ummah (Umar, A. 2021). If poverty is widespread, it will deplete a person's faith and cause him or her to forget Allah and his or her human blessings (Kasim, M. A. B., & Siswanto, I. E. 2014). Welfare is something that every developed society hopes for, but in reality, not all societies can get welfare easily from the government, like in Islam with Zakat and other Islamic financial institutions (Amina, U. 2021).

The historical context of Zakat and its role in reducing poverty in Islam have been the subjects of previous research. According to Al-Qaradawi (1999), zakat has been practiced since the early Muslim community in Mecca, with the primary purpose of assisting the poor and needy. Farah et al. (Farah, A.N., Rashidah, A., and Normah, O., 2012) agree with this point of view. They said that paying zakat is one of the ways to get rid of poverty.

Amina argues that the mode of collection, management, and distribution of zakat would be an instrument for poverty alleviation and has become a matter of concern in the literature on Islamic economics. Khadija, A., and Jamila I. (2021) are of the opinion that the Zakat model is the earliest apparatus used by contemporary researchers of public finance as a relevant tool for combating the scourge of poverty among the vulnerable, particularly those with disabilities. Dogarawa (2009) and Qaradawi (1999) both agreed that paying zakat in the right way purifies the zakat payer's income, brings peace to the heart of the zakat payer, meets the basic needs of the poor and needy, and solves social problems like poverty, unemployment, debt, and unfair distribution of income.

Several scholars have attested that during the reigns of Umar bn Al-Khattab (13-22H) and Umar bn Abdul Aziz (99-101H), poverty was eradicated entirely (Ahmed, 2004; Hidayati, A. &Tohirin, A. 2010; Md Isa, Y. Z. 201; Qaradawi, Y. 1999).

The significance of Zakat and Waqf in reducing poverty among the most vulnerable members of society is a topic of concern raised by a number of the studies examined. But, abstractly, the purpose of this research is to discuss a set of economic and humanitarian measures taken by authorities, religious bodies, corporate organizations, and non-governmental organizations (NGOs) to liberate vulnerable people from the shackles of poverty from the partial stage to the permanent stage, particularly people with disabilities in Gombe state, Nigeria.

RESEARCH METHODS

Documentation and interviews were used to collect data using a qualitative-historical methodology, while the inductive methodology of thematic analysis was utilized for data analysis. The interview is the primary method of data collection in this study, which combines semi-structured and open-ended interviews. The semi-structured interview is a type of interview in which the interviewer asks only a few encoded questions, whereas the open-ended interview is a method of gathering information from people by posing questions in public gatherings and waiting for the person who wishes to respond to the question (Stroh, 2000).

Individual interviews were chosen for this research as a valid and efficient method of examining the experiences and perspectives of participants. Participants include (2) disabled people, (2) scholars, (2) stakeholder representatives from various government agencies, (2) parents of disabled people, and (2) people living with disabled people. Participants were classified as DPs, SCs, GOs, PDs, or PLDs.

RESULTS AND DISCUSSION

Zakat is the most effective method of enhancing the economic condition of the general population. It is, however, a form of worship that brings man closer to God and not merely a tax. Its social significance awoke in man a sense of brotherhood with society's less fortunate members and stirred his moral conscience to make sacrifices for their benefit (Khadija, A. & Jamila, I 2021). From an economic standpoint, it discourages the accumulation and concentration of wealth and promotes its constant and steady flow from the rich to the poor (Adamu A.M. and Ibrahim D.I 2021). It is an effective method of providing purchasing power to the poor, thereby easing their plight and allowing them to stand on their own two feet (Umar A., 2021).

Asnaini (2008) opined that normally, Zakat can be separated into two categories: 1). Zakat Nafs (soul), also known as Zakat al-Fitri, is obligatory after the end of the month-long fasting of Ramadan, prior to the Eid prayer, in proportion to one's means. 2). Zakat al-Maal (wealth) for the earnings of businesses, crops, and animals owned by a person who meets the specified conditions and provisions (Asnani, 2008).

Therefore, Zakat can be defined as an obligatory form of worship that consists of giving a certain amount of wealth to a person who is entitled to receive it in accordance with Shari'ah law. It is the minimum amount of charity that Muslims are obligated to give to Allah (SWT), and there is hikmah behind every obligation that Allah imposes upon us (SWT). Zakat not only purifies one's wealth but also one's spirit. In addition to being an act of devotion to Allah, zakat is the most effective economic measure for ensuring the well-being of society's poor and needy. It makes sure that money flows from the wealthy to the poor, which helps the economy grow in the long run.

Level of poverty among disabled people in Gombe, Nigeria.

Notably, the poverty rates of people with disabilities are significantly higher than those of all subgroups of people without disabilities. (Filmer, 2008; McClain-Nhlapo, 2007). Umar (2021) observed societal attitudes and views regarding people with disabilities in general and Gombe state in particular, and he concluded that they require urgent reconsideration through public education and the dissemination of accurate information about the hardships faced by disabled people. In our social policies, it is unclear how to empower people with disabilities to the same extent as able-bodied people. Due to the exclusion of people with disabilities from active economic participation, job opportunities, and the labor market, there is a positive correlation between disability and poverty among people with disabilities in the Nigerian state of Gombe. (Avoke, 2002; Kassah, 2008).

Poverty must be seen everywhere in the community, I have two disabled people in my house, I must feed them, provide clothes for them and their medical bills, then look at my situation, look at our residence, look at how I suffered always, so even now I believe you saw poverty in our house (PDs 1).

In Islam there is no room for discrimination or tribalism, we are expected to be members of one family, we are expected to help each other, show sympathy to each other. Therefore our rich people must use their money in order to help these people with disabilities to reduce their suffering day and night struggling for food and shelter (SCs 1).

For instance, if individuals with a disability are successful in securing employment, they are likely to be underemployed or underpaid, or not given a high or comparable recognition among others, which decreases their encouragement, motivation, and even commitment to work (Kassah, 2008). Due to a lack of education and formal training, people with disabilities, especially in low-income areas, suffer from significant skill gaps that result in economic inequality (Kassah, Kassah, & Agbotta, 2014; Naami, Hayashi, & Liese, 2012; Opoku, Badu, Amponteng, & Agyei-Okyere, 2015). In their research, Opoku et al. (2017) concluded that the inadequacy of access to formal learning and training by people with disabilities, coupled with limited access to skills-based acquisition and entrepreneurship, may account for high unemployment rates that result in extreme poverty. People with disabilities are probably one of the most disadvantaged groups in Nigeria as a whole and in Gombe state in particular. This is because mainstream society doesn't accept

them, so they don't have access to community settings, socio-economic participation, and skill development programs. This means they can't take advantage of the local economy.

Influence of Zakat in Reducing Poverty among Disabled Individuals

The Islamic institution of Zakat and its impact on human economic development have become a topic of discussion as a result of its contemporary relevance, not only to people with disabilities but also to vulnerable members of society in general. Nafiah (2015) said that productive Zakat has a big impact on the well-being of the poor, especially disabled people, and that its use has a big impact on the well-being of vulnerable people and people with disabilities and can also help their businesses make more money.

This view was supported by Sartika (2008) and Muliyaningsih (2014), who assert that the amount of Zakat funds disbursed to the vulnerable has a significant impact on the disabled person's life, i.e., the more funds that are channeled, the greater their income growth. In parallel studies, Jalaludin (2012) and Nafiah (2015) demonstrated that productive Zakat has a significant impact on the business growth of vulnerable members of the Ummah. Jalaluddin (2012) also found that the productive Zakat funds that are given to vulnerable businesses as capital aid to help them grow have a big and positive effect on their well-being.

Zakat is a mechanism for alleviating poverty and promoting social change at the community, organizational, and international levels. It is also a form of worship that focuses primarily on the relationship between humanity and Allah SWT (Nafia, L. 2015). The purpose of zakat is not only to support the vulnerable in a consumptive manner but also to alleviate poverty among the Ummah, especially among those with disabilities, regardless of their social, familial, or environmental background (Sartika, M. 2008).

A long time ago I was sitting in front of someone's shop, a man of integrity dropped from his expensive car and approached me with a sealed envelope and asked me: do you have any talent in any particular business as a disabled person? Yes, I replied to him and share my business experience with him, and he gave me a brown envelope written boldly as Zakat money and promised me gradual supervision for the development of my business. From that very day, I have developed my abandoned business. So you see how lack of fair support left my colleagues in serious poverty (DPs 2).

From the government side, many programs were conducted in order to fight the menace of poverty among the citizens but still facing a number of challenges, poverty as heard me emphasizing on the media last weekend that whoever wants to eliminate poverty among his people must encourage every body's talent support for securing a relevant job, business or entrepreneurship skills, I appreciate this year's zakat distribution by JIBWIS

NHQ JOS in the state, they mobilized the people on the wisdom behind zakat payment and they encourage zakat payers to use the zakat fund to empower people on sustainable target especially the disabled persons (Gos 1).

Based on the answers above, it is clear that zakat funds, encouragement, and the right kind of supervision can help even people with disabilities build up their old businesses so that they can continue to make money and reduce poverty in the *Ummah*.

However, the crisis posed by the Boko Haram insurgency has multidimensional effects, such as economic, political, social, and socio-economic, on vulnerable individuals, primarily people with disabilities. From an economic standpoint, it has crippled business activities in the affected areas, caused an increase in inflation due to a supply deficit, heightened food insecurity, a lack of national and international investment opportunities, a decline in revenue, and a lack of improvement in infrastructural development, all of which contribute to an increase in crime rate, unemployment, migration, and illiteracy, among other issues that must be addressed by government and religious bodies where Zakat property distribution is practiced (Ibrahim, M.L. and Jidda, M.A. 2019).

Boko haram insurgency have affected our people in different ways directly or indirectly, some became disabled as a result of this insurgency, some lost their houses, shops, businesses and farms, now we are facing a serious challenge sincerely, but I believed with similar of this kind of zakat packages everything will be grateful Insha Allah (SCs 2).

According to Ibrahim, M.L., and Jidda, M.A. (2019), the utilization of zakat income is a relevant tool for alleviating poverty by strengthening the skills of vulnerable people, particularly talented people with disabilities, in order to enable them to earn a minimum standard of income in their lifetime. Due to the global financial crisis, the optimization of economic resources misuse is frequently controlled due to limited capital circulation among the people of the states; one of the potential sources for the development of the funding process is through Islamic financial institutions, of which Zakat is one; in order to increase economic growth and create jobs, a large amount of capital or investments are required, which Zakat institutions can provide (Jal).

In Islam, there are always two distinct phases for how Zakat property is used: the consumptive phase and the productive phase. During the consumptive phase, Zakat properties are collected and given to the people named by Shariah in order to meet their basic economic needs. During the productive phase, Zakat properties are managed with the goal of giving beneficiaries more power and helping them develop their economic plans.

The sacrifice of one's wealth creates happiness and joy for another (Yuli, S. B. C. 2015). Islamic Social Finance is one of the most significant additional sources of funding that can currently be better matched to reducing vulnerability and

humanitarian crisis as well as alleviating poverty among people with disabilities in society (World Humanitarian Summit 2016). To achieve the designed welfare concept of human beings in general and people with disabilities in particular, every member of a society is required to sacrifice his personal possessions to fulfill the social welfare of his fellows in order for them to attain a minimum standard of living, as poverty alleviation is one of the primary goals of the Islamic institution of Zakat.

Methods of Zakat Collection and Distribution; and Disabled People's Challenges in Gombe State, Nigeria

If distributed appropriately, the Zakat model as an Islamic financial instrument has the potential to alleviate the high rate of poverty among the vulnerable population, in particular the disabled (Hauwa'u, 2022). In their parallel research, Nurzaman, M.S., and Bello, D.A., (2010) concluded that the institution of Zakat in Islam is predicated on the principles of social justice, the proper mode of collection, management, and redistribution of wealth, the upgrading of the poor from Zakat recipients to Zakat payers by Allah's will, the improvement of human welfare, and the alleviation of poverty.

The effective distribution of Zakat wealth among vulnerable people by the Islamic Shari'ah and prioritizing the people with disabilities and giving priority to their entrepreneurship development will have a positive impact on the welfare of several members of society and reduce the scourge of poverty, particularly among the people with disabilities (Johari, F. et. al. 2013). Asdiansyuri (2016) says that Zakat has a big effect on the quality of life of the Ummah as a whole.

Zakat has a very influential role to play in the quality of life for disabled people, both socially and economically, in areas such as Gombe state in Nigeria, where the presence of people with disabilities is pervasive across rural communities and where insurgency has left thousands of people of all genders and religions in the circle of disability, and it has the potential to influence the quality of life for disabled people in other areas. The Islamic Zakat model can improve the business opportunities of people with disabilities in the state if it is managed and distributed properly (Bidol, S., Basalamah, Rusjdin, & Su'un, M. 2017).

The distribution of zakat in Gombe communities mostly is local, the people with disabilities are liable to be missed in the system unless they become part of the relatives or neighbors sometimes (PLD 1).

I have never received zakat in any form in my life, I was unable to be present when the ceremonial distribution of zakat is taken place in my community, I have no legs, so is difficult to attend the gathering, no one can give you zakat unless he knows you in this environment (DPs 1).

Adamu opined that Zakat was collected and distributed informally in some communities of Gombe state by Islamic Scholars or by individuals acting on their

own, except in some places where leaders of religious organizations such as Jama'atu Nasril Islam and Jama'atu Izalatil Bid'ah Wa Iqamatis Sunnah attempted to organize local collections, coordination, management, and distributions on a communal basis. The vast majority of affluent individuals preferred to make distributions to individuals chosen by themselves, who subsequently became their clients, dependents, relatives, or loyalists; frequently, such distributions lacked any religious significance. The process was ineffective, incompetent, and unproductive, and it barely served the social purposes for which zakat is intended, particularly for people with disabilities (Adamu, A.M, 2022).

The available Zakat institutions in the state of Gombe, including those owned by individuals and religious organizations, use their members to collect Zakat wealth from wealthy people in the form of cash, farm produce, and animals, and distribute it to the needy without government oversight. The majority of the wealth is distributed to those categorically mentioned in the Qur'an, but people with disabilities are frequently neglected. Even though zakat institutions in the area provide special training for people with disabilities on different skills to help them learn how to start different kinds of businesses and reduce the risk of poverty among them, a small number of zakat payers are slowly using their zakat funds to help the disabled, which is in line with the goal of reducing the poverty rate among the Ummah.

CONCLUSION

Zakat is the third of the five "pillars" of Islam, and it is payable on gold, livestock, agricultural products, and funds. In accordance with the Islamic concept of brotherhood, the obligation to pay zakat is also closely related to the Islamic principles of equality and justice. The primary purpose of zakat is to assist the less fortunate members of society, such as the poor, the needy, the wayfarers, or the heavily indebted, as well as people with specific disabilities, in the hope that they will have the basic necessities to live a normal life and to reduce poverty among the Ummah. It is widely believed that zakat contributes significantly to the economic, social, and moral development of Muslim societies. History demonstrates that, with proper administration, zakat is capable of eradicating poverty among all groups, including the disabled. During the reigns of Umar bin Al-Khattab and Umar bin Abdulaziz, it was reportedly difficult to find an eligible recipient of zakat due to the abundance of wealth. Zakat institutions have lost their shine since the Islamic Empire fell and European influence grew during the time of colonialism.

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