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## **Role of faith-based organizations in poverty alleviation: A study of Sokoto state zakat and endowment committee**

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### **Abstract**

Understanding faith-based organizations' approaches to poverty reduction is key to addressing the huge development challenges in our societies. Yet these approaches have received scant attention in traditional development research. From the start, secular development theories generally overlooked the role of religion and assumed that religion would be a matter of private life. However, in recent years, there has been a growing recognition of the role of religion in development. Muslim faith-based organizations are involved in a wide range of development activities with implications for socioeconomic development. These religious organizations can be used as a resource for development given the functions that religion performs in terms of campaigning and intermediation in the public sphere; participation in projects related to sustainable development as well as dissemination of values and world views that empower philanthropic attitudes and action. This study examines the role of religious organizations in poverty alleviation with a focus on efforts of the Sokoto state Zakat and Endowment Committee in poverty alleviation, as well as exploring factors militating against the effective performance of the organization. To elicit data for the study the researcher has employed the interview method, observation method as well as consultation of secondary sources. The findings of the work revealed that the Sokoto state Zakat and Endowment Committee approaches poverty alleviation in multifaceted ways by alleviating various deprivations that afflict the downtrodden in the society. It does this through provision of income, food, shelter and health services to the less privileged in the society. It also provides relief materials to victims of disaster. It is recommended that the Zakat and Endowment Committee should strive to reduce poverty among the productive recipients of its services by way of providing them with education and vocational skills to become self-reliant.

**Keywords:** Poverty-alleviation, Zakat, Faith-based organization, Development

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### **1. Introduction**

The problem of poverty is a worldwide phenomenon and has attracted much attention in recent years. People perceive poverty as a threat to the very existence of human kind. Unequal distribution of global wealth has exacerbated the problem of poverty in the developing countries (Sani, 2008) <sup>[15]</sup>. Despite recent progress in poverty reduction, more than 2.2 billion people are either near or living in multidimensional poverty. That means more than 15 percent of the world's people remain vulnerable to multidimensional poverty (HDR, 2014).

The reduction of poverty is central to the quest for development, a goal or objective that is common to all countries of the world. This explains why the fight against poverty is a global one, and for this reason, agencies of the United Nations Organization, non-governmental organizations, regional and sub-regional groupings, and national governments have initiated and implemented policies and programmes to contain the poverty scourge. The United Nations sustainable development goal of eradicating extreme poverty by 2030 can be located in this context.

Across the developing world, states with limited finances and riddled by poor governance and corruption have failed to lead to development for all their citizens. Within this context, alternative forms of development have been pursued, and religious-oriented charities and organizations have been increasingly advocated as

a means through which the gap between citizens' needs and existing services can be bridged. Where states cannot provide sufficient goods, services or enabling environments that help citizens in securing livelihoods, or where disadvantaged groups are excluded from existing state institutions, alternative channels of service provision and/or holding governments to account must be found (Banks and Hulme, 2012). It is into this gap that religious charity organizations have neatly fitted.

Today, religious charity organizations are increasingly becoming important players in human welfare development and the effort to contain the poverty scourge. However, despite the fact that religion is one of the prominent social institutions of society, the role of religious organizations in mitigating the menace of poverty has remained at best a neglected dimension in the development literature.

While numerous researches on Islamic finance and other aspects of Islamic economy have been done, this area is relatively untouched. Therefore, a better understanding of the role of religious charity organizations in poverty alleviation from a multidimensional human development perspective allows for a deeper analysis and understanding of the fundamental ways in which religious institutions contribute towards the actualization of socio-economic development of a society. In this vein, this empirical study examines the role of the Sokoto State *Zakat* and

endowment committee in poverty alleviation by seeking to answer some critical questions:

- a. In addition to the income dimension, does the *Zakat* and endowment committee strive to mitigate multidimensional poverty Vis-a-Vis the multidimensional human development index?
- b. In what way(s) does the *Zakat* and endowment committee alleviate vulnerability to disaster and increase human resilience.

To answer these questions, the paper is organized into nine sections. Section one is the introduction which begins the discussion on the problem of poverty and the quest to reduce it. This is followed by section two which clarifies the various concepts discussed in the paper. Section three contains the literature review which presents an overview of the various poverty alleviation programmes in Nigeria as well an examination of the role of religious organisations in poverty alleviation. This is followed by section four which deals with the theoretical framework adopted for the study. Section five addresses the methodology with regards to the procedure of data collection for the study. The next is section six which presents the findings of the study. This is followed by section seven which highlights the various factors militating against the effective performance of the Sokoto state *Zakat* and Endowment Committee. Section eight covers the conclusion of the study while section nine provides recommendations of the study.

## 2. Conceptual clarification

### Concept of poverty

Given its multidimensional nature, there is yet no commonly accepted definition of poverty. The concept of poverty has many faces often changing from place to place and across time, and in the process has been described in many ways. However, in whatever way it is described, what is certain is that poverty is real. It is a plague affecting people all over the world. It has no geographical boundary; neither does it respect colour, tribe, race or religion (Sani, 2008) <sup>[15]</sup>.

Poverty can be conceptualized as a phenomenon that exists at national, community, household and individual levels. At the national level, poverty represents a state of general socio-economic underdevelopment arising from poor human resource endowment, poor natural resources endowment, low productivity and stagnating national income or gross domestic product, inadequate availability of social and infrastructural facilities and services, and a general inability to provide a minimally decent level of living for the ordinary citizens (Orji, 2008) <sup>[14]</sup>.

At the community level, poverty is a state of general socio-economic deprivation arising from environmental and natural resources degradation, inadequate access to social services and basic infrastructure, inadequate local employment and income generating opportunities and general appearance of physical decay and wasting of community assets. At the household or individual level, poverty is the inability to gain access to basic necessities of life, such as food, clothing, and decent shelter; inability to fulfil basic economic and social obligations and a general lack of self-esteem (Orji, 2008) <sup>[14]</sup>.

The United Nations Development Programme (UNDP), states that poverty is hunger, lack of shelter, being sick and not being able to see a doctor, not having access to school and not knowing

how to read. Poverty is not having a job, is fear for the future, living one day at a time; losing a child to illness brought about by water borne disease. Poverty is powerlessness, lack of representation and freedom (World Bank 1994; Poverty Net, 2004) <sup>[18]</sup>.

Poverty can be absolute or relative. Absolute poverty describes a situation in which a person or group are unable to meet their elementary requirements such as food, clothing and shelter (Opukri and Akhigbe, 2013) <sup>[13]</sup>. Relative poverty occurs in a society where there is a wide disparity in income among individuals and groups. In this case, while some would afford the best facilities available, others can only get the basic necessities of life. It defines poverty in relation to the economic status of other members of the society. People are by this standard poor if they fall below the prevailing standards of living in their community (UNESCO, 2008 cited by Opukri and Akhigbe, 2013) <sup>[13]</sup>.

In summary, poverty can be seen as a multidimensional concept that deals with the denial of choices and opportunities; a violation of human dignity.

### International Poverty Line

This can be described as an income or expenditure threshold used to measure poverty. The poverty line is a threshold measure which is the cut off level of living below which a person is regarded as being poor (Orji, 2008) <sup>[14]</sup>. According to the World Bank (2015) <sup>[18]</sup> the new value of the international poverty line in US dollars is \$1.90, in 2011 Purchasing Power Parities (PPPs). However, the poverty line is simply an income or expenditure threshold that does not capture all the wide ranging economic and social dimensions of poverty.

### Human Development Index

The human development index (HDI) was developed as an alternative to simple money metrics. It is an easy to understand numerical measure made up of what most people believe are the very basic ingredients of human wellbeing: health, education, and income. This composite index has become one of the most widely used indices of wellbeing around the world and has succeeded in broadening the measurement and discussion of wellbeing beyond the important, but nevertheless narrow confines of income.

The human development index is a comparative measure of life expectancy, literacy, education, standard of living, and quality of life for countries worldwide. It is a standard means of measuring wellbeing. It is used to distinguish whether a country is a developed, a developing or an underdeveloped country, and also to measure the impact of economic policies on quality of life (Alkire and Santos, 2014) <sup>[2]</sup>.

### Zakat

The word "*Zakat*" is an Arabic word which means cleansing and growth. The *Shari'a* meaning of *Zakat* refers to the obligatory charity. In keeping with these qualities, Allah has prescribed *Zakat* as an obligatory charity, as a duty to Allah, upon every wealthy individual. Wealthy individual is defined as one who is in possession of a minimum amount of wealth called *Nisab* (proportion) for an entire lunar year. This charity is prescribed in order to cleanse the individual's wealth, heart and by extension the society in general, of the bad characteristics of miserliness, selfishness, greed and materialism and replace them with higher

qualities of generosity, love, care and mutual help (the Central *Zakat* Committee, 2005).

The Islamic law makes the obligation of *Zakat* a right for the poor and needy, so as to set every Muslim free from the enslavement of fear and hunger. The *Zakat* is based on the fact that man has created nothing but he adds to the utilities of things. Here, it is a must to give the right of the poor and needy for the cause of Allah, realising the security and subsistence of every individual in society (Kahf, 1989 cited in Dogarawa, 2009) <sup>[7]</sup>. The *Zakat* payer while giving it has a deep sense of duty towards the law- Giver; he has a genuine dedication to the aims and objects of this levy, and he is aware of his ability to pay it.

### Sadaqat

*Zakat* is different from *Sadaqat*. The term *Sadaqat* refers to non-obligatory actions, where it is left to a man's faith and charitable nature to give without being asked believing that God will compensate him, and hoping for a greater reward. It is the act of voluntarily spending one's resources with one's closest relatives or next of kin, as well as with other members of the human community, including those of other faiths, also, including *Waqfs*, that is, charitable deeds aimed at providing continuous flow of reward after one's death (Haq, 1996 cited in Dogarawa, 2009) <sup>[7]</sup>.

### Waqf (Endowment)

*Waqf* on the other hand, is a voluntary act of charity that comes under the general terms of *Sadaqat*. The *waqf* is the Islamic institution of religious endowment. It is based on alms and is managed according to *Shari'a* (Islamic Law). Its legal definition is to stop immediately or in the future to execute the ownership of property, in order to allot eternally the profit produced from the property for charitable objects (Hiroshi, 2004) <sup>[10]</sup>.

The *Waqf* is composed of two factors. The first is the *Waqf* property. This is the property whose ownership is frozen and whose profit produced is allotted to charity. They usually consist of real estates such as lands and buildings which can produce a profit which can be expected for an unlimited time. The second is the *Waqf* facilities. They are charitable and religious facilities such as a mosque (a place of prayer), *madrassa* (Islamic religious school), *sabil* (public fountain), hospital and cemetery to which the profit from the *waqf* properties go for their construction, maintenance and management. In general, the term *waqf* can mean the *waqf* properties themselves (Hiroshi, 2004) <sup>[10]</sup>.

The *waqf* system gives society abundant social capital, for the profit from the *waqf* properties are allotted to charitable purposes such as the construction, the maintenance and the management of public facilities. It is not too much to say that almost all the public facilities of cities and towns in Muslim societies were maintained by the *waqf* system in the pre-modern times. Thus, the *waqf* functioned as a channel for the formation of social capital and the distribution of income and wealth.

Over the years, *awqaf* expands the scope of benevolence to cover all areas of social welfare even sectors which many contemporary economists and political sociologists consider as part of the domain and responsibility of governments such as health, education and defense (Kahf, 2003 cited in Dogarawa, 2009) <sup>[7]</sup>. For example, the Ottoman society left the financing of health, education and welfare entirely to the *waqf* system. The system of *waqf* flourished during that empire so much so that a person

would have been born into a *waqf* house, slept in a *waqf* cradle, eaten and drunk from *waqf* properties, read *waqf* books, been taught in a *waqf* school, received his salary from a *waqf* administration, and when he died, placed in a *waqf* coffin and buried in a *waqf* cemetery (Baskan, 2002 cited in Dogarawa, 2009) <sup>[7]</sup>.

## 3. Literature Review

### 3.1 Overview of Poverty Alleviation Programmes in Nigeria

The federal government of Nigeria over the years has designed several programmes aimed at alleviating poverty and improving the living conditions of its people. Some of these programmes since the 1970s include:

- Operation Feed the Nation.
- Green Revolution.
- Directorate of Food, Roads and Rural Infrastructure (DFRRI).
- Structural Adjustment Programme (SAP).
- Better Life Programme.
- Family Support Programme.
- National Directorate of Employment (NDE).
- People's Bank and Community Bank.
- Small and Medium Scale Enterprises Development Agency of Nigeria (SMEDAN).
- National Economic Empowerment and Development Strategy (NEEDS).
- Poverty Alleviation Programme (PAP).
- National Poverty Eradication Programme (NAPEP) (Orji, 2008) <sup>[14]</sup>.

It is obvious from the above review that Nigerian governments, be it military or civilian, have come up with one form of poverty reduction programme or the other, meant to reduce the level of poverty, give hope and succour to the poor, and, or move them towards some sort of wealth creation. These programmes have been judged by scholars (Ekong, 1997; Ogwumike, 1998; Osahaon, 2007; Khalid, 2008; cited in Dansabo, 2015) not to be satisfactory.

To this end, a myriad of problems has been identified as constraints on poverty alleviation programmes in Nigeria. These include policy inconsistency, lack of effective mechanism for project monitoring, the ad-hoc and non integrated nature of most programmes, lack of accountability and probity in programme implementation, poor coordination of programmes, inadequate funding, to mention but a few of the factors responsible for the failed efforts aimed at poverty reduction in Nigeria (Dansabo, 2015).

Although successive governments in Nigeria have made huge budgetary allocations to poverty reduction programmes since the 1970s, no commensurate impacts have been made positively on the living standards and wellbeing of majority of the citizens living in urban and rural areas, largely because of the ad-hoc nature of combating the scourge which is endemic, multi-dimensional, and requires political will to successfully confront (Orji, 2008) <sup>[14]</sup>.

In line with the above, Khalid (2008, cited in Dansabo, 2015) argues that the responsibility of various administrations to the poverty problem appears to be ad-hoc and uncoordinated. He however, acknowledges the fact that none of the programmes was completely without merit. He argues that none of them had

significant, lasting or sustainable positive effects. To buttress his position, he outlines some of the major factors hindering the success of government efforts to reduce poverty, which include, poor coordination, the absence of comprehensive policy framework, ineffective targeting of the poor leading to leakage of benefits to unintended beneficiaries; overlapping of functions which led to institutional rivalry and conflicts, the absence of sustainability mechanisms in programmes and projects; and lack of involvement of beneficiaries in project design, implementation, monitoring and evaluation.

The various government programmes aimed at eradicating or alleviating poverty have not stood the test of time, as they have not actually impacted positively on the people. However well-intentioned, these programmes were hijacked by the politicians as the philosophy behind the setting up of these programmes were politicised, thereby undermining the objective of setting them up. For instance, beneficiaries of these programmes are usually party faithful, loyalists and family members instead of genuine members of the society, i.e the needy (Orji, 2008) <sup>[14]</sup>.

The distribution of aids by these agencies are also characterized by victimization, political instability, corruption, lack of acceptability, lack of commitment and the political will by the government; all have been some of the reasons blamed for the non-performance and sustenance of these measures.

### 3.2 The role of religious organizations in poverty alleviation

This section examines the role which religious institutions do play in poverty alleviation.

Because of a lack of resources and political will on the part of government, it becomes increasingly important that religious people can take responsibility for their personal uplift and for the betterment of their community. Effective religious philanthropy is instrumental in creating and maintaining public confidence in philanthropic traditions—voluntary association, giving and action (Muhammad, 2004) <sup>[12]</sup>.

Religious organizations or faith-based organizations (FBOs) have a long history of working with poor communities around the world; and Islamic as well as Christian FBOs are very active in the context of international relief, humanitarian and development work (Ali, 2014). In fact it should not come as a surprise that Muslim communities are considered among the most generous when it comes to giving. Islamic charity is not an occasional act, but rather a part of the daily life of all Muslims. The Quran, the religious text of Islam, considers generous and genuine giving to be *sadaqa*, nay or *ibadah*, meaning worship. Hence, charity is an act equally as pious as honouring Allah, the Arabic word for God (Kostadinova, 2014) <sup>[11]</sup>.

Clarke and Jennings (2008) <sup>[4]</sup> conceptualize FBOs as “any organization that derives its inspiration and guidance for its activities from the teachings and principles of the faith or from a particular interpretation or school of thought within the faith”.

The emergence of Muslim FBOs has been prompted by political events such as the soviet invasion of Afghanistan, the Iranian Revolution in 1979, the Israeli invasion of Lebanon in 1982; and the soviet defeat in Afghanistan in 1989. Also, the general growth of NGO sector in the 1970s and 1980s has been behind the rise of FBOs, including Muslim FBOs (Ali, 2014).

There are dozens of national as well as trans-national Muslim FBOs working in the promotion of human welfare in various countries across the world. Some of these include *Jama'atul*

*Izalatul Bidia wa Ikamatu Sunna* (JIBWIS) in Nigeria; Federation of Muslim Women Association of Nigeria (FOMWAN); *Nasrullahi Fathi* (NASFAT) in Nigeria, etc. Instances of trans-national Muslim FBOs include Islamic Relief (UK), World Assembly of Muslim Youth (WAMY, Saudi Arabia), Muslim Aid (UK), Muslim World League (Saudi Arabia), African Muslim Agency (Kuwait), and International Islamic Relief (Saudi Arabia), etc.

Muslim FBOs are involved in a wide range of development and humanitarian activities from emergency relief to education, provision of clean water, health care, skills training and income generation projects (Ali, 2014).

Generosity and civic involvement are clearly shared by all religions. In the Islamic tradition, for example, it is more blessed to give than to receive. Islam as with other religions, preaches voluntarism in the sense of being caring, sharing with others or offering money to those in distress. In Islam, there are concepts such as *zakat* and *sadaqa*. In *zakat* it is obligatory for a person to give a portion of his income in charity. In *sadaqa* the scope is wide, even those who have nothing tangible to give can offer *sadaqa* in the shape of a glass of water to the thirsty, or simply a smile and a kind word. The prophet Muhammad (SAW) is reported to have said, “The example of Muslims in the matter of mutual love and affection is that of a body. When one of its organs is affected with disease, all other organs suffer from fever and sleeplessness in sympathy” (Muhammad, 2004) <sup>[12]</sup>.

Muslim ethics on giving are guided by three main principles that aim to eliminate poverty, while simultaneously preserving the dignity of those receiving charity. These principles are:

- a. Giving without boasting.
- b. Giving without hurting the dignity of the needy.
- c. Giving so that the receiver becomes self-sufficient. (Kostadinova, 2014) <sup>[11]</sup>.

In Islam, giving is essential to the idea of *mashkoor*, or being grateful to Allah, because it imitates His generosity to humanity. Similarly, charity is meant to be a selfless act of humility that does not necessitates recognition from others.

The essence of the second principle entails that the giver does not expect anything in return for his or her charity.

The third principle of giving in Islam aims at establishing a sustainable relationship between giver and receiver. Instead of creating a cycle of dependency, Muslim ethics encourages charity that will one day allow those in need to provide for themselves. Ultimately, for Muslims, charity aims to lift people out of poverty, improve their quality of life and transform all receivers into givers. The following motto of the Pakistan Centre for philanthropy echoes this purpose: “Give effectively, give intelligently, give smoothly, give strategically” (Kostadinova, 2014) <sup>[11]</sup>.

Islamic philanthropy is in itself a form of social capital. There is a connection between religion and social capital because, as we see, houses of worship have built and sustained more social capital—and social capital of more varied form than any other type of institution. Much stock of social capital is religious or religiously affiliated, whether measured by association membership, philanthropy or volunteering. Many mosques run a variety of programs for members, from self-help groups to job training courses to singles’ clubs. Islamic institutions often

become a prime forum for informal social capital-building (Muhammad, 2004) <sup>[12]</sup>.

Islamic faith provides a moral foundation for civic regeneration. Faith gives meaning to community service and goodwill, forging a spiritual connection between individual impulses and great public issues. Islam helps people to internalize an orientation to the public good. Because faith has such power to transform lives, faith based programs can enjoy success (Muhammad, 2004) <sup>[12]</sup>.

Muslim FBOs conceptions of development are based on their Islamic ideals. Their primary motivation for providing development aid is based on the concept of *ummah* in Islam. The Quran urges Muslims to be one community of believers helping each other and cooperating in what is *ma'ruf* (what is righteous including helping to ease the suffering of the poor) and forbidding what is *munkar* (forbidding all what is wrong including injustice and human right abuses)(Ali, 2014).

The institution of *zakat* and *waqaf* are among several instruments instituted by Islam to combat poverty and enhance welfare in the society. While *zakat* helps generate 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 both at family, community and state levels (Dogarawa, 2014).

Muslim faith-based organizations are involved in the collection and distribution of *zakat* as well as the management of *waqf* (endowment). *Zakat* system provides a permanent mechanism from within the economy, to continuously transfer income from the rich to the poor, so that whatever is the number of poor people in a society or whatever are the causes of poverty there is always a continuous flow of transfer to take care of the welfare of the poor (Qaradawi, 1999 cited in Dogarawa, 2009) <sup>[7]</sup>.

Muslim FBOs have their own conceptions of who is poor and what poverty means. Islamic sacred texts described some specific categories of people as poor and in need of assistance: *Masakin* (the needy who possesses some provisions but cannot meet all their basic needs), *Fuqara* (the poor who have no income), non-Muslim potential converts (spiritual poverty), *Al-riqab* (captives who were wrongly imprisoned), *Al-yatama*, *Al-shuyukh*, *Al-aramil* (orphans, elderly and widows), *Al-dein* (those who are in debt), and travellers who are in need of assistance to get back to their home (Ali, 2014).

The allocation of *zakat* and disbursement between the poor, needy and other recipients on one hand and between capital goods and consumption goods on the other, as well as the principle of *tamlík*, which means giving to the poor and needy on a grant basis, are considered to lead to more specific approach in dealing with the problem of eradication of poverty, since *zakat* addresses specific poor groups. Furthermore, what is given to the poor is essentially and basically determined with the aim of enriching them and removing them completely from the poverty level to such factory level in which they produce sufficient income to take charge of all their needs. There is consensus of Islamic scholars that the higher priority in *zakat* disbursement is for eradication of poverty (Dogarawa, 2009) <sup>[7]</sup>.

Muslim FBOs use ideas that can be considered as Islamic concepts of development. For example, they encourage Muslims to develop spiritually and morally before any economic or social development is possible. They see development as being both spiritual and material development. Explaining how he defines development, a director of World Association of Muslim Youth

(WAMY) in East Africa expressed his views as follows: "Our primary objective is to help the poor, the needy, orphans and provide education to young Muslims. Development for us is not only economic growth, but also spiritual development. We believe that "*al-Daruriyat al-khams*" (five basic human needs in Islam) are essential for any human progress. These needs are *al-Din* (religion), *al-Nafs* (life), *al-Aql* (intellect), *al-Nasl* (family institution) and *al-Mal* (wealth). In our development cooperation activities we focus on protecting these needs which are the foundation for socio-economic development (Ali, 2014).

Many Islamic charities are not only grounded in these guiding principles of giving, but they also have substantial monetary capacities, according to a report by the Islamic Research and Training Institute (IRTI). Islamic alms and endowments, known as *zakat* and *awqaf*, have existed for centuries, and many Muslim charitable organizations today have billions of dollars of asset pools that have the potential to reduce poverty in many regions of the world. *Zakat* donations alone could help alleviate poverty in countries with large Muslim populations, including Indonesia, India, Pakistan, Bangladesh, Singapore and Nigeria (kostadinova, 2014) <sup>[11]</sup>.

The IRTI report concluded that in 2012 *zakat* donations in Indonesia amounted to \$231.6 million and \$105 million in Pakistan in 2011. Malaysia, with one of the largest donation pools, collected \$497 million in 2011. According to the report's estimates, India received the most *zakat* contributions in 2011 amounting to \$1.5 billion (kostadinova, 2014) <sup>[11]</sup>.

Muslim FBOs have also attempted to professionalize their development activities. For example, Muslim Aid describes its current vision of development as "alleviation of poverty, education for all and the provision of basic amenities for those in need; capacity building, disaster mitigation, microfinance for development and helping local communities achieve the underperformed targets in the UN Development Goals, especially in educating the girl-child, women health, maternity and poverty eradication" (Muslim Aid, 2010) <sup>[16]</sup>.

Muslim charitable organizations come from a religious background that values sustainable charity and aims to alleviate poverty in a respectful and humble manner. These are not foreign principles. In fact, they are quite universal to all faiths and humanitarian belief systems. The fight against poverty is also universal, and it will certainly take multi-faith efforts to make lasting changes. With proper management and organization, Muslim charities around the world have both the ethical and economic capacity to make great strides in poverty reduction (Kostadinova, 2014) <sup>[11]</sup>.

We are aware that religion can exacerbate divisions but it can also heal them. Religious exhortations can increase tensions, but also reduce them. We also recognise that religion is both disintegrative and integrative. Religious impulses can be self-righteous, divisive and even violent. The challenge is to find ways for religious leaders and institutions to fit safely and comfortably into a society made up of a virtual alphabet soup of traditions (Muhammad, 2004) <sup>[12]</sup>.

Therefore, the principles that guide religious involvement in civic renewal must recognise that such efforts hold both potential and peril. The challenge is to nurture religious work grounded in love, not hate; in unity, not division. Given that religion is entangled with many public issues, there is a role for religious institutions to play in helping communities to overcome the poverty,

backwardness, incivility, distrust, animosity and sometimes even violence that these issues have engendered. Religious institutions can help people find ways of working through these problems with mutual respect and goodwill.

#### 4. Theoretical Framework

For the purpose of this seminar, the functionalist perspective is adopted as theoretical framework. Functionalism begins with the observation that behaviour in society is structured. This means that relationships between members of society are organized in terms of rules. Social relationships are therefore patterned and recurrent. Values provide general guidelines for behaviour, and they are translated into more specific directives in terms of roles and norms. The structure of society can be seen as the sum total of normative behaviour--the sum total of social relationships, which are governed by norms. The main parts of society, its institutions—such as the family, the economy, religion, and the educational and political system—are major aspects of the social structure. Thus an institution can be seen as a structure made up of interconnected roles or interrelated norms. For example, the family is made up of the interconnected roles of husband, father, wife, mother, son and daughter. Social relationships within the family are structured in terms of a set of related norms.

Functionalism sees the various parts of society as being interrelated and, taken together, they form a complex system. To understand any part of society, such as the family or religion, the part must be seen in relation to the society as a whole. Thus a functionalist will examine a part of society, such as religion, in terms of its contribution to the maintenance of the social system. The functionalist perspective examines religion in terms of society's needs. Functionalist analysis is primarily concerned with the contribution religion makes to meeting those needs. From this perspective, society requires a certain degree of social solidarity, value consensus, and harmony and integration between its parts. The function of religion is the contribution it makes to meeting such functional prerequisite—for example, its contribution to social solidarity (Haralambos and Holborn, 2004) [9].

Functionalists like Durkheim believed social life is impossible without the shared values and moral beliefs that form the collective conscience. In their absence, there would be no social order, social control, social solidarity or cooperation. In short, there would be no society. Religion reinforces the collective conscience. Religious observance strengthens the values and moral beliefs that form the basis of social life. By defining them as sacred, religion provides them with greater power to direct human action.

#### Criticism

Functionalism has been subjected to considerable criticism. Part of this criticism is directed at the logic of functionalist enquiry. In particular, it is argued that the type of explanation employed is teleological. A teleological explanation states that the parts of a system exist because of their beneficial consequence for the system as a whole. The main objection to this type of reasoning is that it treats an effect as a cause.

Functionalism has been criticised for what many see as its deterministic view of human action. Its critics have argued that,

in terms of functionalist theory, human behaviour is portrayed as determined by the system. In particular, the social system has needs, and the behaviour of its members is shaped to meet these needs. Rather than creating the social world in which they live, people are seen as creation of the system.

The functionalist perspective emphasizes the positive contributions of religion to society and tends to ignore its dysfunctional aspects. With its preoccupation with harmony, integration and solidarity, functionalism neglects the many instances where religion can be seen as a divisive and disruptive force. It bypasses the frequent examples of internal divisions within a community over questions of religious dogma and worship—divisions that can lead to open conflict.

#### Functionalism Reconsidered

Despite the widespread criticism of functionalism, it should not be rejected out of hand. Durkheim's work, for example, has provided insights that have helped modern sociologists to understand contemporary societies. Although functionalism has many flaws, it remains useful. Many of its basic assumptions still guide much sociological research: for example, the assumption that society should be seen as an integral whole; that its parts are interdependent; that social institutions exist and they do have effects; and that society is structured and the social structure directs human behaviour.

In line with the assumptions of functionalist perspective, the theoretical framework adopted for this study, which examines the contribution that religion makes to meeting the needs of society; the findings of this study show activities of religious organisations geared towards poverty alleviation play a considerable role in enhancing social cohesion and integration of individuals into the society through the alleviation of their hardship and giving them a sense of belonging. Religious values and injunctions direct the conduct of people in terms of protecting and safeguarding the weak and vulnerable in the society through the giving out of *zakat* and alms for the benefit of the downtrodden in the society.

#### 5. Methodology

##### Sources of Data

In order to elicit data for this seminar work, the researcher employed the use of interview, observation, as well as consultation of secondary sources in the form of publications of the *Zakat* and Endowment Committee. Observation of the distribution and collection of cash payment, food items and

household implements provide supplementary data to the interview conducted on some management staff of the committee.

### Sampling Procedure

During field work, two out of the five permanent management staff of the Committee, that comprise of the Chairman, Director of *Zakat*, Secretary, Director of Publicity, and the Accountant, were selected randomly using a lucky dip method wherein pieces of paper containing their various designations were put in a hat and randomly selected. Those selected were the Directors of *Zakat* and that of publicity who served as respondents for the interview. been selected through a simple random technique and interviewed.

### Method of Data Analysis

Analysis of the primary data involved the transcription of the recorded interview with the respondents, after which the transcribed information was coded by way of the identification of major themes or key ideas. Analysis of secondary sources involved the review of content of published materials of the *Zakat* and Endowment Committee from which relevant information was acquired to supplement primary data.

### Ethical Consideration

#### 1. Anonymity of Respondents

It was clearly stated in the introduction letter to the *Zakat* Committee that the seminar work is purely for academic purpose and therefore information given by respondents would be treated with confidentiality. This was made known to the respondents and their consent and cooperation was sought with the assurance to keep their responses confidential and their identity anonymous.

#### 2. Free from Plagiarism

In order to avoid falling victim to plagiarism, effort was made to ensure that all sources were duly acknowledged via citation/referencing.

### 6. Findings

This section presents the findings of the study on the role of the Sokoto state *Zakat* and Endowment Committee in poverty alleviation. According to the Director of *Zakat*, operations of the Sokoto state *Zakat* and Endowment Committee is overseen by a seventeen (17) members committee. A chairman along with four (4) permanent employees and eleven ad hoc staff are responsible for the day to day operations of the *Zakat* and Endowment Committee. The Committee has organizational structure, and mechanism for its governance with the chairman acting as the chief administrator. It keeps accounting records of its income, expenditure, assets and liabilities in accordance with generally accepted accounting practices.

The Sokoto state *Zakat* and Endowment Committee has as its mission: "To become a formidable *zakat* and endowment institution, that could cater for the less privileged in our society, country and beyond". It has as its vision: "To establish a solid and reliable system of *zakat* and endowment collection, management, distribution and investment for the benefit of the needy in the society" (Giant Stride, 2014) [8].

The objectives of the Committee as enumerated by the Director of *Zakat* and corroborated by the Committee's publications are as follows:

- a. Overall collection, management and distribution of *zakat* and endowment.
- b. Charity [*Fisabilillah*] in the areas of assisting needy by settling medical bills and provision of health services.
- c. Provision of shelter and settling of debt of the poor.
- d. Rehabilitating psychiatric patients, assisting victims of disaster, provision of food assistance to needy on special occasions and educating new Muslims.
- e. Welfare package and training for orphans and disable to enable them become self-reliant.
- f. *Da'awah* and public enlightenment activities on the significance of *zakat* and endowment in Islam.
- g. Investment in halal business for income generation among others.

As stated by the Director of *Zakat*, The *Zakat* and Endowment Committee is responsible for both the collection and disbursement of *zakat* to beneficiaries. The Committee carries out direct and indirect disbursement of funds to beneficiaries. The *zakat* proceeds are spent on the eight specified categories of beneficiaries (*Asnaf*). The types of beneficiaries are: (a) Poor (*Fakir*); (b) Needy (*Miskin*); (c) Administration (*Amil*); (d) New converts (*Muallaf Qulub*). (e) Bonded persons (*Riqab*); (f) Indebted person (*Gharim*); (g) In the path of Allah (*Fisabilillah*); (h) Way farer (*Ibnu sabil*). The aforementioned categories constitute those who receive direct disbursement of funds. The indirect distribution takes place through financing of services and building projects for the beneficiaries.

He also revealed that the Committee has established 85 district level *zakat* committees in Sokoto state. The district committees are responsible for the collection and distribution of *zakat* fund to beneficiaries at the district level.

On his part, explaining to the researcher how the Committee addresses other areas of deprivations in terms of health, education and disaster management, the Director of publicity of the Committee expressed his views as follows: "the *Zakat* and Endowment Committee has created several sub-committees through which it carries out its mandate of assisting the needy in areas of health care, education, provision of food and disaster relief materials. Through the sub-committees the *Zakat* Committee is able to maintain adequate standard of governance, transparency, and accountability. The goals and objectives of the *Zakat* and Endowment Committee are being realised through the activities of its sub-committees".

The sub-committees are:

- a. Health.
- b. Shelter and rehabilitation.
- c. Mentally ill persons.
- d. Human resource development.
- e. Food assistance.
- f. Orphans.
- g. General assistance.
- h. Secretariat and special needs.
- i. Investment.
- j. Publicity and enlightenment.

Insight into the activities of the various sub-committees as provided by the publication of the *Zakat* and Endowment Committee is as follows:

### Human Resource Development Sub-Committee

The sub-committee is in charge of providing working capital and tools to the needy to enable them establish small scale businesses as well as training the youths on skills acquisition, so that they

**Table 1:** The items distributed and activities undertaken by the subcommittee include:

1	<b>Eighty (80) deep freezers</b>
2	450 Sewing machines
3	420 Grinding machines
4	560 Goats for breeding
5	Training and empowerment of 120 youths (female & male) on modern shoe making and business.
6	Provision of business capital to 250 people ranging from N25, 000 to N50,000.
7	Educational assistance (school fees) to 183 youths.
8	Special intervention for local Islamic schools (70 schools benefitted).
9	Assistance extended to 567 individuals affiliated to NGOs and trade groups (Association of motorcycle transporters, Independent association for assisting orphans and needy).

**Source:** Giant Stride Report (2014) <sup>[8]</sup>, publication of the *Zakat* and Endowment Committee.

### Orphans and Needy Subcommittee

The subcommittee is responsible for identifying and screening of children who lost their parents and could not be catered for by any guardian or family relation, as well as widows and other aged people so that they can be assisted with some of their basic needs. During the year 2014 the subcommittee disbursed the sum of twenty four million and two hundred thousand naira (N24, 200 000) to 2000 beneficiaries from the categories mentioned above. Usually, each beneficiary received an amount of money ranging from N10, 000 to N20, 000 to enable him/her start small business or purchase food items in the case of women with orphans. The distribution exercise is on monthly basis after screening by the subcommittee and secretariat of the main committee. The subcommittee ensures that orphans and needy across the state and beyond enjoyed the gesture (Giant Stride, 2014) <sup>[8]</sup>.

can contribute to the development of the society by providing job opportunities and eradication of poverty.

During the year 2014 the subcommittee spent the total sum of forty eight million Naira (N48, 000, 000) on its activities. Over 2,500 individuals benefitted from the gesture. These include physically challenged persons, new converts, orphans, widows and aged persons (Giant Stride, 2014) <sup>[8]</sup>.

### Shelter and Rehabilitation Subcommittee

As the name implies, the subcommittee is responsible for renovations and construction of rooms (accommodation) for the less privileged such as orphans, aged persons, and widows and destitute. In addition, the subcommittee also gives assistance for marriage, settling of house rent, debt and all other forms of assistance related to shelter for the poor, based on request or recommendation (Giant Stride, 2014) <sup>[8]</sup>.

During the year 2014, the subcommittee disbursed cash and building materials worth Eighteen million naira (N18, 000 000) to 376 beneficiaries. Below is the breakdown of beneficiaries on monthly basis according to their categories.

**Table 2**

S/N0	Month	House Repairs	Room Const Ruction	Marriage Assistan Ce	House Rent Settlement	Debt Settlement	Fire Incidence	Total
1	January	24	-	18	10	1	1	54
2	February	1	7	-	-	-	-	8
3	March	15	-	5	14	2	1	37
4	April	10	-	24	1	1	-	36
5	May	31	-	9	2	-	-	42
6	June	1	7	-	-	-	-	8
7	July	28	-	10	-	-	-	38
8	August	21	-	11	-	-	-	32
9	September	26	-	23	1	1	-	51
10	October	16	1	14	-	1	1	33
11	November	-	6	-	-	-	-	6
12	December	21	2	8	-	-	-	31
	Total	194	23	122	28	6	3	376

**Source:** Giant Stride Report (2014) <sup>[8]</sup>, publication of the *Zakat* and Endowment Committee.

### Mentally Ill Person Subcommittee

The subcommittee for rehabilitation of mentally ill persons is responsible for any psychiatric case or patient that comes to the subcommittee for assistance. For effective administration, the subcommittee collaborates with 85 district zakat committees and Sokoto hisbah to identify some mentally ill persons on the streets

and those brought by relatives to take them to the Federal Neuropsychiatric Hospital Kware for treatment.

During the year 2014 the subcommittee was able to settle all its hospital bills incurred by both outpatients and those admitted at Kware hospital. Similarly, the subcommittee assisted a number of discharged patients especially the poor among them by

providing them with cloth and transport to their various destinations. This is in addition to provision of some amounts of money to some of them to enable them start small businesses that will keep them busy and improve their standard of living (Giant Stride, 2014) <sup>[8]</sup>.

An estimated number of 250 patients were admitted from January to December, 2014 while the total number of outpatients is 6,300 (an average of 573 patients per month). The subcommittee was provided with the sum of twenty four million naira (N24,000 000) for its activities in the year out of which over N22,000 000 were spent on settling of medical bills, while the remaining N2,000 000 were utilized for purchase of materials, transport, and allowances for discharged patients (Giant Stride, 2014) <sup>[8]</sup>.

### Health Subcommittee

The health subcommittee is in charge of assisting physically ill persons and other related health services. The tasks of the subcommittee includes:

- a. Assisting the needy patients.
- b. Settling of medical and theatre bills.
- c. Donation of blood.
- d. Payment for laboratory tests and investigation.
- e. Provision of special food items for diabetic patients, nutrition, etc.

(f) Collaboration with other health organizations, pharmacies and patients' welfare committees to assist patients within and outside the state (Giant Stride, 2014) <sup>[8]</sup>.

During the year 2014 (January to December) the health subcommittee received the sum of seventy two million Naira (N72,000 000) from the main Committee (Giant Stride, 2014) <sup>[8]</sup>. A total sum of sixty one million, one hundred and ninety two thousand Naira (N61, 192, 000) were spent as payment for general health services through organizations and associations as listed below:

**Table 3**

S/N0	Organisation	Amount Spent	N0 of Patient Assisted
1	Patient welfare committee UDUTH Sokoto.	N21,200 000	3056
2	Committee for needy and less privileged patients, Specialist Hospital Sokoto.	N6,200 000	972
3	Fisabilillah Multipurpose Cooperative Society, Maryam Abacha Hospital Sokoto	N3,400 000	7056
4	Nasaruminallah Society, WCWC, Sokoto	N1,700 000	1618
5	NOMA Hospital (for special cases only)	N200 000	100
6	Maigobir pharmacy off main garage Sok.	N5, 700 000	1650
7	Binji pharmacy, Kaduna Rd Sokoto.	N5, 900 000	2207
8	Zumunci pharmacy, Sokoto.	N6, 500 000	2400
9	Rauda pharmacy off City Campus, Sokoto	N3, 650 000	1120
10	Procurement and distribution of Acca grain for diabetic patients.	N2, 100 000	532
11	Blood donation volunteers, Specialist Hospital.	N400 000	104
12	Tafalbino Centre (assistance to albinos).	N200 000	20
13	Primary Health Centre (Wauru & Sanyinna).	N200 000	40
14	Construction and distribution of tricycles to cripple persons.	N172 000	10
15	Secretariat payment of logistics, documentation	N970 000	-
	<b>TOTAL</b>	<b>N61, 192 000</b>	<b>20, 887</b>

*Source:* Giant Stride Report (2014) <sup>[8]</sup>, publication of the Zakat and Endowment Committee.

There is also assistance for treatment of mostly referral cases to various hospitals within and outside Sokoto state such as cancer and orthopaedic cases. The total amount spent for special cases in the year 2014 was Ten million, Eight hundred and Eight thousand Naira (N10, 808, 000). The cases were mostly treated at the following health institutions:

**Table 4**

S/N0	Organisation
1	National Orthopaedic Hospital Kano
2	Albarka Clinic Kano
3	Galmi Hospital Niger Republic
4	Makka Eye Hospital Kano
5	National VVF Centre Katsina
6	Wamakko Orthopaedic Hospital
7	UDUTH Sokoto

*Source:* Giant Stride Report (2014) <sup>[8]</sup>

Over 21,548 patients mostly poor and less privileged benefitted from the services of the subcommittee. The programme has

relatively saved lives of some patients and cushion the trauma and tension caused by illness not only to patients but also their relatives (Giant Stride, 2014) <sup>[8]</sup>.

### Payment of Allowance to Physically Challenged Persons

The Sokoto state Zakat and Endowment Committee is assigned the responsibility of payment of monthly allowance of six thousand five hundred naira (N6,500) to each physically challenged individual who is enlisted on its payroll. Currently, a total number of 6,866 physically challenged persons ranging from lepers, blind, cripple, deaf, etc, across the 23 local government areas of the state are benefitting from the sum of N45,862,500 on monthly basis (Giant Stride, 2014) <sup>[8]</sup>.

A sum of five hundred and fifty million, three hundred and sixty two thousand Naira (N550,362,000) have been spent for the payment of physically challenged allowances from January to December 2014. This includes the logistics of N1,360,000 every month. Below is the breakdown of the number of beneficiaries of the monthly allowance according to zones (Giant Stride, 2014) <sup>[8]</sup>.

Table 5

Zones	Local Government	N0 of Beneficiaries	Total
Gwadabawa	Gwadabawa	292	1,247
	Illela	171	
	Gada	145	
	Tangaza	249	
	Gudu	188	
	Binji	202	
Yabo	Yabo	395	2,220
	Shagari	229	
	Tambuwal	438	
	Kebbe	248	
	Bodinga	181	
	Dange-Shuni	369	
	Tureta	360	
Wamakko	Wamakko	448	1,927
	Sokoto North	641	
	Sokoto South	201	
	Silame	340	
Sabon Birni	Kware	337	1,469
	Sabon Birni	483	
	Isa	337	
	Rabah	241	
	Goronyo	179	
Total	Wurno	219	6,863

**Source:** Giant Stride Report (2014) <sup>[8]</sup>, publication of the Zakat and Endowment Committee

These findings are supplemented by data on activities of the Zakat and Endowment Committee as observed by the researcher. These activities include:

1. Collection of the monthly cash allowance by the physically challenged persons at the Committee's office with each beneficiary producing an identification card assigned to him/her by the committee for the purpose of identification.
2. Disbursement of monies to various pharmacy stores that are collaborating with the committee in the provision of healthcare services to the less privileged. The pharmacy stores were Raudah pharmacy, Maigobir pharmacy, and Zumunci pharmacy.
3. Distribution of food items and grinding machines to widows and other downtrodden persons.

With regard to these observed events, the director of publicity opined that "These publicly held activities go a long way in safeguarding the credibility and ensuring transparency in the affairs of the Zakat committee".

By and large the above findings go a long way in providing answers to the questions of this work which are as follows:

1. In addition to the income dimension, does the Zakat and Endowment Committee strive to mitigate multidimensional poverty vis-a-vis the human development index?
2. In what way(s) does the Zakat and Endowment Committee alleviate vulnerability to disaster and increase human resilience?

With regards to the first question, the findings revealed that the Zakat and Endowment Committee approaches poverty alleviation in a multifaceted ways through the elimination of the various types of deprivations that are suffered by poverty stricken

people in the society. This is evidenced by the provision of monetary allowances to the physically challenged individuals in the society, as well as through the provision of healthcare services, shelter and accommodation to the less privileged; and the provision of education and vocational training to less privileged individuals in the society. Thus in line with the human development index, the Zakat Committee enables the downtrodden in the society to have access to basic necessities of life such as food, shelter (accommodation), healthcare and education (literacy).

In terms of the second question, the findings also revealed that the Zakat and Endowment Committee strives to alleviate vulnerability to disaster through making critical interventions geared towards mitigating the negative impacts of such disaster. This involves the provision of disaster relief to victims of fire incident, provision of financial aid to widows and orphans, provision of shelter to the needy as well as provision of medical assistance to victims of life threatening diseases and illnesses.

#### **7. Factors militating against the effective performance of Zakat and Endowment Committee**

Various factors are hampering the effective performance of the Zakat and Endowment Committee in its activities geared towards poverty alleviation in the society. According to the director of zakat, these factors include:

1. High demand of services in the areas of:
  - a. Assistance to orphans and needy
  - b. Shelter and rehabilitation.
  - c. Settling of medical bills.
2. Lack of participation from wealthy individuals by assisting the needy directly through the zakat committee.

3. High pressure and demand for incorporation of more physically challenged persons in the monthly payment from all local government areas.

4. Duplication of request letters to various subcommittees by single individual resulting to delay in screening and verification of beneficiary.

### 8. Conclusion

The reduction of poverty is central to the quest for development, a goal or objective that is central to all countries of the world. However, across the developing world, states with limited finances and riddled by poor governance and corruption have failed to lead to development for all their citizens. Within this context, alternative forms of development have been pursued, and religious-oriented charities and organizations have been increasingly advocated as a means through which the gap between citizens' needs and existing services can be bridged. Muslim faith-based organizations are involved in a wide range of development and humanitarian activities, and their fundraising is based on Islamic principles regarding *zakat*, endowment and charity. As the findings of this seminar work revealed, the Sokoto State *Zakat* and Endowment Committee approaches poverty alleviation in a multifaceted ways by eliminating various deprivations that afflict the downtrodden in the society. It does this through provision of income, food, shelter and health services to the less privileged in the society as well as the provision of vocational training, tools and take off grant to youths and widows to make them self-reliant. It also mitigates vulnerability to disaster through provision of disaster relief to victims in order to cushion the effect of such calamity and increase human resilience.

### 9. Recommendations

- a. The *Zakat* and Endowment Committee should strive to alleviate poverty among the productive recipients of its services by incorporating more less privileged individuals and providing them with demand oriented employable skills in a wide range of vocations.
- b. The *Zakat* and Endowment Committee should seek to alleviate poverty among its non-productive recipients by way of making their future generation productive by providing them among others, education and training, so that they can become self-reliant and *zakat*-payers in future.
- c. Given the high prevalence of poverty among people in the society, it becomes very necessary for those who are wealthy in the society to be more benevolent and donate funds to the *Zakat* Committee to enable it discharge its functions effectively and extend its services to more of the downtrodden in the society.
- d. The *Zakat* and Endowment Committee should from time to time organize fundraising events for specific projects like feeding scheme, cemetery repair, education sponsorship, etc.
- e. The Committee should address the issue of sustainability in the supply of funds by using various avenues to increase collection as well as employing adequately trained professionals who are well versed in modern financial management techniques, and also trained in the area of *zakat* and endowment collection and management.
- f. While philanthropy in Islam is a religious tradition, present in Judaism, Christianity and other faith-based communities, it is also a practice that can be strengthened by modern methods. And the mutual respect and cooperation of likeminded organizations working towards common goals is key to success. Therefore the *Zakat* and Endowment Committee should foster collaboration with other faith-based groups as well as secular

service and advocacy groups as a way of sourcing goodwill and funds for its activities.

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