

Role of Zakah and Waqf Foundation in The Alleviation of Poverty Among Muslims of Gombe State

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Abstract

Zakah and Waqf are twin Islamic economic tools set to address poverty and to boost standard of living. The institutions help in the circulation and distribution of funds among the poor and less privileged in every society. Zakah and Waqf foundation in Gombe state have made a lots of tremendous effort toward alleviation of poverty in Gombe state. The paper aimed to describe the role which Zakah and Waqf foundation play in the empowerment of Muslims as well as job creation in order to reduce the problem of abject poverty in the state. As such, this research adopted historical and descriptive methods of data collection. This paper argues that as a tool of poverty alleviation and sustainable development in the Gombe State, Zakah and Waqf when utilized properly and incorporated into the contemporary economic structures can be an effective tool. The activities of these institutions are determined by effective investment in interest free ventures, professional financial control, transparency and community outreach. Enhancement of the operations of Zakah and Waqf Foundation will not only improve its ability to empower the poor, but will also rejuvenate the applicability of Islamic economic ideas to meet the modern socio-economic issues. The paper founded that Poverty is still a prevalent issue among most Muslims even though the Zakah and Waqf Foundation has been incorporated in Gombe State; it has not been able to effectively manage these institutions and lack of awareness on how these Islamic instruments can be used to generate economic benefits. Although Zakah and Waqf are community-oriented systems of wealth redistribution and social welfare which are required by Islam, their effectiveness has been impaired by lack of professionalism in their administration, sustainable investments, and linkage with state development initiatives. The desired objectives of poverty eradication, empowerment, and fair distribution of wealth are, therefore, not achieved in Gombe State completely. The paper recommends that the foundation should invest in a low-risk and interest-free businesses to address some of their challenges; investment analysts should be brought to run the institutions to ensure profitability.

Keywords: gombe state, *zakat*, *waqf*, islamic economics

Introduction

Islam promotes universal brotherhood, social and economic justice. However, the Islamic teaching of brotherhood and social justice would not be meaningful unless accompanied by economic justice so that everyone gets his due for his contribution to the society or to the social

product and that there is no exploitation of one individual by another. To meaningfully realize social justice therefore, all the resources at the disposal of human beings must be utilized efficiently and equitably to fulfill the needs of all and to bring about an equitable distribution of income and wealth. However, the incursion of Western imperialists and their role towards distorting the ideal Islamic Institutions in most part of Africa led Muslims to start thinking for an alternativeways of rejuvenating the orthodox Islamic principles of economy. This is because, exploitation in economy is well devastating instrument for societal degeneration. As Islam came to establish social wellbeing and economic stability in such a way that wealth shall be in full length of circulation among the rich and the poor. Thus, Nigeria as a country with a significant number of Muslims moved for re-introduction of Shari'ah as a binding force in the socio-economic aspects particularly in the Muslim majority State (mostly northern States). This paved way for some States to succeed in establishing the Shari'ah practically and ideologically while other States who have not succeeded moved for re-introduction of Shari'ah based institutions. The institutions of Zakah and Waqf are among several instruments instituted by Islam to combat poverty and enhance welfare in the society and was adopted by such State. Though the States that were able to established shari'ah, these institutions were strengthened and operates under government ministries but for other non-shari'ah State, the institution operates as nongovernmental organizations. Thus, while Zakah helps in generating a flow of funds and recruit the necessary manpower, Waqf provides the material infrastructure and creates a source of revenue for use in, among others, social welfare enhancing activities at family, community and state levels.

However, Literature is primarily split between the ideal theories of Islamic philanthropy, including frameworks such as Fiqh al-Zakah (2011, Qaradawi), and the empirical studies of Waqf institutions supported by the state in developed countries (Puad, 2014). This disparity highlights the understanding of the practical workings of independent and contemporary NGOs such as the Gombe Zakah and Waqf Foundation (ZWFG) operating in stateless, difficult regulatory environments. In particular, the literature lacks the measurements of performance and the detailed breakdown of fundamental governance failures such as voluntary staff model inefficiency, unethical, and hostile environment mute the release of funds and socially positive effects sought, which is the purpose of this paper.

This research hinges on the assumption that the Gombe State Zakah and Waqf Foundation (ZWFG) suffers from some fundamental structural problems such that its operational and financial sustainability is endangered. As such, this research assumes that the voluntary nature of the administration negatively affects operational stability and Zakath's collection volatility, while the external resistance from traditional and contemporaneous peers severely constrains the foundation's operational legitimization and stable funding. Conversely, this research assumes that the positive outcomes from the diversification of Waqf fund investments, professionally managed, represents the foundation's financial sustainability and operational socio-economic advancement as positive outcomes.

Institutional Theory assumes that organizations rely on particular institutional structures and practices not to be more efficient technically, but to achieve social legitimacy and long-standing existence in the surrounding (DiMaggio and Powell, 1983). Isomorphism is the process by which organizations adhere to a set of common rules, norms and expectations, which may be coercive (that is compliance with laws or regulatory organizations), mimetic (that is,

imitating the structures of successful peer institutions), or normative (that is, compliance with professional norms including transparency and accountability).

This framework when applied to the Gombe Zakah and Waqf Foundation (ZWFG) will allow us to evaluate its performance not only in terms of financial measures but also the ability to obtain acceptance by the community. The theory assists in understanding why the fight of ZWFG against the conventional opposition and the necessity to embrace ethical codes are motivated by the aspiration of the Muslim population and donors to grant the organization legitimacy. Institutional failures include internal problems such as the absence of a professional administrative structure, which directly undermines its perceived credibility and ability to recruit resources in a sustainable manner.

Methods

Research Design

The research design that was used in this study is historical and descriptive. The descriptive approach was applied to record the existing structure of operations, activities, impacts, and difficulties of the ZWFG since its founding in 2019 to 2022. This was done through the historical approach to determine the development, foundation, and transformation of the institution and its operations in the context of Shari'ah application in the research location.

Study Area and Participants

The study only covered the Gombe metropolis, which has eleven different wards namely: Ajiya, Bajoga, Bolari East, Bolari West, Dawaki, Kumbiya-Kumbiya, Jekada-Fari, Shamaki, Tudun-Wada, Herwagana and Nasarawo. The primary data were collected from the following participants:

1. Relevant personnel from the Zakat and Waqf Foundation.
2. Philanthropists and Zakah payers.
3. Poor citizens and beneficiaries of the foundation's programs.
4. Other Muslims residing within the Gombe metropolis.

The sample wards used in data collection were selected using simple random sampling method to represent the various administrative divisions in the metropolis. Text. Text. Text.

Data Collection Procedure

Primary and secondary sources were used to gather the data:

1. Primary Data Collection: Interviews, structured, semi-structured, were carried out with the corresponding personnel, philanthropists, beneficiaries and normal Muslim population in order to get firsthand information on the operations of the foundation, challenges and socio-economic influence of the foundation.
2. Secondary Data Collection: This entailed a critical analysis of literature regarding Zakah and Waqf such as articles and academic papers. Importantly, annual reports and summary of the activities of the Zakat and Waqf Foundation have been reviewed to get quantitative information about financial mobilization, disbursement and the number of beneficiaries.

Data Analysis Technique

The content analysis was conducted on the data obtained based on primary (interviews) and secondary (reports and literature) sources. This methodology was systematic classification and analysis of the qualitative and quantitative textual information to formulate the key themes, trends in the financial performance, the biggest challenges, and the opportunities mentioned by

the stakeholders. The findings of this analysis were the foundation of the results provided in the study.

Results

Concept of Zakah

The word Zakah is an Arabic word derived from the root of “Zakka” which literally means “purity”, “charity”, (Rohi, 1995) “growth” and “blessing”. (Nadvi, 2004). This is true about Zakah as the Qur’an says: “Take Sadaqah (alms) from their wealth in order to purify them and sanctify them with it...”(Q9:103).

Allah says:

And that which you give in gift (to others), in order that it may increase (your wealth by expecting to get a better one in return) from other people’s property, has no increase with Allah, but that which you give in Zakah seeking Allah’s Countenance then those, they shall have increase (Q30:39).

This means that which is given as a gift to others in the hope that they will give back more than they were given, there is no reward for this with Allah. This is how the above verse was interpreted by Ibn Abbas, Mujahid, Dahhak, Qatadah, Ikrimah, Muhammad Bin Ka’ab and ash-Sha’bi (Katheer, 1999).

Technically, Zakah is the name of what man takes out of his property in a certain amount that is specified by the Shari’ah as a right of Allah which demands one fourth of the monetary wealth to be paid to the poor and needy (Doi, 2007). It’s called Zakah because it purifies both the soul and the property of whoever pays it. Zakah has been mentioned alongside with prayer in eighty-two verses of the Qur’an. (Badawi, 2008). The other word used for Zakah in both the Qur’an and Sunnah is Sadaqah which is derived from the Arabic word Sidq (the truth and right). (Yaseen, 2006). Therefore the term Sadaqah also connotes Zakah. Sadaqah mostly refers to the act of voluntarily spending one’s resources to one’s closest relatives or other members of the society, including those of other faiths, also, including endowments (Waqf), that is, charitable acts aimed at providing continuous flow of reward after one’s death (Dogarawa, 2009).

Abdullahi Bin Musa reported that Hanzalah Bin AbiSufyan narrated from Ikrimah Bin Khalid from Ibn Umar who said that the Messenger of Allah said: “Islam is built upon five (pillars): testifying that there is none worthy of worship except Allah and that Muhammad is the Messenger of Allah, establishing prayer, giving Zakah, making the pilgrimage to the House and fasting the month of Ramadhan (Al-Bukhariy, 1422). Zakah is obligatory (Fard) on all Muslims men and women who possess a specified limit of wealth, to pay each year a prescribed portion from capital or savings like farm produce, cattle, business activities, paper currency and precious metals such as gold and silver (Muhammad and Suhaib, N.d). Zakah is obligatory on every Muslim who has reached puberty, who is sane, who is free, and who owns the minimum level of wealth according to the conditions in Shari’ah, known as Nisab (Qaradawi, 2011). The reason for Nisab is to ensure that no one is forced to give Zakah out of what he or she does not have, and that no wealth goes without Zakah. Nisab is also an insurance against the tyranny of the state to tax the poor and or the neediest as is the case in many countries, and is a reference point for the average Muslim who is not sure whether he possesses the minimum wealth on which Zakah is obligatory (Dogarawa, 2009).

The Nisab will not be valid unless it fulfills two conditions. One, the amount must be the excess or surplus from one's essential needs for living such as food, clothing, housing, vehicles, tools and machinery that is used in business. Two, Nisabis not liable for Zakah unless it has remained a full year in the possession of a person (Hawl). What should be considered is the existence of Nisab at the beginning and the end of the Zakah year set by the payer and it does not matter if the Nisab money increases or decreases during the calendar year. This condition does not include farm produce, for it is due on the day it is harvested. (Dogarawa, 2009). Furthermore, Zakah purifies the soul of the giver from selfishness and greed and cleans his wealth from a portion specified for the unfortunate. Though, payment of Zakah apparently decreases money but, in broader sense, it causes circulation of wealth, which results in its multiplication and thus involves more and more people in its benefits. (Muhammadand Suhaib, N.d).

Concept of Waqf

Waqfis derived from the Arabic verb waqafa that originates from the root word "Waqafa" (Rohi, 1995) which linguistically means to hold, to confine, (CheZuina, M. Syafini M. and A. H. Nor Jawanees, 2014). Stand still or not to let go (Ahmed, 2004) the movement of a particular thing. (S. F. Habeebah., A. Saheed., and L. S. Bilkis, 2021) Technically Waqf is an endowment of property, in which the asset is held and only the profits from it will be devoted for general or specific charitable purposes. (CheZuina, M. Syafini M. and A. H. Nor Jawanees, 2014) Waqf means perpetual charity (SadaqatulJariya) or everlasting charity, whereby the owner of an asset declares it inalienable so that its benefits or revenues go to his appointed beneficiaries. The object must be something approved by the Shari'ah. (Lamido, 2021). Waqf is also defined as permanent submission by a Muslim of a valuable property to the ownership of Allah SWT. It is the mutawalli (manager) obligation to govern the Waqf properties to the best interest of the beneficiaries once Waqf founder had determined the type of management of his / her Waqf. First priority is to preserve the property and secondly to maximize the revenues of the beneficiaries. The revenues are used for the welfare of the society including social, spiritual and economic objectives, which is distributed among the poor and the needy, mosques, schools, graveyards, orphans, widow, old people etc. The list of the beneficiaries is unlimited, as long as the donor determines the need of a group or individual for any Shari'ah compliant purpose the donation would be considered valid (Puad, 2014)

Since Waqfis considered a righteous deed, the Prophet (Peace and blessing of Allah be upon him) inspires the believers to create on going charity that continues generating benefits/revenues for use in the targeted objectives as reported in many authentic Hadiths. The most famous legal barking for Waqf is the Hadith in which Abu Hyrayrah May Allah be pleased with him reported that Allah's Messenger saying: "When the son of Adam dies, all his acts come to an end except three; recurring charit, or knowledge (by which people) benefit, or a pious son, who prays for him (for the deceased)". (Sahihu Muslin 1631).

The legality of Waqf in Islam is inexplicitly expressed in some verses of the Glorious Qur'an. These include the saying of Allah in SuratulMuzzamil:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَمَا تُقَدِّمُوا لِأَنْفُسِكُمْ مِنْ خَيْرٍ تَجِدُوهُ عِنْدَ اللَّهِ إِنَّ اللَّهَ بِمَا تَعْمَلُونَ بَصِيرٌ (110)

Imam Tabari said while interpreting this verse; "whatever good deed you do in the days of your life you will present it before your death as an asset for yourselves in your return and your will find its reward with your Lord on the day of resurrection so He will reward you with it." (Tabari, 2000)

It is also alluded in Suratulkahf where Allah SWT says:

وَأَمَّا الْجِدَارُ فَكَانَ لِغُلَامَيْنِ يَتِيمَيْنِ فِي الْمَدِينَةِ وَكَانَ تَحْتَهُ كَنْزٌ لَهُمَا وَكَانَ أَبُوهُمَا صَالِحًا فَأَرَادَ رَبُّكَ أَنْ يَبْلُغَا أَشُدَّهُمَا وَيَسْتَخْرِجَا كَنْزَهُمَا رَحْمَةً مِنْ رَبِّكَ وَمَا فَعَلْتُهُ عَنْ أَمْرِي ذَلِكَ تَأْوِيلُ مَا لَمْ تَسْطِعْ عَلَيْهِ صَبْرًا (82)

In this verse, there is a story of Prophet Musa and Khidr in which the two found a wall about to collapse. Khidr explained to Prophet Musa that the father of two orphans had left some treasure for his heirs under the wall. (S. F. Habeebah., A. Saheed., and L. S. Bilkis, 2021). A Waqf property cannot be sold, gifted out, mortgaged or inherited by heirs of the Waqf donor. However, Maliki School allows temporary Waqf which reverts to the owner after a specified period of time. Waqf is the most impactful, effective, sustainable, dynamic, and enduring Islamic Socio-economic institution. Historically it has been used in different Muslim countries as the sole financier of education, healthcare delivery, technological advancement and other essential public goods. Currently, it's used alongside with Zakah, as a powerful tool for poverty reduction and socio-economic empowerment across the Muslim world. In 2014, the Islamic Development Bank reported that the value of Waqf assets globally was estimated at the range of USD 100 billion to USD one trillion and over 1/3 of the cultivable lands in Muslim countries are Waqf lands (Lamido, 2021).

The section presents both quantitative and qualitative data findings regarding Zakah and Waqf Foundation Gombe from 2019 to 2022.

Organisational Structure and Scope

Zakah and *Waqf* Foundation Gombe is a non-governmental, non-profit organisation established in the year 2018, started operating in 2019 and incorporated in 2021. It mobilises resources from *Zakah* payers and other donors who are willing to channel their charities for proper disbursement to the poor in a manner that alleviates their poverty, uplifts their living standards and puts them on the path of socio-economic empowerment. (Zakat and Waqf Foundation Gombe, 2022). Sunday, 20th January, 2019 remains a Watershed in the history of Islamic philanthropy in Gombe State as the day witnessed the inauguration of *Zakah* and *Waqf* Foundation Gombe. The historic event which took place at the Multipurpose Hall of Gombe State University was graced by over three hundred people. The inauguration ceremony was chaired by Former Nigeria's Ambassador to Malaysia, Amb. Ibrahim Yerima Abdullahi (the Sarkin Bai of Gombe). The inauguration has sent waves of encouragement, awareness and possibility of reviving the dwindling culture of Islamic philanthropy in Gombe State. (Zakat and Waqf Foundation Gombe, 2019)

Board of Trustee

Based on the well-known tradition, the board of trustees in an organisation act as guardians to protect and maintain the core values of the organisation. The board of trustees of *Zakah* and *Waqf* Foundation Gombe has the composition of these important personalities:

Dr. Abubakar Ali Gombe (Chairman), Barr. Ibrahim Attahiru, Arc. Yunusa Yakubu, Hajiya Jummai Ibrahim Hassan, Dr. Abubakar Saidu, Dr. Aishatu Kumo, Sheikh Umar Garba Dokaji Mal. Abdullahi and Abubakar Lamido (Secretary)

Key Directorates/Units

This contains the various departments found in the foundation. Some of which are:

Women Empowerment, Research and Training, Youths Empowerment, Welfare and Relief Physical Projects, Public Relations, ICT, Finance and Secretary /Administration. (Zakah and Waqf Foundation Gombe, 2020)

Mission and Philosophy

It's believed that effective poverty alleviation and economic empowerment require organized Philanthropy; mobilizing resources and utilizing them to build the capabilities of the poor. It requires capital creation, financial literacy and numeracy and general entrepreneurship education. Thus, the foundation believes that the poor can live a better life with a little push; getting capital, acquiring skills and undergoing a process of close monitoring and evaluation. They have no reason to remain poor. They have the right to live a better, more prosperous life. The institutions of *Zakah* and *Waqf* (Islamic endowment) aim at making the lives of the poor better. (Zakat and Waqf Foundation Gombe, 2019).

Sources of Funding and Distribution

The funds/resources of the Foundation is sourced from the following sources:

- a. *Zakah*. The Foundation receive all forms of *Zakah* (cash, livestock's, grains, etc.) from eligible payers. (Umar Farouk Ahmad, 2022).
- b. *Waqf*. The Foundation manages *Waqfs*(endowments) in the following ways: Family *Waqf*. A person can dedicate a *Waqf* for his children and/or relatives and seek the intervention of the Foundation in managing the *Waqf* based on his prescribed conditions. Religious *Waqf*; the foundation manages *Waqfs* related to Islamic schools, mosques etc. Philanthropic *Waqf*. This includes boreholes and rentable property (houses, shops) whose proceeds is used for charitable purposes. In all this, the Foundation collects and administers *Waqf* properties endowed by individuals, corporate bodies or groups. It is also, using resources it generates, acquire endowable assets and manage as *Waqf*. It will receive and manage both property *Waqf* and cash *Waqf*.
- c. General Charity. Individuals, groups or corporate bodies can make non-*Waqf* donations and grants into the accounts of the Foundation for proper disbursement to either specified or unspecified individuals as well as religious or charitable courses. Proceeds from investment *Waqfs*: The Foundation may earn resources from investment *Waqfs*. (Zakat and Waqf Foundation Gombe. 2022)

Activities

To actualise its noble objectives, the foundation embarks on a number of programs and projects that have direct bearing on the welfare and general upliftment of the poor and the needy, including widows and orphans. This is done through effective interventions that have the potential of positively changing their socio-economic status. The Foundation focuses more on economic and educational empowerment for the poor, particularly women and children. It builds their capacity and provides them with capital. It also provides organized scholarship packages for orphans and the children of the poor and so on. . Specifically, the Foundations embarks on: Creating Awareness on *Zakah* and *Waqf*, Women Empowerment, Youths Empowerment, Welfare and Relief, *Waqf* Projects, Partnership with some organisations in the state (Zakat and Waqf Foundation Gombe, 2019)

Achievements

The foundation from inception to date, has successfully carried out some activities outlined in the approved year planner. These among other things include conducting number of trainings and programs on *Waqf*, intervention in the areas of social and economic needs. Clothes, shoes, food and medical assistance were presented to the needy and most vulnerable members of the

society among men and women. Some of the notable accomplishments of the foundation would be discussed in the following lines:

1. Research and Training

Under this segment, the Foundation had recorded a number of achievements which laid a solid foundation to its growth and development. This include five batches of training on *Waqf* management, with these five series of program on *Waqf* management, the Foundation succeeded in graduating about eighty five (85) graduates which include the members of the Foundation, Islamic Scholars, Imams, and representatives from different Islamic organisations, secondary and post-secondary students etc. The participants became very conversant with the concept of *Waqf* and promised to impact the knowledge acquired throughout the programs to their respective communities. In addition, there are other relevant training program established by *Zakah and Waqf* which includes, *Zakah and Waqf* webinar series Training on Cooperative Society Operation, Training to Members of *Wadata* Cooperative, *Waqf* Ambassadors Workshop and Follow-up training, essential applied digital skills training, training on Podcast operations, and the Maiden edition of the *Zakah and Waqf* discourse. These programs helps the foundation to train its members and general republic on the issue of initiating non-interest businesses to be self-reliant, and cooperation to assist each other. It further helps people to be conversant with digital skills as a way of boosting the economy in the 21st century. (Zakat and Waqf Foundation Gombe, 2022).

2. Creating Synergy between Gombe ZWFG and other neighboring States

Zakah and Waqf Foundation Gombe embarked on an official trip to Sokoto on 6th January, 2021. The trip among other things brought together officials of Sokoto State *Zakah and Waqf* (Endowment) Commission (SOZECOM) and *Zakah & Waqf* Foundation, Gombe for interface (exchange) of ideas. It was an opportunity that exposed the visitors to some activities and projects of SOZECOM. Ten (10) executive committee members and 5 volunteers made the trip. At the six days intensive program, the visit featured lecture presentations and workshops. The contingents were taken round to some *Waqf* projects within and outside the city. The visitors attended *Zakah* sensitization in some districts and collaborative empowerment programs in Bodinga. Other activities include attending *Ta'aleemats* and visit to UK-Jarma Academy - a *Waqf* boarding school in Sokoto city that is taking care of about 160 orphans from Borno and Yobe states. The visitors were also privileged to attend interactive meetings with relevant sister Islamic organisations as well as radio and television programs with some officials of the two organisations. At other site attraction events, members were taken to explore the famous Junaidu Waziri History and Culture Bureau as well as the tomb (Hubbare) of Shehu Usman Bn Fodio. (Zakat and Waqf Foundation Gombe, 2020)

3. Welfare and Relief

Another important accomplishment of ZWQF is giving humanitarian services and reliefs to the distresses. Under this however, the Foundation succeeded in achieving the following projects:

1. Ramadan Feeding Programme

The foundation under its directorate of welfare and relief received a sum of one million, one hundred thousand Naira (N1, 100,000) only on 12th April, 2021 for the first phase of the 2021 Ramadan feeding program. The committee bought all the food items needed which include; Rice, beans, millet, sugar, Maggi and vegetable oil. The food was prepared, packaged and distributed to the rightful beneficiaries. The distribution took place at the Foundation's

secretariat. The Directorate was able to help up to Sixty (60) households which believed, has gone a long way in providing relief to the beneficiary families.

2. Donations of Fairly Used Clothes

Members of the Welfare crew and other volunteers visited different parts of Gombe metropolis during the Sallah Clothing Intervention. The team was at Kasuwarmata, Jaurokuna, LafiyawonMalam Inna, Kumo town, Al-Guh Orphanage, Kwadon and Al-Qahira communities. The beneficiaries came from almost all parts of Gombe metropolis. Some of the food items and clothing for the distribution were given out to the women in the Women Empowerment Scheme and *Wadata* Cooperative (Zakat and Waqf Foundation Gombe, 2020)

3. Orphans *Sallah* Clothing

The intervention covers 75 orphans (39 Male, 36 female) drawn from different parts of Gombe State through an open identification and nomination of supposed beneficiaries by the general members of the public. The distribution which started on 16th May, 2020 provides orphans with textile materials and tailoring fees. In addition, female orphans were also provided with veils (Hijabs). The sum of N172, 000.00 was spent for the exercise Emergency Interventions (Report on the Activities of Zakah and Waqf Foundation, Gombe from January –May, 2020).

4. Emergency Interventions

The foundation used to reserve some funds to tackle any emergency issues. This may include cases of health assistance to the members of the public that require operation theater, indebtedness, schools fees for less privileged persons, and other vulnerable.

4. Women Empowerment

The Objectives of this program is to empower women from abject poverty especially widows and poorest of the poor among the community to a better live economically and morally. Since from the beginning of the program, three batches of women were benefited, the total numbers of women are fifty two (132). The committee on women empowerment program have set and organized various forms of skill acquisition training to the beneficiaries in order to promote their business. The skills trained include: Turarenwuta and Humra making, making of Air Freshner and Body Spray.

5. Annual Tree *Waqf* Planting Campaign

The foundation embarked on tree *Waqf* planting, they therefore distributed seedlings for people to plant. The distribution exercise commenced on Sunday 26th July 2020. Hajiya Jummai – a board of trustee member launched the campaign with the distribution of the seedlings to some women empowerment beneficiaries. JNI Aid Group (men and women). Other beneficiaries include: JIBWIS College of Education, Gombe and 200 of different varieties of seedlings were distributed. On 28th July, 2020, ZWF reach out to Lawanti community in Akko LGA, Gombe state. (Report on the Activities of Zakah and Waqf Foundation, Gombe from January –May, 2020).

6. Zakah and *Waqf* collection and disbursement.

From the inception to 2022, the foundation was able to raised and disbursed huge amount of money collected from *zakah* payers, *Waqf* and general charity donors. The donations are mostly in cash. Below are the summary of all the collected and disbursed amounts. (Zakah and Waqf Foundation, Gombe, 2021)

Table 1. The summary of collected and disbursed funds in 2019

S/N	Description	Amount collected	Number of beneficiaries
1.	<i>Zakah</i>	614,000	59
2.	<i>Waqf</i>	1,007,550	Investment
3.	<i>Sadaqah</i>	302,600	109
		TOTAL= 1,924,150	

Table 2. The summary of collected and disbursed funds January to December 2020

S/N	Description	Amount collected	Number of beneficiaries
1.	<i>Zakah</i>	1,352,419	80
2.	<i>Waqf</i>	2,768,419	Investment
3.	<i>Sadaqah</i>	1,305,050	100
		TOTAL= 5,424,669	

Table 3. The summary of collected and disbursed funds January to December 2021

S/N	Description	Amount collected	Number of beneficiaries
1.	<i>Zakah</i>	330,300	54
2.	<i>Waqf</i>	4,866,000	Investment
3.	<i>Ramadan</i> special intervention	2,141,303	100
4.	<i>Sadaqa</i>	1,967,100	88
5.	Youth Empowerment	596,500	68
6.	Women Empowerment	1,557,700	152
		TOTAL=11,458,600	

Table 4. The summary of collected and disbursed funds January to December 2022

S/N	Description	Amount collected	Number of beneficiaries
1.	<i>Zakah</i>	2,056,250	72
2.	<i>Waqf</i>	768,500	Chanel to project
3.	Welfare and relief	1,289,700	102
4.	Tree planting <i>Waqf</i>	1,012,500	150
5.	<i>Sadaqa</i>	4, 285,900	50 and investment
6.	Empowerment	131,100	13
		TOTAL=9,543,950	

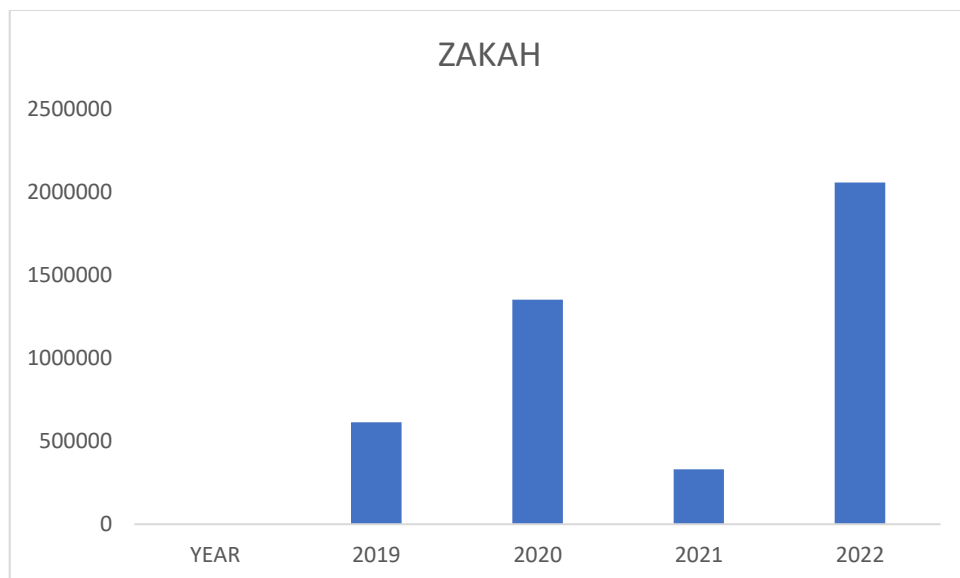


Figure 1. Zakah collection and distribution from 2019 to 2022

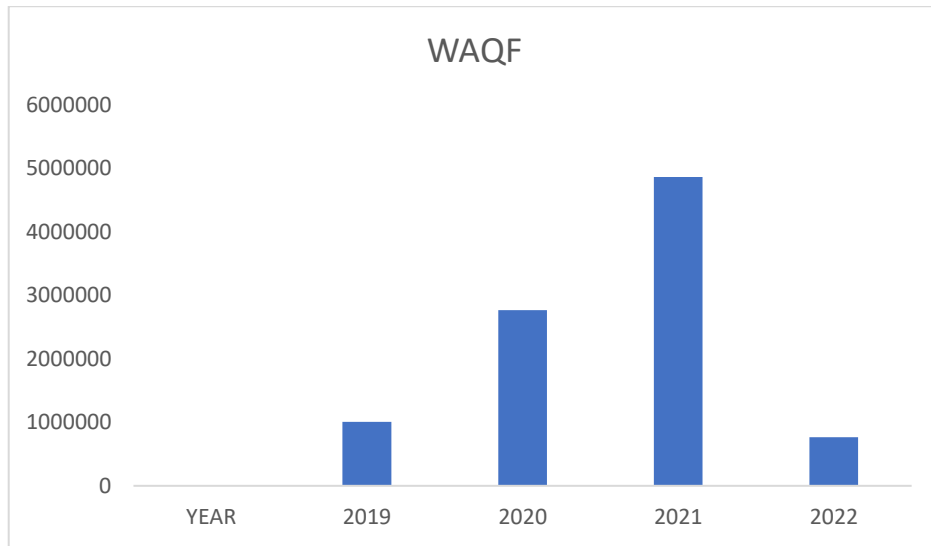


Figure 2. Waqf collection and distribution from 2019 to 2022

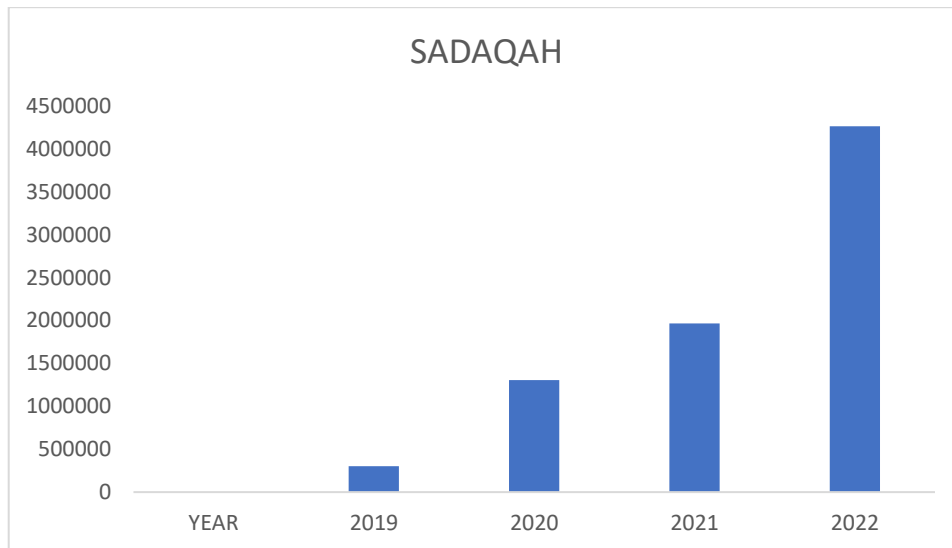


Figure 3. Sadaqa collection and distribution from 2019 to 2022

Discussion

This part interprets the findings provided in the Results and discuss the implications, assess the issues, and explain the opportunities of the ZWFG in institutionalizing Shari’a based economic instruments.

In the first year of its existence, the foundation witnessed the collection and distribution of zakah in cash. The total amount of the collected and distributed from the inception to the end of 2019 was six hundred and fourteen thousand naira (614,000) of which 59 people benefited. From January to December 2020, the sum of one million, three hundred and fifty two thousand, and four hundred and nineteen naira (1,352,419) was collected and distributed where 80 beneficiaries benefited. Therefore there is increment of seven hundred and thirty eight thousand, four hundred and nineteen on what was raised in 2019.

In 2021, from January to December, the sum of three hundred and thirty thousand, three hundred naira (330,300) was collected and distributed among 54 beneficiaries. In which there was serious decrease compared to that of 2020 amount. Some members of the foundation sees

this setback was a result of lack of well-equipped mechanism through which they can enlighten people about their activities so as to attract more incomes from the Zakah payers. (Aishatu Usman Sa'ad, 2022) Some of the respondents opined that this decrement occurred when some of the Zakah payers become reluctant to pay their Zakah to the foundation rather pay it directly to the poor and needy within the ambit of their respective community (Sani Rabiu, 2022) However, in 2022 from January to December, the foundation was able to gather the sum of two million and fifty two thousand, two hundred and fifty naira (2,056,250) in which 72 beneficiaries benefited. Therefore, there were increment of about one million, seven hundred and twenty five thousand, and nine hundred and fifty naira on amount raised in 2021.

From the inception to the end of 2019, the foundation have collected and invested the sum of one million, seven thousand, and five hundred and fifty naira from waqfdonours. While from January to December 2020, it collected and invested the sum of two million, seven hundred and sixty eight thousand, and four hundred and nineteen naira (2,768,419) in cash. Therefore, there were increment of about one million, seven hundred and sixty thousand, eight hundred and sixty nine compared to that of 2019. In 2021 from January to December, the foundation experienced the donation of four million, eight hundred and sixty six thousand (4,866,000) with the increment of almost two million, five hundred and ninety seven thousand and five hundred and eighty one naira (1,597,581).

In 2022 from January to December, the foundation received, distributed and invested the sum of three million and seven thousand, and seven hundred (3,070,700) in which 768,500, was allocated to waqf project, one million, twelve thousand and five hundred (1,012,500) for tree planting waqf in 150 different locations and one million, two hundred and eight nine thousand, and seven hundred naira (1,289,700) for welfare and relief programme that benefited 102 people. Therefore there is a decrease of about one million seven hundred and ninety five thousand, three hundred naira.

The foundation from inception to end of 2019 have received the sum of three hundred and two thousand, and six hundred 302,600 as general charity with which about 109 people benefited. In the year 2020 from January to December the foundation received one million, three hundred and five thousand and fifty naira (1,305,050) in which 100 beneficiaries benefited. Therefore, there was increment of about one million, two thousand and four hundred and fifty naira in 2020. In the year 2021, the sum of one million, nine hundred and sixty seven thousand and one hundred (1,967,100) was received and 88 people benefited. Thus, there was increment of about six hundred and sixty two thousand and fifty naira in this year. Also from January to December 2022 the sum of four million, two hundred and eighty five thousand and nine hundred (4, 285,900) was received and disbursed to 50 beneficiaries and investment. Therefore, there was huge increment of two million, three hundred and eighteen thousand, and eight hundred naira in this year. (ZWFG, 2023).

Prospects.

The Zakah and Waqf Foundation Gombe has recorded a number of prospects, some of which include the following:

1. The organisation is looking for a well-equipped mechanism to enlighten the general public about its aim and objectives, to publicize its activities so as to attract more income from different donors for the realizations of its dreams.
2. To educate more people about the impact of Waqf to reduce poverty in the society.

3. The foundation will work earnestly to advance tree-Waqf project and educate people about its importance to reach all angles in Gombe State and the country at large.
4. The foundation is trying to procure lands where it can nurse thousands of seedlings and trees for its annual tree-campaign instead of buying or waiting for donors from the Government or individuals.
5. To economically and academically empower at least five hundred women annually, more especially orphans, widows, divorced, needy, vulnerable, and less privileged people.
6. Youth Empowerment: The Foundation is planning to invite professionals in some identified skills such as ICT, Agriculture, Auto-mobile mechanics, Tailoring, Cosmetics, Passion design to give skills training to hundreds of youths as a means of reducing rate of unemployment among the youths.
7. Welfare and Relief: ZWFG is planned to increase the number of Ramadan feeding beneficiaries by widening the areas to cover all the Local Government areas of Gombe State and even beyond.
8. Social welfare office: The number of vulnerable persons who are coming to the Foundation with their personal problems is increasing. Therefore, the foundation scheduled to create a separate office to be responsible for this matter.
9. Increment in Zakah Collection: ZWFG is planned to make wide-spread awareness about its activities particularly, on Zakah to attract much more Zakah payers so as to collect at least of 5-10 million naira annually and food stuff.
10. International recognition: the organisation is trying its best to be strong in term of media and publicity, because this is the only way to get international financial interventions. Such as Qatar Foundation, Imam Malik Foundation in Kuwait, World Muslim League, Saudi Arabia, Bill and Melinda Foundation etc.(Umar Farouk Ahmad, 2022)

Challenges

It is well-known that no any organisation will be free from internal or external challenges. As such, some of the challenges facing ZWFG includes

1. Internal challenges: being voluntary organisation, the morale of the administrators begin to become very low. Initially, the administrators of the program were been paid wages for their services from the foundation's income, later, they decided to offer their duties for free and expect their abundant rewards from Allah. This creates serious problem of reluctant by the members of the foundation. (Aishatu A. Kumo, 2022)
2. Clash of responsibility: Office of the women empowerment was strengthen by some committees to support their activities. By the creation of the members of Wadata Cooperative Society, which comprises the beneficiaries of women empowerment, one of the committee member became more competent than the director herself which create tension in the foundation and led to the impeachment of the director.
3. Selfish interest: there are suspected cases of selfish interest when selecting or allocating loan to the beneficiaries. Sometime a committee member may select his relatives who do not fulfil the conditions of being vulnerable or less privileged.
4. Administrative challenges: since all administrator are not permanent staff of the foundation, they are just voluntary staff. The foundation is experiencing delay in executing the administrative activities. (Auwa lAbubakar, 2022). At the first place, the secretary used to have power more than the chairman where his defined responsibilities overpowered that of the chairman himself. The office allowance was also coming from his office and all the

letters and minutes were been referred to him. Due to the chairman absence for his PhD abroad. The vice chairman become inactive. Therefore, the secretary took the mantle of power and was in-charge of the foundation. However, when the chairman returned, this created serious intra-conflict in the foundation and the secretary was accused of conniving with other Islamic organisation against the ZWFG.

5. Lack of receptionist: The foundation has no any member who will be paid to stay in the office to attend visitors. Therefore, the office is usually closed. This bring about setback to the development of the Foundation. (Umar Farouk Ahmad, 2022).
6. Funding: ZWFG is lacking sustainable and improved ways of funding. Their major means of income remains in the same circle. Though they are now planning to invest in an interest-free businesses.
7. Urgent Intervention: The Organisation is suffering from too much request and demand from the less privileged people who always appear and demand for the quick intervention. Many people use to come with too much demand that is beyond the capability of the foundation and accused it of not fulfilling their request. (Lamido, 2022)
8. Challenges from the Islamic Organisations: the Foundation is facing a serious opposition from other Islamic organisations. Especially IZALA and Da'awa and Relief Organisation who accused the foundation of taking the advantage of their own sources of incoming by collecting Zakah from some rich persons whom the former used to collect from before the advent of ZWFG. While some Individual Islamic Scholars who show their interest in the leadership of the organisation used to challenge the competency of the facilitators of the Foundation
9. Gombe Emirate: initially the institution of Zakah and Waqf was under Gombe Emirate but encountered a mismanagement and distortion. With the coming of Islamic Organisations, the former started to loss its past glory. Zakah and Waqf Foundation Gombe being located proximateto the emirate faced more challenge from the emirate than any other Islamic organisation. (Umar Farouk Ahmad, 2022).

This paper has examined the effects, issues, and opportunities of the Gombe State Zakah and Waqf foundation (ZWFG) as a modern tool of institutionalizing Shari'ah based economic instruments in Nigeria. The findings will indicate that ZWFG has managed to attain strong initial success in financial mobilization, increasing its overall funds raised in 2019 to 2021 to N1.9 million to N11.4 million, and produced tangible changes in the society in terms of welfare programs and capacity building initiatives to benefit hundreds of people and make a direct contribution to the reduction of poverty.

Its operations analysis shows that it has essential institutional weaknesses, which may jeopardize the sustainability in the long term. The foundation has urgent internal issues that have arisen due to the inefficiency of its operations through a completely voluntary administration model, which has caused delays in the administration and idle times. More importantly, the governance issues, such as the cases of the selfish interest in allocating funds and severe inter-organizational tension present between the leadership, compromise the integrity of the institution. On the outside, the foundation is undermined by the competition of other Islamic charities and resistance of the traditional framework.

Thus, although ZWFG has been able to establish Waqf and Sadaqah as important sources of sustainable financing, its future depends on a radical change in the operation and governance model. The suggestions to make strategic investments in the low-risk business to establish a

sustainable income, implement digital solutions to ensure additional transparency, and introduce strong ethical codes are necessary. These are not just recommendations but the measures to be taken to subdue in-house differences, regain the trust of the stakeholders and position the ZWFG as a powerful socio-economic empowerment agent in Gombe State.

Conclusion

From the foregone discussion, it is apparent that Zakah and Waqf Foundation Gombe was established in the year 2018, started operation in 2019 and incorporated as a government registered foundation in 2021 with the aim of mobilizing resources from Zakah payers and other donors. From the inception, the foundation attracts more zakah payers and Waqf donors but towards the end of 2021 the foundations started to suffer from internal external difficulties which include administrative challenges and reluctant by most of Zakah payers and charity givers. So far so good, the foundation recorded a tremendous achievements which include; empowering about fifty less privileged women, rendering assistance to hundreds poor with feeding, clothes, health-care etc., distribution of thousands seedling to different communities as tree-Waqf, collection and distribution of Zakah, and last but not the least, making awareness on the impact of Waqf in the Society.

However, after systematic studying and analyzing the management of Zakah and Waqf Foundation Gombe, the research came-up with the following suggestion and recommendations:

1. The foundation should increase in knowledge sharing and awareness, partnering between public and private entities, and provision of enabling environment for the Zakat and Waqf operators.
2. The organisations should re-model Waqf academies to strengthen the capacity endowers for more Zakah and Waqf experts in the state thereby closing the gap of inadequate Waqf professionals.
3. The foundation should invest in a low-risk and interest-free businesses to enable them address some of their technicalities. That is, experienced investment analysts and risk managers should be brought on board as part of the people that will run the institutions to help grow projects and investments for profitability and sustainability.
4. ZWFG should try to strengthen a sound relationship with other Islamic organisation to join their hand together in order to uplift the status of the two institution.
5. The foundation should endeavor to develop the organisational culture of documentation of projects for efficient and effective database and data storage of all the projects.
6. Strong ethical codes of practice such as trustworthiness, honesty, transparency, accountability, responsibility, and professionalism should be institutionalized in organisations.
7. The practitioners of ZWFG should be open-minded and ready to go digital in their operations to take Zakah and Waqf management to greater level. Block-chain technology is one of the best ways to address the issue of transparency.

Conflict of interests

The authors declare that they have no conflict of interest.

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