

ALLOCATION OF ZAKAT TO DEBTORS IN LAGOS STATE, NIGERIA: ASSESSING A NEGLECTED CATEGORY OF RECIPIENTS

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Abstract

Zakāt as a social safety net is divinely recommended to relieve different categories of vulnerable members of the society based on their predicament at specific times. These beneficiaries oftentimes, are overshadowed by the *Fuqarāu* (Poor) and the *Masākin* (Needy) such that it is unclear if other asnaf are considered for zakat benefit. On the assumption that Debtors (*Ghārimūn*) are often neglected from zakat benefit during disbursement, this study aimed at determining relevance of debtors as zakat beneficiaries in the contemporary context. The study investigated whether or not debtors are neglected from zakat benefit in Lagos state. It is a descriptive research design with an analytical approach. Both primary and secondary data sourced from zakat reports and literature were analysed. In addition, zakat administrators were interviewed on administrative style and governance policy regarding allocation of zakat to debtors. Findings show that debtors were not neglected as generally believed. It was however, discovered that zakat allocation to debtors was low while debtor beneficiaries were found to be extremely few when compared with other categories of beneficiaries. It was recommended that zakat administrators should embark on upward review of zakat allocation to debtors while still maintaining strict adherence to the provisions of shari'ah in their administration. This research will shape governance policy on zakat administration as it affects allocation to debtors and modulate disposition of potential zakat beneficiaries among debtors.

Keywords: Zakāt Administration, Contemporary society, Beneficiaries, *Ghārimun*, Poverty Alleviation

1. Introduction

Zakāt represents the nucleus of monetary forms of worship in Islam basically because it is a fundamental pillar of the religion which is executed only by wealth possessed. With zakāt in place as a religious duty, those who have enough as stipulated in Islamic law are meant to discharge their responsibility in obedience to Allah by giving out the required portion to those who are designated in the law as enumerated by the Qur'an (Q9: 60). Taking it further, the eligible recipients in any society have become the rightful beneficiaries within the strength of available zakāt resources at specific time. Hence, there should not be an outright denial of a particular group that falls under the eight asnāf identified in the Qur'an. Scholars have

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repeatedly asserted that the eight categories of beneficiaries stated in the Qur'an are the rightful owners of zakāt even in the present time (Nasir & Rahman, 2020: 331).

By common practice, the poor and the needy have been focused in zakāt administration often. This, of course, is because zakāt is regarded as a tool for poverty alleviation, and in most cases debtors, slaves, and stranded travelers are categorized under the poor, (Johari, Mohd. Ali & Ab. Aziz, 2015: 349). Concerning this, these other *asnāf* have not enjoyed the same attention from administrators and managers as in the case of the poor and the needy. It was established that some sets of potential zakat beneficiaries are neglected as a result of identification problems (Rosli, Salamon & Huda, 2018). Despite the assertion above, it is imperative to fact-check the claim that some beneficiaries are neglected, particularly the debtors. If truly they are neglected, will it be that they are not available for consideration as eligible zakat beneficiaries or they are considered as not being relevant in the contemporary age? Taking Lagos state as a case study, this work is meant to answer the questions raised above to address the plight of a segment of society.

Based on the above conjecture, this study will explore the place of the so-called neglected category of recipients. Being the major focus of this study, debt and the place of debtors in Islam as it relates to zakāt administration will be largely examined in the discourse. The practical experience of zakāt administrators will be contextualized into the study to give it the empirical touch that is required for a more reliable analysis and submission.

The study begins by recapitulating the concept of zakāt, its significance, and administration. Then it proceeds to a brief examination of various beneficiaries with emphasis on the relevance of each. Thereafter, the study concentrates on the Islamic worldview of debt and debtors. This is followed by looking at the place of debtors among zakāt beneficiaries in Lagos State. Based on this, research-based recommendations are offered to adjust as appropriate to facilitate a better administration of zakāt. The study will clear the uncertainty surrounding the status of debtors (*gharimun*) in the administration of zakat in Lagos state. Such revelation will equally guide stakeholders in making necessary amendments in terms of the policy governing the zakat administration. The disposition of potential zakat recipients could also be guided by the findings of this study.

2. Zakāt: Concept, Significance, and Administration

Literally, *Zakāt* could mean increase, growth, blessing, purification, or righteousness. Technically, *Zakāt* refers to a specified portion of a defined wealth (*nisab*) given to specific recipients (as defined in Q9: 60) at a particular time (period of a year duration called *haul*) recognized by the Sharī'ah (Salim, 2010). It should however be noted that there exists a relationship between the literal usage and the technical (religious) meaning of *Zakāt*. By the meaning 'increase', it connotes that the wealth from which *Zakāt* is paid increases and grows. By purification and blessing, it cleanses the acts of the payer and causes Allah's blessing on the remaining wealth from which *Zakāt* is paid thereby raising the status of the payer before Almighty Allah. By righteousness, *Zakāt* is a good deed that does not only indicate spiritual submission to Allah but also implies moral commitment to the will of Allah. Hence, *Zakāt* is a righteousness demonstrated by the payer to the recipient. In other words, these interpretations imply that zakat is an act of 'ibadah to the payer for executing the injunction Allah on one hand and for alleviating the suffering of the recipients on the other hand. The meaning and implication of *zakāt* could be deduced from Qura'nic verses as instructed by Allah such as Q9: 103 among others.

Significantly, zakat is a basic fundamental of Islam and the core of the Islamic social welfare programme. It is to this that Chapra (1980) noted that Islamic welfare is meant to; eradicate poverty and create conditions for full employment, promote stability in the real value

of money, maintain law and order, and ensure social and economic justice among others. The obligation of zakat, without doubt, makes everyone realize the responsibility of caring for the less privileged and vulnerable segment of society. In this respect, zakat is unique and different from welfare Programmes in other ideologies which only recommend acts of charity without any obligation authority (Al-Qaradawi, 1999: 8). Further to this, zakat closes the gap between people of different status and establishes a strong bond among them in the same society (Ashafa, 2016: 38). All these are only achieved because the soul of zakat payers would have ordinarily accustomed to the act of giving and as such overcome its nature of greed which is inherent of an average soul. The enlarged scope of zakat recipients logically closes the window of begging since various parameters that could open the way for begging have been legally covered by the widespread *asnaf* categories. Simply put, therefore, wealth redistribution is easiest and most pragmatic through the institution of zakat. The psychological imbalance that may arise from the shackles of debt burden or incapacitation of vulnerability is eliminated by the influence of zakat.

Unlike *salat* which is individually observed in preferable manner, zakat is meant to be administered in a communal arrangement where eligible *muzakki* (zakat payer) is to be identified and guided by established authority (Q9: 103) either formal or informal. This is inferred from the arrangement of the shari'ah which identifies zakat workers as beneficiaries in the distribution of zakat wealth. This implies that zakat collection and distribution are supposed to be handled in such a manner that provides for paid employees (Al-Qaradawi, 1999: 386). In the least, zakat is executed in a participatory form that involves the payer and the recipient. In a clear demonstration of this, Prophet Muhammad and his successors used to appoint certain individuals for zakat collection (Arif, 2017: 58) and the same practice has been sustained to date among Muslim *ummah* (community) across the globe. In the contemporary world, the administration of zakat is becoming more pronounced with an increasing number of organisations emerging to propagate the collective management of zakat. In this regard, these authorities either government or non-governmental have increasingly simplified the process of zakat payment, collection, and distribution for Muslims in various parts of the world. Information on the wealth possession threshold (*nisab*) is now regularly updated and many eligible payers now know what to pay and where to pay to discharge their religious obligation. Despite the absence of the Islamic Caliphate, the zakat administration though instituted voluntarily, has steadily progressed.

In specific terms, zakat takes different forms in different parts of the world based on the level of awareness or legal framework in respective countries. Looking at Muslim majority nations, for instance, Pakistan operates government control zakat management in which different hierarchy of government coordinates on the basis of pre-defines quota. A similar model is operated in Malaysia except that it is decentralized according to provinces and supervised by a designated institute of the government. Private organisations administer zakat in Indonesia under the coordination of a government-established agency (Arif, 2017: 59). Zakat administration in Nigeria is entirely different due to its multi-religious nature. Many states in the northern part of the country have zakat managed by institutions of government. States like Kano, Jigawa, Zamfara, and Sokoto among others have Committee or Commission in place for Zakat administration (Mustapha, 2020: 195-196). However, the southern part of the country does not experience government-empowered institutions in place. Instead, non-governmental organisations are established by Islamic groups or individuals to administer zakat.

3. Understanding the Relevance of Zakāt Beneficiaries according to the Shari'ah

The Holy Qur'an is explicit about the intended beneficiaries of zakat such that no ambiguity is known around its discourse. The Qur'an identifies beneficiaries of zakat in Q9: 60 to include the poor, the needy, zakat workers, converts, slaves, and debtors, in the way of Allah, and the wayfarer. The concern here is to briefly examine the relevance of these categories to modern times.

The poor and the needy are a set of beneficiaries which the shari'ah highly revered in terms of priority. The subject matter of zakat oftentimes revolves around them. The Qur'an begins by mentioning this group before others and Prophet Muhammad also makes them the arrowhead which should be focused on during execution. This is inferred from his message to Mua'dh bn Jabal regarding zakat management as his representative in Yemen when he said "...inform them that Allah has made it obligatory for them to pay the *sadaqah* (Zakāt) from their properties and it is to be taken from the wealthy among them and given to the poor among them". (Khan, 1994: 349). This sounds as if the poor alone is the beneficiary of zakat but it is not. Some scholars believe that there is no difference between the poor and the needy. Such scholars include Abu Yusuf, a disciple of Imam Abu Hanifah, and Ibn al-Qasim who belong to the school of thought of Imam Malik (Al-Qaradawi, 1999: 363).

We rely on the strength of Allah's injunction to take these two as separate classes of beneficiaries. Similarly, it has been argued by scholars that when these two words (poor and needy) are mentioned together they indicate different meanings (Al-Qaradawi, 1999: 363). Al-Ghazali opines that the poor are those without income and as such cannot fulfill their basic needs except through begging, (Al-Ghazali, 1980: 287). In contrast, the needy according to the Holy Prophet himself, do not have enough to satisfy their basic need yet they do not beg, (Sahih Muslim, p.88). By and large, this explanation points to the fact that both the poor and the needy are deficient in meeting their basic responsibility either partially or completely. Consequently, they both need help and such help is an obligation to be fulfilled by the rich through the institution of zakat to protect the dignity of the beneficiaries (from begging). Based on this fact, many zakat administrators in contemporary society still focus on poverty alleviation by giving preference to the acclaimed poor and needy.

Zakat workers are meant to benefit from zakat wealth as compensation for the responsibilities they render for the *ummah*. They are responsible for identifying zakat payers and collecting and distributing zakat to eligible beneficiaries. They are the instruments through which the institution of zakat is made effective. Their resourcefulness determines the success or otherwise of zakat. As regards relevance, zakat workers being remunerated is not a subject of controversy because it is divinely recommended. Al- Al-Qaradawi (1999) noted that workers will be prevented from temptation if remunerated from zakat proceeds. It has also been established in a previous study that engaging some people as zakat workers provides employment opportunities for a segment that would have been unemployed. It was equally discovered that zakat administrators who engage the service of workers in their management perform effectively better than those without zakat workers. (Ashafa, 2016: 208). In this regard, zakat workers will continue to be relevant as beneficiaries of zakat to sustain the institution in contemporary society.

Converts as beneficiaries of zakat also include those whose hearts are being attracted to Islam due to their soft spore for the religion and at times their kind gesture and good relationship with the Muslims. The choice of language used to describe these people '*muallafat qulubuhum*' implies that they are being enticed to the Muslims or to Islam as a religion. With this implication, it may be difficult to outrightly say that non-Muslims cannot benefit from zakat proceeds. Al-Qaradawi is of the opinion that giving zakat to these people is a way of carrying out the duty of calling to the path of Allah which is a responsibility imposed on Muslims individually and collectively (Al-Qaradawi, 1999: 398). Considering other injunctions of the

shari'ah which command goodness to neighbours and humanity in general (Q4: 36), it becomes more convincing that an act of kindness in terms of attending to the welfare of other people in the community will be commendable and rewarding even if it requires being discharged using zakat wealth. It is apt to also note that Muslims who are indigenes of non-Muslim-dominated regions should be continuously encouraged and strengthened with zakat wealth as a morale booster for their situation. For instance, Muslims of Igbo extract in Nigeria who equally reside in the eastern part of the country where they originated are threatened oftentimes by their indigenous non-Muslim brothers who regard them as bastards for practicing Islam. It is so bad that such Muslims are sometimes disenfranchised from voting in some instances, (Ajah, 2013).

In the case of slaves, zakat is meant to remove the bondage in which they find themselves. Al-Qaradawi (1999: 411) opines that slave and the other beneficiaries mentioned after it (in Q9: 60) are to enjoy zakat not as consumption (source of wealth) but to attain freedom from the status they find themselves, unlike the earlier mentioned beneficiaries who can be enriched from zakat wealth. There is no doubt that zakat is meant for manumission of slaves who are under a contract on an agreed payable fee with their masters as well as for the liberation of other slaves who do not belong to this category (Al-Qaradawi, 412). In the contemporary context, scholars have interpreted the concept of '*ar-riqab*' to encapsulate prisoners of war, victims of colonialism, and victims of oppression by tyrant leaders as well as innocent people who are detained unjustly by the authority of the state, (Ismail, Awang & Muhd Sarif, 2020: 127). Similarly, those who are imprisoned for inability to pay fine or inability to hire a solicitor as required by contemporary practice can also be accommodated under this category on the strength of the argument rendered above.

Debtors are identified by the Qur'an as beneficiaries of zakat basically to pay off their debts. The implication of this is that debt may be incurred regardless of the social status of the debtor based on compelling circumstances. Since debtors are mentioned as beneficiaries separately from the poor and the needy, it may mean that debtors are not necessarily poor in the real sense of it but may require a bailout at the particular time of the maturity of the debt due to incapacitation. These are in tandem with scholars' views on conditions that make debtors eligible for zakat benefits. The said factors are summarized by al-Qaradawi as (i) lack of funds when the debt is due (ii) lawfulness of the purpose for which debt was incurred (iii) maturity of the time for which debt must be refunded (iv) the debt must be another human's due.

Apart from the rationale identified, it is also proven empirically that debt may cause damages to debtors if not rescued in good time. Fitch, Chaplin, Trend, and Collard (2007) found that the inability to pay debt when it is due often leads to critical health challenges like psychiatric disorders and other more complicated health issues. In some instances, the inability to pay the debt has led to depression, self-harm, and suicidal ideation. More so, the effect of individuals' debt has been adversely felt in the performance of Islamic financial institutions such as microfinance banks among others due to inability of individual customers to repay loans (Onakoya & Onakoya, 2013). Considering these severe implications of debt, it would be clear that zakat best serves the purpose of a safety net in these situations. In addition, the shari'ah among other objectives is meant to protect life and human dignity. It is given this that the Qur'an clarifies that "...Allah intends for your ease, and He does not want to make things difficult for you... (Q2: 185). On the specific issue of debt, the Qur'an clearly states that debtors are to be given respite or completely relieved of the debt. This is expressed thus: "And if the debtor is in a hard time (has no money), then grant him time till it is easy for him to repay, but if you remit it by way of charity that is better for you if you did but know. (Q2: 280). Sequel to these facts, there is no doubt that the allocation of zakat to debtors is essentially necessary as conceived by the shari'ah.

Zakat is equally meant to be expended on ‘the path of Allah’ as defined by the Qur’an. It is noted that *Fi-sabiliLlah* which is used in the verse (Q9: 60) sounds abstract, unlike other beneficiaries which clearly indicates that definite individuals are intended by the directive. This expression therefore implies that a wide range of activities that are targeted towards aiding the path of Allah can be covered in this regard (Ashafa, 2016). This, could also mean that individuals who are facilitating such activities can also benefit under this category if they can be hindered due to lack of resources to execute such activities. Al-Qaradawi (1999) opines that activities that are embedded under this category include writing, and speaking which may be educational, economic, social and political in nature as long as they are rendered to make the word of Allah supreme on earth.

Wayfarer comes last in the categories of zakat beneficiaries outlined by the Qur’an. It is simply logical that several factors can render a traveler stranded thereby requiring support to enable such individual to continue the journey. Apart from the superiority of divine wisdom which listed wayfarer as a beneficiary of zakat, contemporary development shows that unforeseen circumstances may frequently compel travelers to need support for a smooth journey. For instance, an increasing crime rate may subject a traveler to a robbery attack which subsequently makes such a traveler become a needy or a beggar. An incessant rate of inflation may equally make resources insufficient for travelers in some other situations. Yet, there can also be a group of travelers who migrate to foreign lands for survival but need to return home at a time when still not buoyant enough to finance themselves. Even though Latief (2017) tags such people (migrants) as unfortunate wayfarers, the fact remains that they need care and support which Islam has graciously provided through the institution of zakat. This type of wayfarer may be empowered in their new abode while they still enjoy zakat benefit as a wayfarer. Such initiative under the contemporary circumstance is what Latief (2017) identified as ‘innovation in interpreting *ibn sabil*’.

4. The Islamic Worldview of Debt and Debtors

Debt has its origin in the Latin word ‘debitum’ which is translated as ‘to be obliged’. It also means ‘due’ and ‘duty’. By this meaning, debt is a moral burden hanging on someone (Douglas, 2016). Debt, in finance, is a sum of money that is owed by one person to another, or by an agency or institution to a creditor, (Encyclopedia Americana, 2006). By nature, scarcity of resources compels man to depend on one another for socio-economic survival in any given society. As a result of this, and coupled with the nature of man to acquire more wealth, those who have in excess sometimes exploit the opportunity, thereby lending out for business purposes through the imposition of additional fee for the loan given. Apart from basic needs of feeding, housing, and clothing, other factors that can necessitate an urgent need to incur debt include education, disaster, robbery, or other utility bills.

In consequence of this necessity, the shari’ah recognizes the inevitability of debt in human endeavor and makes appropriate legislation to regulate its contract. The Qur’an exhorts believers to see giving and taking of loans as a mutual responsibility among them. This is inferred from the injunction which states that “...and help one another in goodness and piety and do not help one another in sin and aggression...” (Qur’an 5: 2). In this divine message, a creditor is helping the debtor in goodness by making the loan available at the time of need. In reciprocating this act of righteousness displayed by the creditor, it is incumbent upon the debtor to relate with this contract in high level of integrity by fulfilling the promise as agreed in the contract of the loan. To establish the lawfulness of this type of contract on one hand, and to regulate it on the other hand, the Qur’an posits thus:

O you who believe! When you deal with each other in contracting a debt for a fixed time, then write it down; and let a scribe write it down between you with fairness; and the scribe

should not refuse to write as Allah as taught him, so he should write; and let him who owes the debt dictate, and he should be careful of (his duty to) Allah, his Lord, and not diminish anything from it... (Qur'an 2: 282)

This divine guideline does not only approve the contract of debt but equally underscores its sensitive status in the socio-economic affairs of the Muslims. The emphasis on documentation through an intermediary, a witness, is a way of cautioning the debtor to realize the weight of the obligation in the contract of incurring debt and its gravity in case he defaults. This also implies that debt is to be taken only when it is exceptionally necessary. To further demonstrate the inevitability of debt when it becomes necessary, some prophetic traditions equally elucidate on debt matters even to the extent that Prophet Muhammad himself was involved in certain circumstances. A tradition of the Prophet was reported thus: "Whoever takes the money of the people with the intention to repay it, Allah will repay it on his behalf, and whoever takes it to spoil it, then Allah will spoil him". (Khan, 1994). In another instance, "Jabir bin Abdullah narrated: I went to the Prophet (SAW) who told me to pray two rak'at. He owed me some debt. He repaid me the debt and gave me an extra amount. (Khan, 1994).

In protecting the rights of the creditor, Islam compels the debtor to fulfill his obligation of the contract by ensuring that the loan is refunded no matter the prevailing challenges. This is the reason why it was noted that Prophet Muhammad would not go ahead to perform Janazah rites on a deceased Muslim until it was ascertained that there was no debt still hanging on him or it was paid before the rites were executed, (Bensaid, Grine, Mohd Nor & Mohd Yusoff, 2013). This action of the Prophet in no doubt, indicates the gravity of debt and its implication in the life after death of the debtor.

Sequel to the above, Islam comes to the aid of the debtors who are genuinely incapacitated to redeem their debt by resorting to the zakat resources for fulfilling their debt obligation. In this case, all debts that fall under the acceptable criteria under the shari'ah as earlier identified are to be considered within the available zakat resources. This must take cognizance of the fact that such debtors are truly overwhelmed by the debt. Kasim, Md Noor, and Mohd Kamarudin (2023) emphasized that the concept of 'al-Gharimun' implies debtors who can no longer bear the burden of the debt. By and large, the shari'ah identifies debt as a common and inevitable socio-economic phenomenon among humanity in general and Muslims in particular. Hence, it is acceptable that debtors are beneficiaries of zakat as stated in the Qur'an with the condition that such debts are incurred under the acceptable circumstances recognized by the shari'ah which include that the debtors are confirmed truly bankrupt.

5. Allocation of Zakāt to Debtors (*Al-Ghārimūn*) in Lagos State

Zakāt administration has been established in Lagos state through the activities of non-governmental organisations with significant impacts recorded among practitioners over the years. Studies have proved that many individuals were economically empowered by different Zakāt administrators through the Zakāt fund, (Ashafa, 2016, Yusuf et al., 2021). Some of the organizations notable for Zakāt administration in Lagos State are in the table below:

| S/N | Name Of Organisation | Year Established | Address |
|------------|--|-------------------------|---|
| 1 | Forum for Islamic Education and Welfare | 1995 | Syrian Club, Rebadu Road, off Awolowo Road, Ikoyi, Lagos |
| 2 | Zakāt and Sadaqat Foundation | 2000 | Suite 10, Tafawa Balewa Square, East Pavilion, Lagos |
| 3 | Muslim Welfare Fund | 2002 | 4, Shanu Street, By Afariogun, off Awolowo Way, Ikeja, Lagos |
| 4 | Lekki Muslim Ummah Zakāt and Sadaqat | 2011 | Lekki Central Mosque, Lekki Scheme 1, Lagos |
| 5 | Muslim Zakawat and Sadaqat Foundation | 2013 | Suite No B7, Amori Shopping Complex, Egbeda, Lagos |
| 6 | NASFAT Agency for Zakāt and Sadaqat | 2014 | 9/10 CMD Jubilee Road, Shangisha Magodo, Lagos |
| 7 | Fadlullah (Olaoluwa) Islamic Center Zakāt and Sadaqat Foundation | Not Available | 6-8 Gafar-Alani Street, Akesan, New Town, Lagos |
| 8 | Al-Hayat Relief Foundation | Not Available | Several Branches Available with autonomy |
| 9 | The Companion Zakāt and Sadaqat Funds | 2013 | Suite B, 19, Unique Shopping Mall, Urban and Physical Planning Road, GRA, Ikeja |
| 10 | Ansar ud-deen Zakāt Programme | Not Available | Ajao Road, Surulere, Lagos |

Among these organisations, those with huge volume of fund for regular disbursement among beneficiaries include Zakāt and Sadaqat Foundation, Muslim Zakawat and Sadaqat Foundation, NASFAT Agency for Zakāt and Sadaqat, and Lekki Muslim Ummah Zakāt and Sadaqat.

5.1 Zakāt and Sadaqat Foundation (ZSF)

This came to existence in the year 2000 to revive Zakat which was observed to have been neglected by the Muslim community. The founders of the organization set out to deliver quality zakat assessment, collection, and distribution, (Ashafa, 2016). In terms of the zakat collection, Zakat and Sadaqat Foundation uses various media to publicise and mobilise resources from eligible zakat payers. They use personal contacts through their paid workers, print fliers, and continuous orientation at mosques and other Islamic centres to aggregate zakat funds. Information on nisab rate is equally disseminated from time to time to enable individuals to

determine their eligibility as appropriate. Similarly, the organization disburses zakat through various categories of needs such as economic empowerment, educational support, and medical support among others.

On the specific question of debtors, categorization adopted by Zakat and Sadaqat Foundation to invite applications and disburse zakat resources does not easily encourage applications from debtors. However, findings revealed that debtors are being considered and given zakat whenever they are established to have been genuinely incapacitated to pay the debt. It is important to note that debtors who apply for zakat are subjected to scrutiny to determine the justification for the debt, prudence, and discipline level of the debtors. Zakat and Sadaqat Foundation does not oblige the application of debtors who are serial debtors. The organization sees debtors as relevant beneficiaries of zakat if the condition surrounding the debt falls within the provisions of the shari'ah (Olagunju, 2023). In the consecutive three years of 2020, 2021 and 2022, the amount of zakat disbursed to debtors is... (N2, 728, 138. 85), and (N2, 655, 000. 00) respectively (Zakat and Sadaqat Foundation Annual Reports). These figures represent minute shares of the entire disbursement of the respective years as shown in the table below:

| S/N | Year | Total Disbursement | Disbursement to Debtors | Percentage to Debtors |
|-----|------|--------------------|-------------------------|-----------------------|
| 1. | 2020 | N168, 806, 468. 00 | N4, 881, 000. 00 | 2. 89% |
| 2. | 2021 | N182, 737, 418. 00 | N2, 728, 138. 85 | 1. 49% |
| 3. | 2022 | N206, 642, 880. 45 | N2, 655, 000. 00 | 1. 28% |

Obtained from ZSF Annual Reports for 2020, 2021 and 2022

A closer look at the report shows that debtors are not really neglected by Zakāt and Sadaqat Foundation even though stringent conditions are attached to the process of screening available applicants. If it is considered that group of beneficiaries listed in the Qur'an is eight, it may mean that more debtors are given access to Zakāt if they meet the conditions established by the shari'ah.

5.2 Muslim Zakawat and Sadaqat Foundation (MUZASAF):

This was established in the year 2012 for the Zakāt and Sadaqat administrations. The main objective of the organization is to resuscitate the spirit of social responsibility among Muslims in particular. It is a foundation meant to care for the welfare of Muslims without restriction, (www.muzasaf.org). MUZASAF has consistently disbursed zakat to recipients quarterly at the initial stage and later on an annual basis.

Different categories of recipients do benefit from the zakat disbursement of MUZASAF. As it concerns debtors, MUZASAF considers and gives zakat to debtors occasionally. It is important to note that MUZASAF is thorough in scrutinizing the debtor to ascertain the nature and circumstances surrounding the debt involved. With this condition, the allocation of zakat to debtors is not regular. Based on the available data, disbursement in the consecutive three years show that 7.5% was allocated to debtors in the year 2020 while there was no zakat allocation to debtors in 2021 and only 0.9% of zakat disbursement was allocated to debtors in 2022 (Abdulazeez, 2023).

5.3 *Nasrul-Lahi-li Fathi Agency for Zakāt and Sadaqat (NAZAS)*

This agency was established in the year 2014 to alleviate poverty among the masses in general and Muslims in particular. Since its inception, the agency has been consistent in collecting and disbursing zakat to eligible recipients with improvement yearly. It is particularly interesting to that NAZAS considers all categories of zakat stated in the Qur'an at each disbursement programme (Adeyemo, 2023). It is noted that this agency disburses zakat to beneficiaries twice in each year (Muharram and Ramadan).

Regarding allocation to debtors, NAZAS specifically allocates ten percent (10%) of zakat disbursement to debtors. In doing this, shari'ah stipulated conditions on zakat to debtors are strictly observed in the process of allocating zakat to them. NAZAS does not approve the allocation of zakat to debtors whose debts were incurred through interest (ribā) of any form. For the years 2019, 2020 and 2021, total disbursements by NAZAS were (N48, 966, 234. 00), (N54, 012, 231. 00), and (N85, 106, 224. 00) respectively with 10% to debtors on each occasion (Adeyemo, 2023).

5.4 *Lekki Muslim Ummah Zakāt and Sadaqat (LEMU)*

The Muslim Community in Lekki established the Zakat and Sadaqat administration in the year 2011 basically to control begging which was prevalent then. Members of the community are committed to discharging their religious obligation of remitting their zakat through the established platform regularly (Ashafa, 2016). LEMU has been committed to allocating zakat to debtors since the inception of the programme. It was discovered that LEMU generally allocates about 5% of zakat funds to debtors when they are available. In recent years, the record shows that the agency disbursed N70 million, N60 million, and N55 million for 2020, 2021, and 2022 respectively out of which few debtors were given zakat for debt relief.

6. **Appraisal of Zakāt Allocation to Debtors in Lagos State**

From the foregoing reports, it has been unveiled that the zakat administration in Lagos state is prominent with significant improvement among practitioners. NAZAS for instance, confirms that over N450 million zakat funds have been disbursed through the regular payment of zakat by continuously expanding payers (www.guardian.ng). It is generally observed that administrators in the state take cognizance of shari'ah provisions on most issues that border around the governance of zakat. For instance, it has been proved that many organizations in charge of zakat consciously apply the principle of localization which is an emphatic practice since the early days of Islam for effective alleviation of poverty, (Ashafa, 2021). Other issues such as the rate of *nisab*, engagement of zakat workers for effectiveness, and regular sensitization of the Muslim Ummah on the significance of zakat are all handled professionally by many zakat administrators in Lagos state.

Similarly, findings reveal that these organizations recognize the need to satisfy all categories of recipients as stated in the Qur'an. This fact is established by the organizations used as samples in this study. On zakat allocation to debtors, there is no doubt that debtors are not neglected by zakat managers as it is generally believed. All the zakat agencies concurred with the fact that zakat is relevant and should be considered while disbursing zakat to eligible recipients. However, many of the administrators engage debtors with strict measures as laid down in the shari'ah. To buttress this, ZSF would consider issues like the income of a debtor with the extant debt at the time, reasons for debt (if it was incurred for a lawful purpose or not), and the size of the applicant's family. In the same vein, NAZAS would not attend to any debt which has to do with interest (ribā).

It is noteworthy to mention that zakat allocation to debtors is generally low compared to other beneficiaries across agencies examined in this study. *Exempli gratia*, LEMU is noted to have allocated zakat to only four (4) beneficiaries out of over 200 beneficiaries in each zakat year (see www.independent.ng as referenced). In like manner, ZSF consistently allocated a mere 2% or less to debtors in their zakat disbursement (see ZSF Annual Reports for 2020-2022). Others are either operating similar ratio or less except NAZAS which allocates about 10% to debtors.

7. Conclusion and Recommendations

This study assumed that certain categories of zakat recipients are neglected by stakeholders, particularly zakat administrators. With this assumption, it is believed that debtors who are mentioned in the Qur'an (Q9: 60) as beneficiaries of zakat have not been enjoying zakat like the poor and the needy. The study therefore sought to examine the veracity of the conjecture to guide stakeholders to improve on zakat administration in Lagos state. In the course of this investigation, necessary justification for each of the eight sets of beneficiaries was emphasised based on the shari'ah position. The philosophy behind the legislation of each group of recipients as expounded by al-Qaradawi was contextualized in the contemporary realities and experiences. It was noted that debtors could always be considered for zakat benefit if the circumstances meet the projection of the shari'ah. More importantly, it was proved that debt has severe consequences for both the spiritual and psychological well-being on the debtors which is necessary to offer an intervention as provided in the zakat option.

Regarding the allocation of zakat to debtors in Lagos state, the survey conducted in this study considered ten zakat agencies out of which four (4) were examined as samples for the research problem. Those examined were Zakat and Sadaqat Foundation (ZSF), NASFAT Agency for Zakat and Sadaqat (NAZAS), Muslim Zakawat and Sadaqat Foundation (MUZASAF) and Lekki Muslim Ummah Zakat and Sadaqat (LEMU). Zakat agencies believe that debtors are relevant as beneficiaries and treat them as such during zakat disbursement. By this, debtors are not neglected as erroneously perceived and believed. In compliance with certain provisions established as pre-conditions for allocating zakat to debtors, zakat beneficiaries among debtors are few across agencies when compared with other categories of beneficiaries. With these findings, it is hereby recommended that zakat administrators should embark on an upward review of zakat allocation to debtors without unduly relaxing the necessary principles attached to debt and debtors as preconditions for zakat benefit.

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