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Dauda Abubakar

University of Jos and Dawood Research Institute, Nigeria

Shariq Siddiqui

Indiana University, Lilly Family School of Philanthropy,
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Editors-in-Chief

Dauda Abubakar

University of Jos and Dawood Research Institute, Nigeria

Shariq Siddiqui

Indiana University, Lilly Family School of Philanthropy, USA

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About the Journal

The Journal of Muslim Philanthropy in Africa (JMPA) is an online and print bi-annual peer reviewed journal, published by the Dawood Research Institute (DRI) in partnership with the Center for Muslim Philanthropy Initiative, Lilly Family School of Philanthropy, Indiana University, USA, and the Department of Religion and Philosophy, University of Jos, Nigeria. JMPA is purely dedicated to the publication of original, well-researched academic papers, and it is open for scholars, practitioners, and researchers from around the world, particularly those in Africa or with interest in Africa and researching in the area of philanthropy (but not limited to it); its historical perspectives, contemporary practices, methodology/theoretical, cultural, and religious viewpoints and its impact on development of Africa. The JMPA hereby invite scholars, practitioners, and researchers to contribute original research papers, case studies, and reviews that explore the diverse dimensions of Muslim philanthropy across the African continent. Research on other philanthropic practices from other religions, social and economic aspects are also welcome. JMPA does not accept payment for publication, which allow articles to be published based on their originality, quality, and depth of analysis. The Journal has an open access policy; it provides free access to articles immediately after they are published in order to support global exchange of knowledge among scholars and practitioners with the aim of promoting development in Africa.

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FBO-NIZATION AND MEDIATIZATION OF *FĪTRI*: MUSLIM YOUTHS AND *ZAKĀT* PRACTICES DURING THE POST 9/11 PERIOD IN KENYA

Suleiman A. Chembea

Bomet University College, Kenya

Abstract

Zakāt ul-fītri (sadaqat ul-fītri - zakāt of breaking the Ramadan fast) is a compulsory charity during Eīd ul-fītri to mark the end of fasting. This zakāt is considered a religious and social welfare, established to help in the distribution of resources in the community, purpose of taqwa (piety) and ibādat (worship). The advancement of media technology in the 21st century coupled with religio-political circumstances during the post 9/11 period, however, exposed zakāt practices to rapid involvement of the state and Faith-Based Organizations (FBOs). This did not only improve efficiency in collection and distribution of zakāt resources but also expanded the boundaries of actors in the institution. Using content analysis of a Muslim weekly magazine - The Friday Bulletin and two local FBOs, this study seeks to explore the shifting dynamics in zakāt ul-fītri in Kenya's Muslim community in relation to individualized and institutionalized collection and distribution, as well as increased mediatization of fītri practices. The study argues that the shift towards institutionalization and mediatization of zakāt demonstrates increased state involvement in religious matters ostensibly to check on the alleged sympathy and logistical support accorded to extremist groups in the unrelenting global 'war on terror'.

Keywords: *Zakāt ul-fītri*, Faith Based Organizations, Mediatization, 'War on terror'

Introduction

Zakāt (obligatory alms) is the third of the five essential pillars of Islam established since the 7th century A.H. for the purpose of *ibādat* (worship) and *taqwa* (piety). It is a significant social welfare institution where endowed believers give out a portion of their wealth to the poor and the needy, among

specific beneficiaries provided in various sections of the Qur‘an and the *Sunnah*

(traditions) of the Prophet, to alleviate suffering. *Zakāt* is basically of two types: *Zakāt ul-mal*, paid at the rate of two and half (2.5) percent on material wealth owned by an individual believer after being in possession for one financial year; and *zakāt ul-fītri* (also *sadaqat ul-fītri*) paid mainly on food items during the celebrations of *Eīd ul-fītri* to mark the end of the fasting month of Ramadan. Unlike *zakāt ul-māl* which is enjoined upon wealthy faithful only, *zakāt ul-fītri* is an individual obligation (*fardh al-ayn*) upon every Muslim having attained the age of maturity. In a popular tradition attributed to the Prophet, this is aimed at both helping the poor and the needy to join the festivals of Eid with the rest of the community without necessarily begging while on the other hand purify the fast of the donor (hadith). The donor is expected to give out at least two and a half kilograms (2.5kg) of the staple diet of the community for himself and those under his care in case of head of family, including the spouse and children (hadith). This suggests that *sadaqat ul-fītri* could come in form of grains such as wheat, barley, corn as well as fruits including dates. Contemporary legal opinion (*fatwa*, pl. *fatāwa*), however, opines that one could as well give out *zakāt al-fītri* in kind including clothes and monetary equivalent where ‘food items are scarce’ or ‘if it appears to be more beneficial to the recipient’ compared to the traditional food items.¹

As a religious obligation, *sadaqat* draws its legitimacy from the Qur‘an and hadith. Sections of the religious texts, particularly Qur‘an 2:3; Qur‘an 51:19 and Qur‘an 70:24, enjoin faithful to spend what was provided to them by God while making it a right for the poor to claim the same from those endowed that may procrastinate in giving out charity. In Qur‘an 2:17 for instance, God makes it clear that the fear of the creator is not just about praying but also involves spending individual portions of wealth in favor of —orphans, the needy, the traveler, those who ask (for help), and for freeing of slaves...|| This stems from an established Islamic viewpoint that mankind acquires wealth merely as a trust and has, therefore, to spend it as directed by the giver.

The institution of *zakāt* in particular falls within the wider concept of *sadaqat* (charity) with the two having been used interchangeably in the Qur‘an (see Qur‘an 9:60). As a social welfare institution, *sadaqat* is not specific to Islam but common to all three Abrahamic faiths including Christianity and Judaism. To the Byzantines, *sadaqat* passed in the form of *piae causea*, specifically in favor of an —anonymous and ever-changing collectivity|| of the poor, the aged, orphans, widows, free-born girls, and for the ransoming of slaves (Barnes, 1986; Hennigan, 2004; Macuch, 2004). Byzantine Christians had the practice of *xenodochia* (charitable institutions) concerned with helping the aged, providing health care,

taking care of orphans, and repairing religious institutions (van Leeuwen, 1994; Lev, 2005). The practice was (still do) referred to as *zedakah* in Judaism and considered a significant *mitzva* (religious obligation) (Hennigan, 2004; Deguilhem, 2008). The underlying observation in the various practices across the monotheistic beliefs is that there existed social welfare modalities that helped in the distribution of resources and uplifting the living standards of the low-income earners in the society.

Being a social-welfare practice, *zakāt* thrives on the principles of anonymity and modesty in the Muslim community. Islamic ethics encourage faithful to undertake the practice and fulfill their religious obligations without fanfare while remaining true to the prophetic advice that when giving charity the right hand should not know what the left has given out (*Sahih al-Bukhari*, Vol 2:504). However, recent religio-political circumstances during the post 9/11 period coupled with advancement in media technology in the twenty-first century exposed *zakāt* practices to rapid involvement of the state and Faith Based Organizations (FBOs). This development did not only improve efficiency in collection and distribution of *zakāt* resources but also expanded the boundaries of actors in the institution subsequently providing a dilemma between religious ethics of anonymity and modesty and mediatization for openness and scrutiny in the fulfillment of the practice.

The US terrorist attacks in the 9/11 and the subsequent ‘war on terror’ have radically changed the *sadaqat* practice landscape both at the local and international scenes. In the unrelenting campaign allegedly to defeat terrorism, several states have established security policies requiring scrutiny of all forms of activities dealing with collection and distribution of funds. This indicates that contrary to religious ethics on anonymity and modesty, any monies collected and channeled for charity must be openly accounted for, and where possible, mediatized to avoid suspicion of funding extremist activities. With terrorism and extremism narrowly perceived in the lenses of an Islamic ideology (Götsch, 2016; Constanza, 2015), it goes without saying that charity practices in Islamic are experiencing some of the most trying moments in history.

This study, therefore, explores the shifting dynamics in *zakāt*, particularly *fiṭri* practices during the post 9/11 period in the microcosm of Kenya’s Muslim community. Understood from a wider perspective, *fiṭri* (feast) is key considering that it is not confined to the festive period but involves the daily meal placed on the table emphasizing the religious call for care of the less fortunate in the community. To understand this, the study would endeavor to investigate two key

concerns: The individualized and institutionalized collection and distribution of *zakāt ul-fītri* and increased mediation and mediatization of *fītri* practices in the midst of the global ‘war on terror’. This would be explored through content analysis of a Muslim weekly magazine in Kenya - *The Friday Bulletin* (here after *The Bulletin*) and two other coast-based FBOs - the Kwale County Muslim Charity organization as well as the Coast Muslim Youth Forum (CMYF) between the period 2020-2022.

The choice of the magazine and the two FBOs is deliberate and strategic. While *The Bulletin* remains the unchallenged Muslim platform for intellectual and socio-religious discourses in print form with the widest readership across the country and beyond, the two FBOs are involved in the subject of study and located within the predominantly Muslim region witnessing the impacts of the unrelenting campaign on terror. With these elements, therefore, it is hoped that analysis of the three would paint a picture that would enhance our nuanced understanding of *fītri* practices in the post 9/11 period in Muslim communities across the globe and Kenya in particular.

Towards the foregoing, the study proceeds in three sections: Section one dwells on the question of charity as understood across Muslim and Western scholarship in relation to the ‘development’ discourse. This area is meant to emphasize the place of charity in the socio-cultural development of the society apparently enveloped in the ‘culture talk’ between ‘aid and development’ as strictly Western on one hand, and *sadaqat* and charity for the ‘poor and construction of mosques’ as Islamic on the other. Section two discusses the question of efficiency in collection and distribution of *fītri* in relation to the Islamic ethics of charity in the wake of advancement of media technology and the unrelenting ‘war on terror’. This section is geared towards helping us internalize the first concern posed by the study on individualized and institutionalized collection of *fītri*. The last section provides analysis and discussion on the three elements forming the basis of the study with a view to according us a first-hand grasp of *fītri* practices on the prevailing circumstances of mediatization and ‘war on terror’.

Sadaqat and Aid: Classification and Practice Discourse in Islam and Western Scholarship

Popular assumptions and interpretations as could be discerned from the bulk of the Quranic texts may seem to confine charity to material wealth. Majority of studies on charity in the West, for instance, have peddled this narrative

associating charity with aid and ‘development’ (see Holger Wiess, 2020). This perspective understands charity as separate from religion and spiritual underpinnings best expressed as ‘secularized conception of aid’ (Petersen, 2014). The perspective is also held by the International Committee of the Red Cross (ICRC) and United Nations’ (UN) Charter advocating for the separation of aid from religion and politics. Consequently, Western academic discourse has built the assumption that charity, mainly associated with Islam, is for the ‘short sighted’ and ‘unsustainable relief’ as well as for the ‘building of mosques and Islamic centers. The Islamic charity is juxtaposed with ‘aid’ associated with Western societies and culture meant for ‘development projects’, ‘build capacity’, ‘reduce poverty’ and offer humanitarian support for empowerment (Petersen, 2014).

Moreover, charity practices in the Western society are widely understood in the sense of organized philanthropy with non-profit making bodies soliciting donations for specific courses particularly in the developing and undeveloped worlds. This partly explains the proliferation of Western-based charitable organizations across Africa and other developing economies including the Official Development Assistance (ODA), Tearfund and Southern Baptist Disaster Relief, Save the Children, and Oxfam among others (Clarke and Tittensor, 2014; Lacey and Benthall, 2014; Burr and Collins, 2006). It was on the basis of the assumption of organized charities in the West that made others to claim that organized charities and Islamic philanthropy first penetrated Africa from the Gulf region during the 1980s, of course having been modeled along the Western charity frameworks (Benthall and Bellion-Jourdan, 2003; Lacey and Benthall, 2014). Western charity framework is hinged on the ‘secularized conception of aid’ where charity and religion are separate and not necessarily interdependent entities (Petersen, 2014).

Unlike in the Western scholarship understanding, however, one could rightfully argue that Islam perceives charity from the ‘sacralized conception of aid’ perspective (Petersen, 2014). As observed elsewhere in this study, it is the Qur’an and traditions of the Prophet that lay the foundation of the practice in which poverty is perceived as both material and spiritual. In the words of Petersen, in Islam —poverty was not only about hunger, diseases, and lack of education; it was also about religious ignorance and humiliation (2014). This understanding in Islam accounts for charity practices combining giving with the call to Islam (*da‘wa*). The justification has always been found in the Qur’an where in the various instances in which *salat* (prayers) is obligated, giving *zakāt* (charity) is also enjoined (see Qur’an 2:43; 19:55; 98:5).² This takes us to the

question of administration of charity in Islam on whether or not the state has a stake or is purely an individual obligation.

As it could be deduced from the various verses cited above —...and establish prayer and give *zakāt* and bow with those who bow [in worship and obedience] (Qur'an 2:43) tends to pair the enjoinder as an individual obligation. Moreover, renowned scholars of Islam, Politics and Anthropology widely agree that —there is no legal reference to the institution of a state (*dawlah*) neither in the Qur'an nor hadith (Ghazi, 2007; Donner, 1986). Ghazi further emphatically points out that even where —the term *dawlah* was used in early Islamic sources, it never carried the meaning of a state as currently understood until the fourth and fifth centuries Islam (2007). In his view, Islamic sources only intimate to a social collective ideal, the *ummah* (community of believers) expected to uphold the divine message and promote the cause of Islam (*daw'a*). Taken from this context, therefore, the state has no primary role in as far as collection and distribution of charity in the community is concerned.

In a rejoinder, however, Ghazi notes that the scriptures make few references to political authority that could as well be (mis-)taken for the contemporary state but contingent to —power in the land with a view —to establish religious services, pay the poll tax, enjoin the Good and forbid the evil (Ghazi 2007, p.72). This points out that predominant Muslim communities that seem to have a semblance of Islamic political and administrative system could assume the role or claim a stake in charity practices with a view to safeguarding what Hoexter (1995) referred to as *huquq Allah* (the rights of God). Within this paradigm, the state becomes a facilitator in charity practices by ensuring conducive environment for the fulfillment of the religious obligation.

As primarily an individual obligation, believers are expected to fulfill this responsibility by contributing to the socio-economic welfare of the community as part of worship for piety. The Qur'an has interchangeably used the terms *sadaqat* and *zakāt* to stress the need for social welfare in the community. *Sadaqat* is, for instance, used in the Qur'an in reference to both compulsory and supererogatory contributions to the community of believers. Qur'an 9:60 is unequivocal on the practice going as far as identifying recipients to include collectors and administrators (*āmilīn alayha*), the needy (*al-fuqara*), the poor (*al-masākīn*), the converts (*al-mu'allafat qulūbuhum*), for the ransoming of slaves (*al-riqāb*) and in the course of Allah (*fī sabīlillah*).

While the text is clear, therefore, on the practice as purely an individual obligation, the role of the state or other non-state bodies for the purposes of

efficiency and streamlining the sector cannot be overemphasized. It was aptly observed elsewhere that the ‘public sphere’ has always played a role in the collection and distribution of *sadaqat* thus improving efficiency in the practice. Hoexter (2002), and Geber (2002) seem to agree on their view of ‘public sphere’ as the —zone of autonomous social activity between the family and the ruling authorities [that] appeals to the societal and cultural life outside formal institutions and relevant to the social and political order in general (Hoexter, 2002; Geber, 2002). In the context of Islam and Muslim communities, ‘public sphere’ could best be understood in the form of a civil society - —forms of collective action that have a potential for autonomy (Lacey and Benthall, 2014) that became prominent in the last decades of the twentieth century. The civil society in Islam was exemplified by forms of socioeconomically secure interest groups of beneficiaries of charity like *awqāf* (religious endowments, also part of charity), though these groups never attained formal recognition during the seventh century.

Within the given context, contemporary Faith-Based Organizations (FBOs)³ in Muslim communities could pass for civil society considering that the former are merely transformation of the Community Based Organizations (CBOs) established by Muslim groups to cater for the interests of beneficiaries of charity from the twentieth century. CBOs were also instrumental during that period in taking control of charity from the state owing to endemic corruption and mismanagement that characterized most post-colonial Muslim governments resulting in the running down of the institution of charity and social welfare in the society (Medici, 2011; Deguilhem, 2008). Establishment of CBOs and private trusts thus enabled practicing of charity outside state control with various of such organizations morphing into regional and international bodies that provided for the realization of the —Islamic tradition of commitment to those in need in the society (Benthall and Bellion-Jourdan, 2003).

In essence, therefore, one could claim that there existed a traditional ambivalence between the state and society in Islam in as far as charity was concerned. *Qādhis* (Muslim judges) for instance, being both religious and state officers, were used in Egypt (A.D. 737), the Samanid Empire (A.D. 819-999) and the Ottoman empire (1808-1839) to usurp control and administration of charity mainly for political hegemony (Sanjuan, 2007; Lev, 2005; El Daly, 2010). This level of ambivalence between the state and the society seemed to be re-enacted in Kenya during the twenty-first century with the former, despite being a non-Muslim political and administrative system, establishing policies that tended to

check on the Muslim social well fare in the name of national security considering the ongoing ‘terror’ campaign as elaborated in the subsequent section.

Mediatization and FBO-nization of Charity: The Unintended Consequences of the Global ‘War on Terror’

The practice of charity in Islam is founded on the twin traditions of anonymity and modesty in the society. It is believed in Islam that charity is efficacious once undertaken secretly without the left hand knowing what the right hand has given out (*Sahih al-Bukhari*, Vol 2, 504). Anonymity in charity is emphasized for it carries the advantages of diffusing the potential client-recipient relation between the donor and the recipient that could degenerate into abuse of the ‘uselessness’ of the receiver or even pride and show off (*riah*) on the part of the giver.⁴ Giving in secrecy also inhibits attracting more requests from the poor in the community (Benthall and Bellion-Jourdan, 2003) apart from safeguarding the dignity of the recipient. These spiritual guidelines are best upheld when charity is fulfilled as an individual obligation for the purpose of worship and piety.

While FBOs helped infuse efficiency in charity practices by keeping state interests at bay during the early period as argued in the study before, the relation between the state and Muslim charitable organizations across the world took a turn for the worst in face of the ‘war on terror’. Following the 9/11 US attacks, many Muslim charitable organizations were suspected of either being disguise for ‘Islamization and religio-political ideologies’ (Burr and Collins, 2006) or sympathetic to militant groups according them financial and logistical support. Consequently, a number of Muslim charity organizations were banned while the few that survived were placed under strict observation and control.

In Kenya, the situation was not any better with branches of international Muslim charities like the Al-Haramyn, the International Islamic Relief Organization (IIROSA, Saudi Arabia), the World Assembly of Muslim Youths (WAMY) rounded off (Seesemann, 2007; Kaag, 2014). Since then, there has been a systematic profiling of Muslims and Muslim charities in the country. Some business men claimed to finance terrorist activities as well as clerics alleged to preach the —exclusive and puritanical brand of Islam that promotes division, intolerance and conflict within the community (Boga et.al 2021, p.20) also faced enforced disappearance and extrajudicial extermination. Moreover, controversial statutes including The Proceeds of Crime and Anti-Money Laundering Act (2009) and the Prevention of Terrorism Act (2012) were enacted where Muslims and Muslim charity practices became the obvious targets.

Certain provisions of the mentioned legislations above particularly made the performance of charity practices in accordance with the Islamic ethics of anonymity and modesty challenging. Sections 3(b)(i) and 8 of the Proceeds of Crime and Anti-Money laundering Act (2009), for example, criminalized the —concealing or disguising the nature, source, location, disposition or movement of funds exceeding One million Kenya shillings (approximately US \$8,283). Any contraventions to the law attracted a fine of up to two million Kenya shillings (approximately US \$16,566) or seven years imprisonment (Section 13(i)). To avoid falling victim to the law while at the same time fulfil the religious obligation, therefore, Muslims and Muslim charities were forced to abandon anonymity and embrace openness as well as mediation and mediatization. Muslim charity became mediated in the sense that FBOs and individuals sourced for funding and direct the same to specific courses while mediatization has taken the form of broadcasting photographic images of the practice in social and print media.

Muslims in Kenya account for twelve percent (12%) of the total population of 45 million (KNBS 2019) with the majority inhabiting the coastal region and the arid North-Eastern parts of the country. With terrorism and extremism purely understood as a religious (Islamic) ideology (Speckhard, Shajkovci, & Ahmed, 2018; Götsch, 2016; Constanza, 2015), it goes without saying that the two predominant Muslim regions have borne the brunt of the global ‘war on terror’ (Boga et.al, 2021). To avoid being profiled as abetting terrorist activities, therefore, charity practices must conform with the security statutes contrary to the Islamic ethics on anonymity and modesty in charity.

As elaborated earlier, FBOs were (still are) significant players in Islamic charity for the purposes of efficiency. Besides, they provided a link between the very busy working middle class faithful who often failed to find time to distribute *sadaqat* by themselves thus inhibiting fulfillment of a religious obligation. This suggests that by playing the go-between role, FBOs collected funds reasonable enough to place them under scrutiny by state agencies as provided in the two legislations elaborated above hence the need for mediatization and openness. As non-profit making organizations, FBOs were also required to register with the Department of Gender and Social Services under the Ministry of Public Service, Gender, Senior Citizens Affairs and Special Programmes.⁵ Registration involved among other things detailing the locality in which they operated, their primary activities and contact address(es). For closer follow-up and scrutiny, they also had to provide details and contacts of the local area chief - the lowest cadre of national

administration in the country. In essence, therefore, charity practices in Kenya were undertaken within a delicate balance between religious (Islamic) and secular ethical requirements with both demanding a perfect fulfillment in making the practice efficacious. This is vividly demonstrated through the *fiṭri* activities of the *Jamia* mosque-based *The Bulletin*, the Kwale County Muslim Charity Organization (KCMCO) and Coast Muslim Youth Forum (CMYF) discussed in the next section.

Mediatizing Charity: The Dilemma between Religious Ethics and Statutory Requirements

Media representation of photographic images of the poor receiving donations from well-wishers or the former crying loudly for help is not a new phenomenon in the Kenya. Such images become prominent during prolonged drought as well the festive seasons when the endowed and registered charities visit orphanages, homes of senior citizens, hospices, as well as residences for persons living with disabilities with packages of charity. In a society that prides itself for being God-fearing and predominantly Christian, ‘extending a hand of help to the less fortunate in the society’ does not only place one in the public limelight as a philanthropist, at least occasionally, but also carries with it some level of social and spiritual satisfaction. Photographic images of oneself coupled with the legal requirement for openness for scrutiny against alleged sympathy for extremist cells have thus become a common occurrence even in the faith based *The Bulletin*, a weekly publication of the *Jamia* mosque in Nairobi.

The Bulletin is a 12-page weekly Muslim newsletter publication by the *Jamia* mosque since 2003. *The Bulletin* serves as a national print platform for the articulation of major concerns affecting the community and enjoys widespread legitimacy and readership from Kenya’s Muslim public and beyond. Other media outlets include a couple of television stations and a host of radio stations across the predominant Muslim regions. In as far as *The Bulletin* is concerned, the publication has been on the front-line mediatizing charity practices both in line with the government requirement of openness for scrutiny as well as demonstrate Muslims’ contributions to the social welfare development of the society.

Foremost among significant aspects and roles of mediatization of charity undertaken by *The Bulletin* during the period of study was to create awareness and clear doubts and misconceptions about charity. In its publication on —Misconceptions about *Zakāt*¶,⁶ and —Rulings Regarding *Zakāt al Fītri*: A Cleansing and Enriching Obligatory Charity¶,⁷ *The Bulletin* endeavored to lay bare the institution of *zakāt* and charity as a whole. The sections sought to explain

the scriptural foundations enjoining and legitimizing charity in Islam, the various types and times of observing the different charities, the significance of charity to the social welfare of the society as well as to the spiritual growth of the donor, and more importantly, what sets *zakāt* apart from *ḥiṭri* and how one could practice the later in the face of Covid-19 pandemic, and I should say, ‘war on terror’.⁸ This was particularly significant in emphasizing the role of knowledge in religious rituals in Islam as exemplified on the first revelation to the Prophet despite the enormous acts of worship enjoined thereafter (see Qur‘an 96).

During the period of the study, *The Bulletin* was, for instance, noted to carry appeals for *iftar* (feasting) donations dubbed ‘Muslims for Muslims’ from the public with a view to —feed the needy and less fortunate families during the month of Ramadan.⁹ The ‘Muslim for Muslim’ initiative was a replica of a similar undertaking referred to as ‘Kenyans for Kenyans’ established by the Kenya Red Cross Society in conjunction with one of the largest mobile service providers for the benefit of hunger stricken families in drought ravaged regions of the country. By 2020, the ‘Muslim for Muslim’ initiative was in its fourth cycle and targeted to feed five thousand families within the low socio-economic neighborhoods of the capital, Nairobi. Based in one of the city mosques, the initiative brought together several other mosques and FBOs.¹⁰ indicating the aspect of mediation where organizers solicited funds from well-wishers before buying and packaging the food rations for distribution in the targeted region(s). During the 2017 Ramadan cycle, the initiative benefited more than 1,300 families with the figure raising to 3,600 in 2018. Organizers of the initiative collected donations to the tune of tens of millions of Kenya shillings through the mobile money transfer platform as well as digital banking where the ethical requirement of anonymity and modesty in charity was easily met. With such levels of organization, therefore, it became possible to consolidate Muslim efforts and avoid duplication of beneficiaries of charity while at the same remaining live to the government requirement on money laundering.

In its issue No. 881 of March 27th 2020 as the country was thrown into uncertainty over the Covid-19 Pandemic and subsequent lockdown, *The Bulletin* launched an appeal for food for the vulnerable in the society.¹¹ In the drive laced with Qur‘an quotations and traditions attributed to the Prophet legitimizing charity,¹² the Zakat Kenya organization, supported by several other city-based FBOs, urged the community to donate money and dry food stuffs for the establishment of a food bank with the capacity to feed about 5,000 poor families per month in low-income households in the city precincts. As it was the case with the ‘Muslim for Muslim’ initiative, the food bank appeal carried with it the

possibility to donate money online thereby maintaining anonymity and modesty without compromising the state requirements on scrutiny and security.

The food drive was particularly significant in that it highlighted the essence of charity in times of hardship when the community was faced with Covid-19 lockdown. The government had imposed a ban on movement across cities as well as curfews from dusk to dawn when the daily levels of Covid-19 Virus infections were higher, making it even more challenging for the low-income cadre that depended on menial jobs to meet their daily needs. Besides, among measures to contain Covid-19 infections was social distancing as required by the Ministry of Health that made it challenging for the FBOs to distribute dry food to the poor and the needy in the community. This prompted the National Muslim Covid-19 Response Team to appeal for waiver to enable their officials distribute *iftar* while adhering to health guidelines during the month of Ramadan.¹³

In Issue No. 882 of April 3rd 2020, Zakat Kenya organization was again mediatized distributing the food packages realized following the appeal made in March that year.¹⁴ This aspect of mediatization, as argued earlier, was geared towards demonstrating accountability on the part of the organizers as well as raise awareness and remind other potential donors towards the plight of the poor and the needy in the community.¹⁵ While the ethics of anonymity was observed by respective donors during contributions through digital banking, money transfer platforms as well as dry food packages dropped at the food bank collection points, the same could not be said of the final distribution owing to the photographic imaging and representation of the recipients in *The Bulletin*. This form of mediatization of charity becomes a permanent record reaching a wider constituency across the globe given that *The Bulletin* enjoys digital readership across the Muslim world. In effect, it dehumanizes the recipient for life contrary to the religious ethics but paradoxically meets the requirement of the Proceeds of Crime and Anti-Money Laundering legislation with regard to not concealing or disguising the sourcing and disposition of charity funds.

Within the foregoing context, therefore, mediatization of charity tends to highlight the dilemma facing charity practices in the country between religious ethics and statutory requirements in the age of the ‘war on terror’. While it may be argued that mediatization of charity helps awaken sympathy, responsibility and create awareness on potential donors while meeting state regulations on security, it should not be lost on us that performing charity ought to be an act of worship meant to please but the creator who incidentally is not blind of human action. Failure to observe the religious ethics on anonymity and modesty both at the donating and receiving points carries the danger of mediatizing poverty

subsequently making it appear as merely material relegating the spiritual aspect thereby humiliating the receiver. This dilemma continued (still is) to be faced also by FBOs at the local levels as exemplified by the coast-based KCMCO and CMYF elaborated below.

Iftar on Social Media: Towards Re-branding of the Muslim Youths in Kenya

The largest constituency of Muslims that bore the brunt on the unrelenting ‘war on terror’ in Kenya is, arguably, the youths (Boga et.al, 2021; Costanza, 2015). With high levels of qualifications against unemployment, endemic corruption, general feelings of socio-political exclusion and discrimination, police brutality coupled with collapsed social systems, youths became vulnerable to extremist ideologies, radicalization and recruitment to terrorist groups including the *al-Harakat al-Shabab al-Mujahideen*, or shortly *al-Shabab* (Speckhard, Shajkovci, and Ahmed, 2018; Gotsch, 2016). To the marginalized and disenfranchised Muslim youths, *al-Shabab* filled the void created by state failure in its core mandate offering social warmth, recognition, belonging and identity (Speckhard, Shajkovci, and Ahmed, 2018; Gotsch, 2016; Belquis, 2015; Costanza, 2015). Efforts to reclaim this constituency of youths from the grip of radicalization and extremism, therefore, had to involve not only security policies and strategies but also ‘moderate’ religious elders and youths in social media platforms like Facebook, YouTube, TikTok as well as popular culture including music and sports competitions. The aim was to craft alternative narrative to extremist ideologies and present the fast forgotten side of Islam known to be accommodative, peaceful and non-violent both at the local and international arena. These efforts saw the trending of various hashtags in social media like *#LengaUgaidi* (avoid terrorism), and *#ZuiNoma* (prevent terror). Within this historical context, some Muslim youths expanded to FBOs that became actively involved with community well fare and largely run on social media as was exemplified by the Kwale County Muslim Charity Organization and the Coast Youths Forum.

The Kwale County Muslim Charity Organization (KCMCO), as the name suggests, was based in Kwale county, south of the coastal city of Mombasa. Kwale was among the areas in the country that suffered heavy losses occasioned by the unrelenting ‘war on terror’ in the form of extrajudicial killings, enforced disappearance of youths and wanton destruction of property through revenge missions by aggrieved radicals and *al-Shabab* operatives (Boga et.al 2021). As mentioned above, this FBO was established in 2016 in the midst of efforts to rebrand Islam and youths in particular as non-violent, accommodative and peace

loving in the region. The FBO operated an active Facebook and Tik Tok accounts apart from a physical address in the coastal town of Diani.

As at May 2022, the KCMCO Facebook account was followed by 2,286 people with 2,218 expressing a like. The FBO also operated an e-mail account, mobile telephone, as well as a mobile money account in the popularly M-Pesa platform run by one of the giant mobile service providers in the country. As part of its effort to remain visible in the local and international stages, KMCO would identify a welfare need, say a mosque or *madrassa* renovation, feeding orphans or widows and sets a target budget to offset the challenge before it is posted in the Face Book account.¹⁶ Appeals for donations as was the norm would often be buttressed with scriptural references like hadith and the Qur'an on the need and benefits of giving to the poor and the needy in the society.¹⁷ These would appear in the form of hashtags like #*HayaTushindaneniJamani* being a corrupted version of Qur'an 83:26 - so for this let the competitors compete.

Through such appeals, the faithful, both institutions (like banks) and individuals, would send contributions through the mobile banking platform or digital banking presumably enough to buy 2.5kgs of the most cherished food, mostly rice, in the society. The Organization also allows believers to deliver dry food items including rice cooking oil, wheat flour, salt, cereals, maize flour, sugar and dates before packaging them for distribution. Another *iftar* activity run by KCMCO includes a *kurban* (slaughtering) programme during the festivals of *Eid ul-Adhaa* where, as it is in the case of the food items, animals would be slaughtered and meat distributed to the needy and the poor in the society in the full glare of the media with photographic images eventually posted on the organizations' wall. For the purposes of transparency and accountability, the organization endeavor to update its collections and expenses on the Face Book page. It however, retains the privilege to identify recipients arousing claims of bias among the needy and the poor that are bypassed in the distribution cycle as was captured in the Face Book comments of the organization. Such complains are more of expected occurrences considering the limited resource environment in which FBOs operate in the community. During the *kurban* period of 2021 (1442 A.H), for example, KCMCO had an ambitious target of Kenya shillings (Ksh.) 100,000 (\$825.9) but managed to raise a paltry Ksh. 7,950.00 translating to 7.9 per cent of the target budget.

The second FBO in this short survey of *iftar* and media was yet another Diani based Coast Muslim Youth Forum (CMYF). Like the KCMCO, it was established that CMYF also had an active Face Book account through which it appealed and collected donations for various charitable courses. In their #

FeedAnOrphanChallenge in 2022 for example, the organization used its social media account and the mobile money platform to solicit for funds for *zakāt ul-fītri* for an orphanage in the Island village of Mkwiro and Wasini in Kwale county. All the campaign activities - the appeal, budget, collection, expenses, purchase of food items, packaging, as well as the final delivery and distribution were mediatized in the organization's page. In a rather expected, though unanticipated occurrence, nonetheless, mediatized charity efforts of the CMYF were exposed to internet fraud when the Face Book account of the organization and details of the contact person were hacked. This unfortunate event led to the loss of up to Ksh. 10,000 (\$82.6) in donations to fraudsters.¹⁸ This event served to highlight the challenges of mediatization of charity in a fast-changing technological world.

Charity activities of the CMYF, therefore, tended to follow a similar pattern with the rest of the surveyed FBOs in this study. A charity course would be identified and appeals crafted in a religiously legitimated language and mediated by organizers in the social and print media. Donations would be sent through mobile money platforms, digital banking or even delivered as dry food stuffs at selected collection points before they are packaged and distributed to the targeted poor and needy in the society in the full glare of the media. Records, both digital and print, would be kept for internal and external checks and balances as required by the state and religious ethics until another course is identified and the cycle repeats itself.

As argued earlier, therefore, mediatization of charity, at least within the context of Kenyan Muslims, posed an ethical and legal dilemma. While religious ethics encourage anonymity and modesty, security policies criminalized anonymity misconceiving it for attempts to conceal logistical sympathy to extremist groups. In the perspective of religion, anonymity and modesty help safeguard dignity of both the donor and the receiver without necessarily arousing binding patron-client relations between the two. More importantly, it shields the donor against unrelenting requests from other deserving recipients thereby saving him from overstretching his budget in hard economic times. In the face of the unrelenting war on terror, nonetheless, adherents were clearly split between religious ethics and security policies making the practice rather a delicate balance between the two in the post 9/11 period in the country.

Conclusion

Charity is a noble social welfare practice for the purposes of worship and piety. Practicing charity, and *sadaqat al-fītri* in particular, is an individual obligation for every Muslim faithful in the community. Islam encourages responsibility on the less fortunate members of the *ummah* while at the same guarding their dignity as

believers in the community. While FBOs were noted to improve *fitri* practices in the community, they also exposed the practice to statutory policies on security requiring that such activities be open to scrutiny to avoid them being misused as conduits for money laundering as well as financial and logistical support for extremist activities. It is submitted that indeed, security is a serious concern for all and this need not be understood narrowly and compartmentalized as a religious ideology propagated by a few in the society. Considering that Muslims are equally victims of extremism, defeating terror of whatever type would, therefore, require concerted efforts rather than profiling of selected religious communities. By so doing, this only serve to jeopardize performance of some religious rituals of the affected group thereby infringing on the fundamental rights of freedom of worship and inhibiting spiritual growth and development. Adherents need to be accorded room to practice their faith within the international standards while at the same time remaining alive to the rights of others in the society. This would, ultimately, promote respect and co-existence both in the local and trans local communities.

End Notes

1. Paying *zakāt ul-fītri* in kind is said to date back to early times as captured in several traditions of the Prophet. See ‘Paying *Zakāt al-fītri* in Cash’. Association of Muslim Jurists of America, Fatwa ID. 87752 of 2020. Available at [Paying Zakāt Al-Fitr In Cash | AMJA Online](#); ‘Paying *Zakāt-ul-fītri* in Cash or as Food Products’. Dar-Al-Ifta Al-Missriyyah. Available at [Fatawa - Paying zakāt-ul-fitr in cash or as food products \(dar-alifta.org\)](#). Accessed May 2022.
2. See further [Quran-Islam.org - True Islam](#). Accessed August 2022.
3. I use Faith Based Organizations (FBOs) in the context of organizations involved charity as influenced by religious beliefs in relation to giving prominence, but not necessarily exclusive, to members of the same religious affiliation.
4. Show off is regarded as one the greatest sins (shirk) in Islam thereby inhibiting one from paradise.
5. See Braintony International Consultants, [Community Based Organization Registration \(companysecretariesafrica.com\)](#). Accessed August 2022.
6. *The Friday Bulletin*, Issue No.885, April 24th 2020, p.5
7. *The Friday Bulletin*, Issue No.888, May 15th 2020, p.3.7. See also —*Zakāt al-Fītri: Q&A*ll. *The Friday Bulletin*, Issue No.889, May 22nd 2020, p.2.
8. —How Will the Corona Virus Pandemic Change Ramadhan for Muslims?ll. p.6; —Kilifi County under Lockdown as Residents Face Starvationll. p.11.
9. See —Ramadhan Appeal 1441 A.H. (2020)ll. *The Friday Bulletin*, Issue No.885, April 24th 2020, p.12. Although the appeal was specifically made to Muslims in the face of the religious requirement on charity, it also got response from politicians thereby immensely boosting the iftar kitty. See —Muslims for Muslims to Raise Sh.20 Million for Iftarll *The Friday Bulletin*, Issue No. 878, March 06, 2020, p.2.; DP Ruto gives Sh.3M for Ramadhanll. *The Friday Bulletin*, Issue No.885, April 24th 2020, pp.1,9.; —Muslim Organizations in Iftar Drivel. *The Friday Bulletin*, Issue No.885, April 24th 2020, p.2.; —MP Donates Salary to Help Kenyans during Pandemicll. *The Friday Bulletin*,

Issue No.885, April 24th 2020, p.2; —Uhuru Gifts Muslims with 20-Tonne Food Donation. *The Friday Bulletin*, Issue No.888, May 15th 2022, p.1.

10. Included among the FBOs in the 2020 initiative were The Park Road Youth Group, Council of Imams and Preachers of Kenya (CIPK), Admin group as well as the Answer Sisters. See *The Friday Bulletin*, Issue No. 878, March 06, 2020, p.2.
11. —Corona virus Pandemic: Foods drive for the Vulnerable Launched. *The Friday Bulletin*, Issue No. 881 of March 27th 2020, pp.1, 6, 7. see also *The Friday Bulletin*, Issue No. 883, April 10th 2020, p.2.; *The Friday Bulletin*, Issue No. 991, May 6th 2022, p.1,2,5; *The Friday Bulletin*, Issue No. 992, May 13th 2022, p.1
12. See *The Friday Bulletin*, Issue No.885, April 24th 2020, p.4, 12.T See also —KWAS Donates Food Items to Muslim Staff. *The Friday Bulletin*, Issue No.888, May 15th 2020, p.10.
13. Through the Kenya Covid-19 Emergency Response Fund, the government had banned direct food distribution to avoid contravening the regulation on social distancing. See —Food Distribution Ban: Muslims Appeal for Consideration. *The Friday Bulletin*, Issue No. 884, April 17th 2022, p. 1, 6. See also —Jamia Assists 1000 Families with Food Support. *The Friday Bulletin*, Issue No.885, April 24th 2020., pp.1, 9.
14. —Over 1000 benefit from Food Support, *The Friday Bulletin*, Issue No.882, April 3rd 2020, pp.1, 7. See also Pictorial representation of —Ramadhan Food Support and —Zakāt Collection Programm in *The Friday Bulletin*, Issue No.887, May 8th 2020, p.1;4,8 —Muslims Urged to Expedite Zakāt Payment, *The Friday Bulletin*, Issue No.887, May 8th 2020, p.2; —20 Health Tips for Ramadhan: Ramadhan, Diet and Health, *The Friday Bulletin*, Issue No.887, May 8th 2020, p.5,9; —Covid-19 Response: Bungoma Families Benefit from Zakāt Foundation Support. *The Friday Bulletin*, Issue No.887, May 8th 2020, p.10.
15. The Organizers called —upon well-wishers to extend more support toward these programmes ...to assist those who are struggling to put food on the table. Ibid, p.1. See also —Jamia Donates Relief Food to Budalang'i Flood Victims. *The Friday Bulletin*, Issue No.889, May 22nd 2020, p.1,2.

16. In a more recent *sadaqat jāriyya* appeal (2022), KMCO collected funds for the renovation of a local mosque in Kwale county through *#NoAmountIsSmall #EveryPennyMatters*. See Face Book page of the Organization.
17. See CMYF Face Book posting of April 1st 2022.

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PHILANTHROPY FOR SUSTAINABLE DEVELOPMENT: A NEW PARADIGM FOR SOCIAL CHANGE IN NORTHEASTERN NIGERIA

Dunason LA Dangbille

Optima Centre for Exploration and Learning, OCEL Nigeria / ITS, USA

Abstract

The philanthropic sector is one of the fastest-growing industries in the global economy and is playing an increasingly prominent role in supporting the international sustainable development agenda. This paper explores the question philanthropy in Northeast Nigeria and what might lead to desirable and enduring social change. The paper examines the current approaches to philanthropy in Northeast Nigeria and classifies them into two broad categories: the palliative philanthropy and the preventive philanthropy. It argues that the most preferred approach by most philanthropists in this region is the palliative approach, which—apart from recycling poverty and meeting immediate needs—hardly produces long-lasting soci(et)al change. The paper proposes a shift from traditional pro-poor palliative philanthropy to preventive research-based philanthropy. This approach, in addition to being comprehensive and attending to immediate needs, seeks to address the root causes of multidimensional poverty and ultimately remove beneficiaries from poverty.

Keywords: Northeast, Palliative Philanthropy, Preventive, Multidimensional Poverty

Introduction

Northeast Nigeria—hereinafter NE—has since 2001 become a mecca of philanthropic activities. Philanthropy is one of the major ways that Nigeria and the world seek to reconstruct and move the region forward, that is, moving the zone from its present Dead Sea condition to a flourishing one. However, more than two decades later, the area is drawing more attention from scholars than philanthropists. This attention is to review both concluded and ongoing philanthropic activities in the region to determine whether such activities have led to sustainable social change. Such a quest raises a few questions. What is the

primary objective of philanthropic activities in NE Nigeria? Is philanthropy in NE leading to sustainable social change? Are the approaches adopted by philanthropic organizations in NE Nigeria capable of producing the desired social change? These questions demand an intentional look backward to review the contributions of philanthropy to the development of the NE region. As the Danish philosopher, Søren Kierkegaard, once noted, moving forward demands an intentional look backward. He writes, —We can only understand life backward, but we must live it forwards‖ (so Nietzsche; cf. Bonhoeffer, 1991, p. 192). Kierkegaard is here advising us to pay due and careful attention to history, even as we seek to be creative and innovative in the way we move forward considering our distinct situations. As a result, this study engages critical research method to examine and critique the current approaches to philanthropic work in NE Nigeria. The strength of this method is its interdisciplinary and cross-disciplinary approach to issues to offer a more nuanced understanding of philanthropy.

Given the quest for a critical review, the paper examines the current approaches to philanthropy in NE Nigeria to determine which approach holds greater promise for achieving desirable and enduring social change in the region. The paper classifies the approaches to philanthropy in the area into two broad categories: the palliative approach and the preventive approach. It argues that the most preferred approach by most philanthropists in NE Nigeria is the palliative approach, or what I call a socio-economic painkiller. The problem with this —painkiller‖ approach is its overreliance on putting —a smile‖ on people's faces rather than changing their mindset about life and what it entails. Insofar as —putting a smile‖ on someone's face is a moral good and religiously commanded (see Allen, 2018) the gesture, when it does not go beyond providing palliative care, often recycles poverty rather than producing long-lasting societal change and continually remains an outpost of progress (Sewlall, 2006, p. 4-14; cf. Goldberg, 2009). As such, the approach —masquerade‖ the primary goal of philanthropy and fixes people in a perpetual state of fighting to survive (Sewlall, 2006). As a result, the paper proposes a shift from traditional pro-poor palliative philanthropy to preventive research-based philanthropy. This approach, in addition to being comprehensive and attending to immediate needs, seeks to address the root causes of multidimensional poverty and ultimately (re)move beneficiaries from poverty (definition: a perpetual state of fighting to survive) to flourishing. This approach focuses on renewing people's minds or changing their thinking patterns to move them from survival to flourishing. However, let us first begin with a critical historical overview of what philanthropy entails. In this overview, I outline the goals and purposes of philanthropy and use them as a framework to x-ray and analyze philanthropic work in NE Nigeria.

Philanthropy—a generous act, although not always in its modern, organized form—has been in existence for more than 2,500 years (Breeze, 2021). Notwithstanding its deep historical roots, the term "philanthropy" is difficult to pronounce and even harder to explain, but in general, it refers to the act of making individual, selfless efforts to assist strangers and advance society. The word's origins are clear enough—"philo" means "love of" and "anthropos" means "humankind"—but its use, interpretation, and discourse are far from simple (2021). The term "philanthropy" was first used in the Greek tragedy *Prometheus Bound* in the fifth-century BCE (See Aeschylus, 2012). In this play, Prometheus incurs the gods' endless anger by bestowing upon humanity the gifts of fire and optimism. The anger of the gods with Prometheus is not the gift (=philanthropy) per se; rather, it was because of what the gift primarily did to humans: it changed (read: renewed) their *mindset*. This change of *mindset* eventually altered human attitudes in relation to themselves and the natural world.

The gods knew that without a change of mindset; it would be difficult for humans to transcend their limitations and move from survival to flourishing. Flourishing, in this context, meant not only thriving in a physical sense but also achieving a deeper understanding of their place in the cosmos. This newfound knowledge ignited a spark of creativity and ambition within humans, allowing them to transcend their previous limitations. Thus, the gift of Prometheus (=philanthropy) changed the perspective of humans about life and empowered them to explore their potential and foster a sense of responsibility towards both them and the natural world. Accordingly, as humans harnessed the power of fire, they not only learned to survive but also began to thrive, crafting tools and forging relationships that would shape their destiny. This change of mindset and its consequences is what infuriated the gods; for the gods, it means humans may no longer depend on them to achieve the good life. This essentially means that philanthropy is a tool of liberation, saving people from the bondage of ignorance to the freedom that comes with knowledge of how things function in the world. As people are freed from the chains of ignorance, they will finally see the world as it truly is. Embracing this knowledge empowers them to make informed choices and live authentically. By fostering knowledge and interdependency, philanthropy empowers individuals to break free from reliance on foreign interventions. This shift not only elevates human agency but also challenges the traditional roles of the gods in guiding human destiny.

Thus, this Greek myth has several implications for the objectives of philanthropy. First, when we assist people, our primary goal is to change their mindsets and perspectives about life and their role in it. Second, philanthropy helps beneficiaries transcend their previous limitations by empowering them to explore their potential and foster a sense of responsibility towards both them and the natural world. Third, philanthropy empowers individuals to break free from reliance on foreign interventions and depend on such interventions to achieve the good life. Fourth, philanthropy empowers beneficiaries with knowledge that would ignite a spark of creativity and ambition within the target people that moves them from survival to flourishing. These implications of philanthropy immediately raise a few questions in relation to philanthropic activities in NE Nigeria. For example, how is philanthropic work in NE Nigeria moving people from survival to flourishing? Put differently, how is philanthropic work in NE Nigeria changing mindsets?

Before I attempt a response to the above questions, let us take a brief look at how philanthropy is perceived in our times. In the twenty-first century, the terms —philanthropy‖ and —philanthropist‖ generally conjure up images of wealthy, white men who either inherited their wealth or succeeded in industries like banking, entertainment, or information technology (Breeze, 2021). However, with such a view, philanthropy is not likely to be connected to poor people, for example. Thus, in the modern world, the word —philanthropy‖ has become synonymous with donating large sums of money. As a result, philanthropists are associated with wealth, affluence, and money (=gods?), while —non-wealthy people who make charitable donations are typically referred to as ‘donors’ rather than ‘philanthropists’ (2021, p. 23).

However, such a modern view of philanthropy is not consistent with history and is not necessarily religious. Most religious adherents (e.g., the Abrahamic faiths) are required to give regardless of their economic status. Religious contributions and almsgiving have a long history. In the Judeo-Christian traditions, there are clear charitable obligations with exhortations to generosity that are outlined in both the Old and New Testaments (see discussions in Penslar, 1998; Frisch, 1924; Wright, 2004; Wheeler, 2010; Ismail, Abdullah, and Zaenal, 2022). In the Islamic faith, for example, *zakāt* (=obligatory almsgiving) is one of the five pillars of Islam, and Muslims are encouraged to make voluntary and personal gifts known as *sadaqat* (Breeze, 2021). This practice of giving, known as *zakāt* in Islam, highlights not only the importance of supporting those in need but also fostering a sense of community (ummah) (Ismail, Abdullah, and Zaenal,

2022). It is carefully argued by some Islamic scholars that philanthropy is the centerpiece of the development of the ummah' (see discussion in Ismail, Abdullah, and Zaenal, 2022). Consequently, from a religious point of view, philanthropy takes many forms that transcend wealth, highlighting collective responsibility to uplift one another, irrespective of socioeconomic backgrounds. This creates a culture of interdependency (receiving from and giving to one another) that is not only essential for peaceful coexistence but also fundamental to human development. With this culture of sharing and interdependency, people can achieve socio-economic resilience.

The foregoing historical overview shows that philanthropy has both philosophical and religious roots. Four key effects of philanthropy are drawn from the above analysis. First, it is both divine and human to give. Second, philanthropy changes mindsets and moves people from survival to flourishing. Third, philanthropy fosters a sense of community and builds community socio-economic resilience. Fourth, philanthropy rebuilds and reenforces the African culture of sharing, reciprocity and interdependency (as opposed to hoarding and dependency) among people and instills in them the need for peaceful coexistence and human development (Ilchman, et al., 1998). These four effects of philanthropy and the four implications/objectives of philanthropy outlined above are used in this paper as a framework to analyze philanthropic work in northeastern Nigeria.

Consequently, this paper conceives of philanthropy in two ways. First, philanthropy is primarily about human emancipation and development. It focuses on changing people's mindsets to move them from survival to flourishing. This view ultimately makes the mind the primary focus of philanthropy. Second, philanthropy, according to Payton and Moody, is a —voluntary action for the public good (Payton and Moody, 2008, pp. xi, 6, 21, 27, 28, 182; Payton, 1988). This second view perceives philanthropy as a —moral action by which people advance their subjective vision of the public good. This second view is how philanthropy is generally viewed by many. For example, according to Beth, —[T]he beauty of this definition [=the second view] is not only its simplicity and brevity, but also the fact that it opens up, rather than closes down, the sphere of philanthropy to include everything that donors believe to be worthwhile (Breeze, 2021, p. 34). However, the view that is advanced in this paper is the first one that sees philanthropy as a moral action with an intentional and defined purpose of changing people's mindset, which ultimately moves them from survival to

flourishing. This perspective stresses the transformative power of philanthropy, suggesting that it should not merely provide temporary relief but rather inspire long-term change in individuals and communities. By fostering a mindset of flourishing, philanthropy cultivates resilience and empowers individuals to pursue their potential beyond mere survival. In what follows, the paper explores the socio-economic condition of northeast Nigeria that attracts the attention of philanthropists around the world.

The Northeast Region

The Northeast region is a geopolitical zone in Nigeria that comprises six states, namely, Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe. This region is unique in Nigeria, given its massive landmass and ethnic and religious diversity. On average, over 30% of Nigeria's ethnic groups are based in the northeast, which comprises more than one hundred and fifty different ethnic groupings with distinct cultural heritage. The relationship between these tribal groups has been relatively peaceful for decades. Its landmass covers approximately 30% of Nigeria's landmass, covering a combined 272,451 km² of land, making it the largest geopolitical zone in Nigeria—larger than the south-south, south-west, and south-east regions combined (=194,037 km²) and larger than the entire United Kingdom. The population of this region is about 13.5% of Nigeria's population.

However, as the history of the world shows, landmass and population do not often translate into social change, economic growth, science, and technology. For example, countries with the best education and democracy—Finland and Norway—are relatively small in landmass and population compared to the largest and most populous nations—India, China, Russia, and the United States. The way people think about life and nature and relate to one another is fundamental to social change, to say the least. Despite being one of the most naturally gifted zones in the country, NE Nigeria is educationally, economically, and socially backward. Many analysts have attributed this condition to the rise and activities of Boko Haram (BH). But such a view is a narrowed one that does not view the condition of the region comprehensively. The region's backwardness in education, for example, has little or nothing to do with the suspicion of Western education advocated by BH and the wide-ranging consequences therefrom. Historically, the region has been backward in comparison to other regions in the country before the rise of BH. Although there has been significant improvement in the markers of development and the content of human flourishing in the region since intentional philanthropy entered the zone in 2001, the region remains one of

the most backward in Nigeria in the areas of education, economy, and social and infrastructural developments (See statistics in National Bureau of Statistics, 2022). However, the rise of Boko Haram aided in exposing the backwardness of the region and made it one of the most popular in the country, albeit for the wrong reasons. In this case, the socio-economic condition of the region that is defined by backwardness and multidimensional poverty cannot be pinned down to one factor; instead, it is a combination of multiple factors. But what are these multiple factors behind philanthropic activities in the northeast?

Multidimensional Poverty and Socio-Economic Condition in the Northeast

Poverty is a prison, and when it is multidimensional, it becomes a maximum prison. In an organized society such as NE Nigeria, people find themselves in this maximum prison for major causes. First, there is the prison of the mind. This type of poverty is self-inflicted and makes people see themselves as being in an inferior position or foreordained to remain as beggars. Liberating people from this kind of poverty is the most difficult. It is a consequence of a particular thinking pattern that people develop over time. This thinking pattern becomes a worldview that first informs their understanding of life and its purpose and then shapes their understanding of their rights and responsibilities in society (see extensive discussion in Ijatuyi-Morphé, 2011). An example of this is the emphasis that most Nigerian citizens place on their —rights—fundamental and constitutional—over and above their responsibilities. This kind of one-sided emphasis is informed by (1) a lack of a worldview that sees things as a whole and (2) dysfunctional governance. The lack of a worldview that sees things as a whole informs citizens' lack of emphasis on their responsibilities, while dysfunctional governance informs their too much emphasis on their rights—real or imagined (Payton and Moody, 2008). In consequence, the thinking patterns of people are reduced to survival. Such a thinking pattern has several implications.

First, it ultimately orients human understanding of life and the responsibilities of people therein, which has a significant effect on the actions of citizens in society. Second, such a thinking pattern informs citizens understanding of human relationships and their role in creating enduring social change in society. Third, such a thinking pattern ultimately creates a problem of relationships—man to himself (intrapersonal), man to man (interpersonal), and man to creation (extra-personal). A philanthropic work that desires to lead to enduring social change in society must—as a matter of logical consistency—pay

careful attention to how philanthropy impacts human relationships (See Mirchandani and Shapiro, 2018).

Nevertheless, the second factor that is hindering the liberation of the people from the prison of poverty in NE Nigeria is insecurity. The persistent insecurity challenges in the northeast have created new forms of rural and urban multidimensional poverty, such as malnutrition, avoidable diseases, unemployment, slum dwellings, and overpopulation. This new dimension of poverty is also aided by the massive migration of citizens from rural to urban areas since 2001. Although this migration from rural to urban is primarily in search of peace, security, social amenities, and the good life, the migration has increased the rate of crime in all the urban areas of NE Nigeria because of joblessness and unemployment. This implies that decongesting the urban areas and reducing the crime rate starts with providing and guaranteeing the quality of life in rural areas in terms of security and social amenities. Without such guarantees, migration of people from rural to urban settings becomes more like poverty prison redeployment rather than a guarantee of the good life.

Consequently, the problems of worldview and insecurity have combined to create a system of multidimensional poverty among the people of the northeast that has spurred philanthropic responses in diverse forms, such as the provision of housing, health care for the poor, food supply, education, small-scale business empowerment, and vocational training. In response, most philanthropic organizations (including the government) have resorted to offering palliative responses, which provide victims of insecurity with enough resources to survive but not enough to live. Such forms of philanthropy have aided the government in providing temporary social amenities for these victims. Yet, philanthropic activities in the region have created and provided jobs and employment to thousands of youths in the region. Most of these youths are paid good salaries. We can say here that philanthropy has led to measurable social change in the region. However, good salaries often come with challenges for the youth, especially when the pay does not generate in the youth moral vision and responsibility for the common good. High salaries have resulted in higher rate of drugs and prostitution in the region than before. With the availability of drugs and a high rate of prostitution, crime is inevitable. Proportionately, philanthropy in NE Nigeria has created an unending circle of money, drugs, and crime (Awofadeji, 2022; Hegarty, 2018; Buba, 2024; on why philanthropy is failing, see Reich, 2018). The primary reason for this endless circle is that philanthropic interventions often pay little or no attention to the mindset of beneficiaries. Social change that is not

rooted in the minds and hearts of beneficiaries often leads to moral decadence among youths. This is why this paper insists that philanthropy in NE Nigeria needs to look beyond palliative to consider aiding victims of poverty to move beyond survival to living by changing their thinking patterns.

The third factor is the use of incentives employed by most philanthropic organizations in the region. Incentives have created a dependency syndrome among many youths. For example, most of the seminars and workshops organized by philanthropic agencies often used stipends as incentives to mobilize youth to attend their programs. In an interview I carried out with some of these youths in Maiduguri, Yola, and Jalingo, they suggested that most of the attendees subscribe to these programs not for the contents but for the stipend that comes at the end. Since most organized philanthropic agencies are bureaucratic and demand constant reports of activities, volunteers and staff often want attendance as participants want money. In this case, the content suffers, and when that happens, we have traded quality for paperwork. Because participants prefer the stipend they get, some often subscribe to several trainings with the primary aim of raising more money than skills or knowledge. One of the major consequences of this is its tendency to not only make the participants lazy but also perpetually dependent.

The above causes and factors that keep NE in the maximum prison of poverty raise the question, what better approach can philanthropists adopt to ensure lasting social and moral change in the northeast? I propose a research-based approach. This approach is comprehensive in its outlook, and it offers both social and moral change. Research-based philanthropy explores five areas, these are in-depth and critical analysis of the root causes of poverty and designing suitable frameworks for addressing them, focus on social change and its impact on moral change. Thus, it begins with addressing the mindset of people. The third it provides services to meet needs that government and the market cannot or will not deliver as well as advocating for reforms. Forth, it preserves good cultural traditions that are being destroyed by insecurity and finally builds community through funding social innovation (cf. Breeze, 2008).

Out of the five major foci of preventive philanthropy, the ones that most philanthropic organizations focus on in the Northeast are number 3, with little focus on number 5. The crucial areas that are neglected include (1) engaging in in-depth and critical analysis of the root causes of poverty; (2) designing suitable frameworks for addressing multidimensional poverty as well as funding social

innovation; and (3) preserving good cultural traditions that are being destroyed by insecurity.

Research-based philanthropy creates a mutual benefit between donors and beneficiaries (see, for example, McGoey, 2015). It equally pays attention to both—the perspective of individual donors and that of the recipient (Reich, 2008, p. 12). The framework ensures donors advance their own goals by trying to make a positive impact (by their definition) on the northeast, and equally, beneficiaries are being removed from poverty rather than recycling poverty. But moving people from a survival mentality to a flourishing mentality requires a change in mindset.

Renewing and Sustaining Poverty

Previously, I have argued that poverty is both a problem of the mind and social construction. This section further develops the problem inherent in the concept of philanthropy to clarify the issues for the presence or absence of social change in NE Nigeria. I call the problems rooted in the mind as internal factors and the social construction as external factors. These are two factors that have combined to enforce and eventually weaponize poverty. In what follows, I systematically examine each and see how they create and weaponize poverty.

Internal Factor

The primary factor is the internal one. This is the most fundamental and is rooted in the mind, that is, the thinking pattern of people. Three main layers create thinking patterns. First is one's understanding of nature and life and their relationship to one another (Haught, 2006; Wagar, 1977; Redfield 1952). Second, understanding of oneself in relation to nature, others, and its impact on society. Third, understanding of the purpose and meaning of life. These three layers are combined to create how people think and view the world around them. They use that to create values and beliefs (=culture and tradition) that ultimately inform how they behave in relation to others and the natural world. Ultimately, these understandings combine to create a lens through which one sees and understands life, the built world, and relationships.

In how people relate to God, oneself, others, and the rest of creation, the above layers of thinking pattern are further shaped and enforced by four factors: (1) experiences, (2) culture and tradition, (3) environment, and (4) logic (Dangbille, 2027). A sustainable and transformative philanthropy must first

understand these factors and examine how they combine to shape people's worldview and their impact on people's behavior that leads to poverty.

Considering the above, giving money to victims of poverty in their receiving condition is doing more harm than good. The giving must be in accordance with the transformative mindset that the donor should expect the people to have. Without changing the beneficiaries' thinking patterns, sustaining a transformative philanthropy is impossible to achieve. A reason for changing thinking patterns before aid is because the thoughts of the people are what has led them to their present condition, and it is difficult for people to live above the way they think. Living above their thinking begins with changing their worldview. Therefore, a shift in mindset can empower individuals to break free from limiting beliefs and adopt more constructive perspectives. By fostering a new way of thinking, they can better navigate challenges and create opportunities for positive change in their lives.

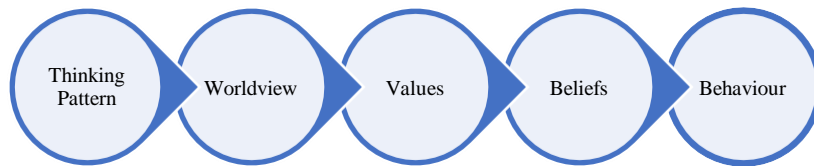


Figure 1: The Process that Creates and Enforces Poverty

A philanthropic aid that does not pay attention to these processes and their wide-ranging effects on poverty would end up recycling poverty at best and provide dead aid at worst (Moyo, 2009). According to this process, poverty is inherently rooted in the thinking pattern of people. It is this thinking pattern that instills in them values such as honesty, hard work, sustainability, relational responsibility, and ethics, and how they see their role in life locally and globally. These values are used to create beliefs that ultimately surface in behavior. In this case, we may conceive of poverty as a behavior. This means how people behave in relation to the natural or built world around them is a direct result of the way they think. Thus, the way we relate to nature can either create poverty or riches. To create riches, we must go down to our thinking pattern and shape it to think in such a way that generates riches. This is why I am proposing research-based philanthropy that is not only comprehensive in its approaches and outlook but also starts philanthropic aid where it matters: the mind. I acknowledge that changing

the thinking patterns of people is not easy. To do this, I borrow an analogy from the medical field to explain the process.

In a medical emergency, the physician does not rush into administering drugs or carrying out surgery without first understanding the nature and possible root cause(s) of a sickness. The physician often administers first aid treatment (cf. palliative), and all focus is primarily on finding the root cause of the issue (cf. prevention). Often finding the root causes requires going beyond the patient's self-affirmation of the ongoing case; the physician resorts to thorough research to find the root cause. Philanthropy is the same. It is an emergency that gives first aid treatment but always pays attention to the primary root cause. Consequently, philanthropic work that focuses on meeting the immediate needs of people without due attention to the root causes of poverty, at best, is creating a feeling of dependency in the beneficiary that becomes deeper, embedded in their behavior, actions, and response to poverty in its multi-dimensional phases.

Sustainability begins with a change in attitude, without which no change can be sustained. Research-based philanthropy focuses on mining the root cause(s) of poverty by peeling off the internal and external layers of erroneous belief about oneself and poverty.

External Factor

Several factors are responsible for how society creates poverty. Here I mention just the leading ones. These leading factors are disharmony, lack of vision, ignorance, conflict, inability to interpret life and nature, and crises. Most people think that the solution is education.

Before I elaborate on my view that changing the thinking pattern of people and how it serves as the ultimate solution to the problem of poverty, let us first consider the consensus that education, and what it entails, is the primary solution to poverty. Education was primarily purposed to transform the learner into the person or citizen that society desires. This entails training the mind of the learner (to think) on how to live and navigate society in relation to oneself, others, and nature. The goal was not to lead to employment, profession or economics, but a fulfilled life that considers the common good of society (Lai, 2007). An education that focuses on the mind by shaping the thinking pattern of the learner into what society desires creates a functional society where poverty is very minimal as opposed to multidimensional.

The kind of education that citizens in NE Nigeria need is not one that places too much emphasis on human rights while neglecting or ignoring emphasis on human responsibilities—to oneself, others, and society. A balanced emphasis can create social cohesion—a necessary ingredient for social change—through building healthy relationships. Healthy relationships are fundamental to human functioning and flourishing. Thus, the kind of education that citizens in NE Nigeria need is one that teaches the learner how to think and navigate both the social and built worlds. This type of education emphasizes critical thinking, emotional intelligence, and practical skills that are essential to social cohesion and sustainable exploration of the built world. It also enables individuals to interact positively and progressively within their communities. By fostering these abilities, learners can contribute to stronger, more resilient relationships in their personal and social lives. This kind of education emphasized above sustains our African enduring moral and religious values, not in opposition to them. Our values consider existence (=being) as communion and thus consider the other in the exercise of individual freedom.

Nevertheless, we must note that education alone cannot liberate people from the type of poverty discussed in this paper. It requires religions to also be intentional in changing the thinking patterns of people who have kept the NE in the maximum prison of multidimensional poverty. Without changing the thinking pattern of the people, it reduces our philanthropic efforts to the proverbial saying, ‘putting new wine in old wineskins.’

I have consistently argued that the problem of NE Nigeria is primarily rooted in the thought pattern of the people and secondarily in the kind of education the people receive and dysfunctional politics. Renewing people's thinking patterns involves challenging conventional methods and fostering an environment that values diverse perspectives and unconventional approaches. By doing so, individuals can break free from traditional constraints and harness their creative potential more effectively. Encouraging alternative ways of thinking and problem-solving can unlock hidden talents and pave the way for a more imaginative and adaptable society. But people's thinking patterns must first be renewed.

The emphasis on renewal of the mind presented here is an essential tool in building proper human relationships with the creation and fellow human beings. The renewal of the mind serves as a primary foundation for the transformation of

our vision of life as philanthropic redeeming and renewing work aims to break through barriers—natural or socially constructed—of all forms of unprogressive worldview and restore the creational relationships of mutual dependency and submission to one another. This transformative process encourages a deeper understanding of our interconnectedness and fosters empathy, allowing individuals to recognize the inherent value in every person and aspect of creation. By embracing this mindset, we can cultivate a culture of cooperation and support, paving the way for a more harmonious coexistence.

Redeeming and renewing means replacing the old worldview or mindset with the new one based upon the common good that is informed by the people's desire for progress and made possible in the people by their ambition/vision and sustained by hard work. This transformation encourages individuals to shift their perspectives, prioritizing collective well-being and progress over stagnant and destructive beliefs. Ultimately, this new way of thinking emphasizes that meaningful change is achievable only through shared effort and commitment to a better future. The renewal of the mind in a broader sense is integral to society's proper functioning and human flourishing. Only through the renewal of the mind can justice become both habitual in the land and a mode of operation or practice in human relationships. This renewal fosters a culture where justice is not just an ideal but a daily practice, shaping interactions and societal structures. By embedding these principles in everyday life, communities can cultivate an environment that supports equity and mutual respect. Where the renewal of the mind is made fundamental, the transformation of lives and society is inevitable. The renewal of the mind guarantees the restoration of faith in the possibility of justice more than do constitutions and charters. Therefore, this paper presents the renewal of the mind as the best remedy against both poverty and injustice currently ravaging NE Nigeria.

Conclusion

This study demonstrates the significance of going beyond putting a smile on people's faces to renewing their minds in our attempt to reconstruct and move NE Nigeria forward through philanthropy. By critically examining philanthropic activities in NE Nigeria in relation to sustainable change, the study found out that the palliative or painkiller approach to philanthropy is the most preferred approach by philanthropists in NE Nigeria. This study learned that the palliative approach has two major limitations. First, it masquerades the primary goal of philanthropy of renewing people's mindsets and altering human attitudes in

relation to themselves and the natural world. Second, the approach often recycles poverty and fixes people in a perpetual state of fighting to survive rather than producing long-lasting societal change. These results have important implications for reconstructing NE Nigeria.

As we move forward, the paper proposes a shift from the preferred pro-poor palliative philanthropy to preventive research-based philanthropy. This approach, in addition to being comprehensive and attending to immediate needs, seeks to address the root causes of multidimensional poverty and ultimately (re)move beneficiaries from a perpetual state of fighting to survive to proper functioning and flourishing. This approach focuses on renewing people's minds or changing their thinking patterns to move people from survival to flourishing. Ultimately, this research contributes to our understanding of philanthropy and highlights the need for investigation on how we focus on the primary needs of people.

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PHILANTHROPY IN THE DIGITAL AGE: EXPLORING THE ROLE OF CHARITY IN MUSLIM COMMUNITY IN JOS, NIGERIA

Abdulkadir Adam Abubakar
University of Jos, Nigeria

Dauda Abubakar
University of Jos, Nigeria

Abstract

Philanthropy is the act of promoting the welfare of others, typically through donations of money or other resources for charitable causes. It aims to improve the well-being of humanity and address various social issues. This paper investigates the unconscious attitude of advancing the course of philanthropy within the local Muslim community in Jos. The paper looks at the way different age groups among the Muslims in Jos contributes continuously in shaping the practice of philanthropy in the community from one generation to another. Qualitative methodology was used in this study to conduct interviews and participant observation were utilized to collect and analysis data. The findings indicated that the use of the social media by the current generation among the Muslim philanthropists has improve its practice beyond what was obtainable within the older generation, which has promoted the practice in Jos.

Keywords: Philanthropy, local Muslim, social media, Jos, community wellbeing

Introduction

Philanthropy is derived from the Greek words *philos* (loving) and *anthropos* (human), as a voluntary act of giving that is intended to promote human welfare. In Islam, philanthropy manifests in various forms, including charity or *zakāt*, *waqf* (endowment), and social contributions, etc. all aimed at supporting vulnerable members of a community and addressing socio-economic challenges among the needy and destitutes. Philanthropy is a practice of voluntary giving, it holds a distinguished place within the Islamic tradition and history, and deeply rooted in the teachings of the Qur'an and Sunnah, being portrayed as a means of purifying

wealth, fostering social cohesion, and elevating the socio-economic well-being of society. In the Qur'an for example, there are many verses advocating the privileges to contribute to those in need in the community. Qur'an 107: 3, 90: 13-15 and 76: 9 are explicit about providing to those in need in society. Again, numerous traditions of the Holy Prophet (p) and indeed the practical aspect of his life have shown how the Prophet Muhammad (p) advocated charitable courses. Muslim history has also narrated with a lot of examples how the immediate circle of the Prophet's companions and those that came after them inculcates philanthropic practices not only as continuity of good deeds, but also part of a necessary requirement of Islam to benefit the entire societies (Sahih Bukhari, Hadith 6012). This sense of continuity is echoed in the writings of contemporary scholars such as Yusuf al-Qaradawi (1999), who explains that —Islamic philanthropy is not only an individual responsibility but also a collective obligation that strengthens family and communal bonds (121). The advancement of these practices by Muslims in different generations is therefore viewed as a reflection of the *sunnah* (tradition of the Prophet) and as a means to sustain the socio-economic support structures across Muslim generations, enhancing both their spiritual and material well-being. Generational advancement of philanthropic practices has become thus, an observable phenomenon, where younger generations follow the philanthropic footsteps of their forebears. This transfer of charitable attitude is often inherited and adapted over many generations, which signifies the integration of Islamic principles in the social and moral fabric of the community (Ibn Khaldun, 1967).

Philanthropy is deeply rooted in the cultural and traditions of the Africans and particularly in Nigeria, communal values, and religious beliefs, which have reflected a diverse culture and practices of giving across the continent (Moyo, 2009). From ancient times to the present, Nigerians have engaged in acts of generosity, solidarity, and mutual support, driven by a collective ethos of African *ubuntu* (I am because we are) and *umoja* (unity) (Adeniyi, 2009). Philanthropy is not a new phenomenon in Nigeria as it has been part of the historical, cultural, and religious traditions. Giving exists in both an informal (i.e. horizontal) and formal (i.e. institutional forms). For example, horizontal philanthropy has been an essential aspect of the Nigerian society where the poor give monetary and non-monetary resources such as time, labor and expertise to support others like them. While in traditional philanthropy, the flow of wealth from the rich to the poor is amazing in many communities in Nigeria essentially because of the influence of religion (Indigenous, Islam, and Christianity). On the other hand, institutional philanthropy is influenced and shaped by socio-economic and political factors such as the advent of civil rule and democracy where the state or state actors gives

to its citizens. In recent years, sustained economic growth has coincided with an increase in private wealth and philanthropy in Nigeria. This has led to the growth of an upper middle-class and high net worth individuals (HNWIs) particularly in oil, banking, merchandising and telecommunications (Kumi, 2020).

The composition of local philanthropic actors in Nigeria is comprised of non-government organizations (NGOs), associations with incorporated trustees, companies limited by guarantee, limited liability companies, charitable trusts and societies and unincorporated associations and cooperatives. Associations with incorporated trustees include foundations (i.e. private, family, community and corporate). According to Johnson (2019), there are numerous foundations operating in Nigeria and the majority are located in the urban areas though many extended their services to rural areas. The areas of focus of these actors reflect their inclinations. Other local actors are social enterprises and impact investors with a legal structure of companies limited by guarantees. According to the Global Impact Investing Network (2015), there are many impact investors (i.e., development finance institutions and non-development finance institutions) in Nigeria with an investment portfolio of about \$1.9 billion. Their areas of interest include agriculture, information and communication technology, energy and manufacturing.

Charitable trusts are another category of philanthropists who are set up to address social challenges in education, health, poverty reduction and youth empowerments. There are also infrastructure organizations which focus on fostering collaboration, providing advice as well as promoting the interest of philanthropy (Johnson, 2019). Examples are Nigerian Philanthropy Forum, Philanthropy Nigeria, and Social Enterprise Academy in Nigeria, Spaces for Change among others.

Faith-based organizations (FBOs) are also important local philanthropic actors in Nigeria. Christian and Muslim umbrella bodies such as the Christian Association of Nigeria (CAN), *Jamā'atu Nasril Islam* (JNI), Catholic Bishops' Conference (CBC), Pentecostal Fellowship of Nigeria (PFN), Nigerian Supreme Council for Islamic Affairs (NSCIA) and Federation of Muslim Women Association of Nigeria (FOMWAN) and many others play an active role in the philanthropic space. The focus areas of most FBOs are the provision of social welfare services in health, education and humanitarian services which goes a long

way in complementing and supplementing the government's developmental efforts (Kumi, 2020).

This paper examines the dynamics of philanthropic practice and its conscious and unconscious advancement through the internet over many generations within the local Muslim community in Jos by exploring the motivations, challenges, and opportunities associated with the practice of philanthropy. By understanding the intergenerational transmission of philanthropic behaviors, we can better appreciate the enduring legacy of giving and provision of humanitarian services within the Muslim community in Jos. As we have explored notwithstanding, there are a numerous kind of philanthropic activities which are practiced within the Muslims community in Jos that has lasted for over a century, which has great impact on the present generation. This was achieved mostly through the social media and the impact of religion (i.e. Islam).

Overview of Philanthropic Practices in Nigeria

Philanthropy has undergone significant transformations in Nigeria since independence in 1960. During the early post-independence period, philanthropy was largely characterized by traditional communal practices deeply rooted in cultural and religious beliefs (Adeniyi, 2009). These practices, such as communal sharing and mutual assistance within kinship networks, played a crucial role in addressing social needs and promoting solidarity within communities (Olayiwola and Bolarinwa, 2017). Throughout the 1970s and 1980s, Nigeria has experienced rapid economic growth fueled by oil revenues, leading to the emergence of wealthy individuals and corporations with the capacity to engage in philanthropic activities (Alemika and Chukwuma, 2010). This era witnessed the rise of corporate social responsibility (CSR) initiatives among businesses, as well as the establishment of philanthropic foundations by prominent individuals (Oladeji, 2014).

However, the 1990s marked a period of political instability and economic downturn in Nigeria, which had implications for philanthropy. Despite these challenges, civil society organizations (CSOs) continued to play a vital role in addressing social issues and advocating for change (Ejiogu, 2018). Furthermore, international donors and development agencies have become increasingly involved in funding philanthropic projects and initiatives in Nigeria (Aluko and Babatunde, 2019). The 21st Century witnessed a diverse and dynamic growth and emphasis on innovative philanthropic models and social entrepreneurship in Nigeria, which has impacted the lives of many citizens inadeptly (Ogunko ya and

Ajibola, 2016). This period has also witnessed the proliferation of online crowd funding platforms and digital technologies, which have facilitated greater engagement and participation in philanthropic activities especially with the experience of COVID-19 and the lockdown associated with it in Nigeria (Akinbobola and Awotokun, 2020). Philanthropy in the local settings of Jos has played a crucial role in addressing social needs, fostering community development, and promoting collective well-being over the past six decades. Rooted in traditional communal practices and cultural norms, philanthropy in Jos could be said to have evolved in response to changing socio-economic dynamics, institutional developments, and emerging trends especially among the Muslim community.

The kind of philanthropy practiced among the Muslims in Jos has deep historical roots, dating back to traditional communal practices characterized by mutual support, communal sharing, and kinship ties. These practices were influenced by cultural traditions, religious beliefs, and communal governance structures, shaping philanthropic behaviors and attitudes within the local Muslim community (Adeniyi, 2009; Olayiwola and Bolarinwa, 2017). For example, it is part of cultural tradition and also religious belief among the Muslims in Jos that assisting another individual that is in need and in whatever way possible is one of the crucial ways to account for Allah's gift (either of wealth or any ability) towards man. This has made an impact for over 200 hundred years, forefathers and ancestors delved intensively into assisting one another in different charitable means such as feeding the poor and needy, building mosques, cleaning drainages, building or renovating Islamic schools and even provision of accommodation to poor students of *Islāmīyyah* schools in the field of Islamic scholarship (Interview, Haris Salihu).

The emergence of philanthropic institutions and organizational bodies in Jos, such as NGOs, CBOs, and Faith-Based Organizations have expanded the scope and reach of philanthropic services within the community. These institutions have played a vital role in providing social services, advocating for policy change, and mobilizing resources to address pressing social issues (Alemika & Chukwuma, 2010; Aluko & Babatunde, 2019). In the context of Faith-Based Organizations, the prominent Islamic groups in the city of Jos i.e. *Jamā'atu Nasril Islam* (JNI), *Jamā'atu Izālat al-Bid'a wa Iqāmatus Sunnah* (JIBWIS), Qādirīyya and Tijānīyya as well as many Yoruba Muslim societies have played significant role in offering philanthropic services among Muslims and even Christians to some extent. These philanthropic gestures have continued

to impact the lives of many people in Jos for a very long time. According to Hassan Ibrahim Musaddad, a prominent Tijānīyya Muslim scholar in Jos: —the Faidah movement [a youth movement under *Tariqa* al-Tijānīyya Sufi Order] has played an important role in shaping the nature of philanthropic services in the city of Jos]. Notwithstanding, this youth affiliates established a thorough solidarity among themselves, and created a sense of collective responsibilities. This is done through a WhatsApp group that members are enrolled as a means of communication among them. Notifications of activities are circulated among members and through the group, fellows that have financial needs are attended to. The same group are also committed to helping others through different charitably courses, be it monetary or non-monetary. Again, the Sufi *Shuyukh* (i.e. teachers, plural: Shaykh) have always led and motivated the followers to engage in the act of giving charity to others. As spiritual figures, they have accommodated numerous students within and outside Jos and provided financial support that contributes to the development of the Muslim community in Jos.

On the other hand, the —*Wa'azin Matasa* (youth *da'awa* group) under JIBWIS is not an exception in the provision of philanthropic services to the community in Jos. There are different levels of this group in Izala from National Level, State and District. The branch of *Wa'azin Matasa* group in Jos North according to Bashir Lawan Adam (a local Qur'anic teacher, and district head of JIBWIS at Anguwar Rimi Jos North) analysis the activities of the group: —is providing a significant contribution toward philanthropic endeavor in the Muslim community in Jos. The group was primarily created by the main Izala body with branches in different communities to assist people in the different places. Their primary aim is to encourage youth to dedicate some of their time to both religious practice and towards helping those in need in the society, such as the needy, sick, orphans, students, etc. within their immediate communities. However, these practices among the Jos north Muslims have a number of factors responsible for them, which were examined in the section below.

Cultural/Traditions and Social Norms: The cultural traditions and social norms that encouraged philanthropic practices in Jos have led to a communal solidarity and mutual support among the people (Adeniyi, 2009). Unconscious traditional values such as "*ubuntu*" (I am because we are) underscores the importance of collective well-being, which encourages individuals within the community to engage in acts of giving and community services consciously or unconsciously (Olayiwola & Bolarinwa, 2017). Additionally, Hassan Ibrahim Musaddad emphasized that the Muslims in Jos north seem to establish an attitude of group solidarity, most especially within Faith-Based groups such as the circle of

zawayah or *zāwīyah* (i.e. circle of disciples), where a person can sacrifice his own rights, pleasure, and wealth to the benefit of a brother in order to ease his suffering. Essentially, they seem committed to always give or provide free services to others especially during times of need. Habibu Abubakar (a local philanthropist and also the former chairman of Bauchi Road Motor Park) emphasized that there is a lot of poverty in Jos therefore, many people are in need of desperate assistance. Shaykh Sani Yahya Jingir (the national chairman, council of Ulama of JIBWIS) responded by requesting his members during a gathering that they should bring together all the foodstuff they could in their possession, which was put together and redistributed equally among them thus reducing the poverty stress.

Religious Beliefs and Spiritual Obligations: Religious institutions have played a significant role in shaping philanthropic behaviors in Jos. The emphasis on charity, compassion, and social justice within religious frameworks have motivated individuals and organizations to engage in philanthropic activities as a form of spiritual duty (Adeniyi, 2009). However, there are many scriptural injunctions from both the Qur'an and Hadith that emphasized and motivated the behavior of charity. For example, Allah has stated in the holy Qur'an that whoever gives in charity will be rewarded 10 times fold in reciprocity. He said: "Whoever comes [on the day of judgment] with a good deed will get ten times the like thereof to his credit" Qur'an 06:160. This kind of verses in the Qur'an have profound impact on the mind of many believers in Jos who engage in the act of charity. Bashir Lawan Adam stressed his experience due to a philanthropic background from his father, which he described as the best experience that he will never forget. He narrated the way his father used to assist their neighbors at home whenever they are in need. Bashir has also emulated his father and continued with the attitude of assisting his neighbors constantly. In a Hadith, it was narrated that Muslims should not allow hunger to take a life of a person otherwise all of the occupant of that particular area will account for his/her life. In essence, Islam with its principles about charity has given a pivotal contribution towards shaping and influencing Muslims' behavior in the field of philanthropy especially in the Jos local government.

Therefore, philanthropic services in Jos have evolved significantly from traditional model to the modern institutionalized approaches. Despite challenges and constraints, philanthropy continues to play a vital role in fostering community development, social cohesion, and inclusive growth in Jos.

Contemporary Philanthropy among Muslims in Jos

Philanthropic services in Jos today encompasses a diverse range of initiatives aimed at addressing social needs, promoting community development, and fostering inclusive growth, which is rooted in traditional communal practices and cultural values. Contemporary philanthropy in Jos reflects a dynamic interplay of local, national, and global influences, driven by a shared commitment to social responsibility and collective well-being with Islam playing a significant role. However, with the evolvement of time especially after the COVID-19 period, philanthropic practices have taken another shape. Many Muslims in Jos especially the rich are now adopting many initiatives to feed and take care of the needy in the society. This has become rampant on the social media and prominent names among them include: Alhaji Ibrahim Ibzar, Alhaji Sadeeq Plaza, Alhaji Murtala Laushi, Hon. Muhammad Adam Gwani, Alhaji Abdullahi Baban Bola, etc. These individuals feed thousands of people every month.

Adeniyi (2009) writes that: "religious institutions in Muslims settings in Jos are playing a significant role in philanthropic endeavors, organizing charitable activities and outreach programs to support the less fortunate" (186). These activities often include food distribution, healthcare services, educational support, and welfare assistance, drawing on the principles of compassion, solidarity, and social justice inherent in religious teachings. For example, Shaykh Haris Salihu has initiated philanthropic approaches in the society such as provision of healthcare for the less privilege members of the society and an orphanage. The orphanage house over fifty indigent children. Another institution that provides healthcare services to the needy is the Sunnah Clinic that operate under the Izala, where both Muslims and non-Muslims benefit from their services. In essence there are a numerous healthcare services which are contributing to the less privilege in the city of Jos.

However, in the field of education, there are a lot of contributions and supports rendered to the less privilege by many Muslim schools ranging from night schools (*makarantun dare*), Saturday and Sunday schools, Qur'anic memorization schools (*tahfiz*), modern Islamic schools (*makarantun boko*), etc. These schools usually provide slots as scholarship for the children of the less privilege in the society in Jos. For example, Al-Bayan Islamic Secondary School is providing scholarship to more than 300 indigent children in Jos. During a research survey for this paper, it was discovered that most Islamic schools within Jos provide scholarships to a number of children from poor families. Bashir

Lawan Adam emphasized that these educational scholarships are part of philanthropic endeavor that is prominent within the Jos Muslim community. Prof. Balarabe Yushau, the founder and Chairman of Prof. Balarabe Yushau Educational Foundation started a scholarship program for children in primary and secondary schools and students of tertiary institutions. In 2024/2025 session, the foundation distributed scholarships to over 100 beneficiaries.

Individuals were also providing all sorts of support for the community in Jos, which is considered as a form of philanthropy. For example, Mukhtar Mansur¹ stressed that he always considered his contributions as a teacher and also lecturer as a kind of philanthropy to his community. He said: I sacrifice my time and leisure for the sake of my community development by providing free advises, counseling, settling disputes, etc. Alhaji Mukhtari Nayaya, a philanthropist in Jos gave a standing order to the Ghali Pharmacy to give medicines to recommended patients that could not pay the bills as a form of philanthropy to the community apart from other assistance. A number of important factors contributes to the growth of philanthropic practices in Jos today. For example, the emergence of a middle-class rich people especially with the rapid mining activities in the city of Jos has increased philanthropic practice in Jos especially with the poverty situation due to the federal government anti masses policies.

In the area of provision of social welfare, local philanthropists are playing a pivotal role in endowing the lives of the less privilege. For example, Muhammad Sani² emphasized that he feed about 200 people during every Ramadan. Additionally, during every Eid festival, Muhammad Sani used to slaughter 4 to 5 cows and distribute the meat as charity to the less privilege in Jos. He usually schedules the sharing foodstuffs such as rice, beans, palm oil, etc. to the less privilege members of the society as philanthropic gesture to the community in Jos. Ibrahim Hassan Musaddad narrated the effort of a prominent wealthy Muslim called Murtala Laushi that initiated a project for distributing food daily to a large number of the *almajirai* (sing. *almajiri*) in Jos. Alh. Ibrahim Ibzar, Alh. Sadeeq Plaza (also known as Aljumma), Alh. Mukhtari Nayaya and Alh. Abdullahi Baban Bola all distribute food items to the less privilege on daily, weekly or monthly basis apart from rendering assistance to the desperate sick, provision of shelter, etc. The videos and pictures of these activities were obtained via social media therefore, people within the vicinity know what they do and can recognize

¹ A Muslim scholar in Jos and a lecturer with the Bauchi State University, Gadau, Bauchi State, Nigeria.

² A famous local philanthropist in his locality in Jos

them at gatherings. Millions of naira worth philanthropic items (including money) are being disbursed on daily basis in Jos.

Apart from private individuals, Community Based Organizations (CBOs) and nonprofit entities on the other hand play a vital role in delivering philanthropic services to the community (Olayiwola & Bolarinwa, 2017). There are many of these organizations operating in Jos partly due to the crisis situation since 2001 and partly due to the poverty situation as a result of the post-crisis condition. NGOs that provide services in Jos include the Rochas Foundation, International Centre for Peace, Charities and Human Development (INTERCEP), Community Initiative for Sustainable Development, Plateau State Community and Social Development Agency, etc. A good example is Mai Akwala Foundation has provided skill acquisition training to more than 800,000 people within and outside Jos especially the youth. These organizations often focus on specific areas such as education, healthcare, poverty alleviation, and environmental conservation, leveraging community resources and volunteerism to address pressing social issues. CBOs also play a vital role in delivering philanthropic services to the Muslim community in Jos. Muhammad Rabi³ stated during an interview that there are many Community-Based Organizations operating in Jos that provide different forms of support to the less privilege in the society in order to address the pressing socio-economic issues bedeviling the community. He gave example with their own organization, which provide capital for micro businesses after conducting training workshop. Most of the beneficiaries are young people so that they can be able to face the challenges of today's world.

Despite the efforts of individuals and organizations to provide philanthropic services with the aim of softening life challenges among the less privilege people in Jos, there are many challenges that restrict the impact of what they do. These challenges include resource constraints, governance issues, and coordination gaps (Aluko & Babatunde, 2019). However, there are opportunities for enhancing the effectiveness and sustainability of philanthropic efforts through strategic planning, capacity building, and innovative financing mechanisms. The emergence of social media platforms such as Facebook, WhatsApp, Instagram, TikTok, and the like, have in recent years, revolutionized philanthropic practices in the city of Jos particularly among the Muslims, offering new avenues for engagement, mobilization, and impact. These social media platforms have become powerful tools for raising awareness, mobilizing resources, and fostering

³ Is a secretary to one of the CBOs operating among the Muslim community in Jos.

community engagement in philanthropic initiatives. The social media has made it continuously easy for the rich to gather thousands of poor and needy people within a short period of time. This is possible through accessible circulation of information via the social media.

Social media has enabled Muslim philanthropic organizations, mosques, and individual donors to amplify their reach and visibility within the Muslim community in Jos and beyond. By leveraging the viral nature of social media content, philanthropic campaigns targeting Muslim causes can quickly gain traction, attract widespread attention, and reach a diverse audience of potential supporters (Ahmed, 2019). For example, Muhammad Rabi⁴ stated that: —The social media has today shaped my thinking towards altruism.‖ He added that in the past, his thought was that only the rich engage in philanthropy and so he can only contribute to charitable course when he became rich or financially stable. But through social media, he came to realize that it is possible to render whatever little support he could give or even render volunteering services to his community as philanthropy.

Social media serves as a powerful advocacy tool for raising awareness about social issues in relevant areas of life to the Muslim community in Jos. Campaigns using hash tags, online petitions, and digital advocacy have amplified the voices of marginalized people, driven social change and fostering a culture of activism and solidarity within the Muslim philanthropic sphere (Rahman, 2016). Social media offer new opportunities for engagement, collaboration, and impact as a powerful force for driving philanthropic practices in Jos. By leveraging the reach, connectivity, and vitality of social media platforms, Muslim philanthropic organizations, mosques, and individual donors have all amplify their efforts, mobilize resources, and make a meaningful difference in the lives of individuals and communities while adhering to Islamic principles of charity and compassion.

Conclusion

This research paper has explored the dynamic landscape of philanthropy within the local Muslim community in Jos, Nigeria, shedding light on the interplay between philanthropic practices and its generational advancement. The authors have examined the contemporary dynamics, and highlighted the influences of culture, traditions, religious beliefs, and socio-economic factors for rendering

⁴ A Muslim residence in Jos and a graduate from the Department of Management Science, Federal Polytechnic Bauchi, Bauchi State.

philanthropy as well as the role of social media. Throughout history, philanthropy in Jos has been characterized by communal solidarity, religious teachings, and cultural norms that emphasize collective well-being and social responsibility. From traditional forms of giving rooted in kinship networks to modern institutionalized approaches driven by corporate social responsibility and social entrepreneurship, philanthropy has played a vital role in addressing social needs, fostering community development, and upholding religious values.

The transmission of philanthropic behaviors across generations reflects a complex interplay of familial influences, community values, social media and religious teachings. Through the generations, individuals learnt from their parents, elders, teachers and religious figures about the importance of giving and provision of humanitarian service to others in need in society. This attitude has preserved the legacy of philanthropy that spans generations. Contemporary philanthropy in Jos is characterized by a diverse range of initiatives aimed at addressing social needs, promoting community development, and fostering inclusive growth. From individuals, to religious institutions organizing charitable activities, to community-based organizations delivering social services, philanthropy continue to play a crucial role in enhancing the well-being of individuals and communities. The emergence of social media has revolutionized philanthropic practices in Jos, by offering new avenues for engagement, mobilization, and impact. Social media platforms such as Facebook, Twitter, TikTok and Instagram have enabled Muslim philanthropic organizations, mosques, and individual donors to amplify their reach, raise awareness, and foster community engagement in their philanthropic endeavors.

Despite the positive contributions of philanthropic services, challenges such as resource constraints, governance issues, and coordination gaps persist. However, there are opportunities for enhancing the effectiveness and sustainability of philanthropic efforts through strategic planning, capacity building, and innovative financing mechanisms. As we look to the future, it is essential to recognize the transformative potential of philanthropy in Jos and to harness the power of collective action, social innovation, and community solidarity to address the pressing social challenges and build a more inclusive and equitable society for all.

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ISLĀMIC FINANCE AND PHILANTHROPY: FOSTERING ECONOMIC EMPOWERMENT FOR MUSLIM WOMEN ENTREPRENEURS IN SOUTHWEST NIGERIA

Assayouti, Ismail Oseni
Federal College of Education, Abeokuta

Abstract

This paper explores the role of Islāmic finance and philanthropy in empowering Muslim women entrepreneurs in Southwest Nigeria. It examines how Islāmic financial instruments and philanthropic initiatives contribute to the growth of women-led businesses within the framework of Small and Medium Enterprises (SMEs). Using a multidimensional approach - including empirical analysis and case studies, the research assesses the viability of Islāmic finance in SME funding and the impact of philanthropy in supporting Muslim women entrepreneurs. It also identifies financial access challenges and proposes strategic interventions based on Islāmic finance and philanthropy. The findings provide insights for policymakers, financial institutions, and philanthropic organizations in formulating inclusive, faith-based economic empowerment strategies.

Keywords: *Islāmic* finance, Philanthropy, Economic empowerment, Southwest Nigeria

Introduction

Islāmic finance and philanthropy serve as vital tools for economic empowerment, particularly for Muslim women entrepreneurs in Southwest Nigeria. SMEs are essential to economic growth, yet Muslim women in this sector face financial challenges due to limited access to capital. Despite the growth of *Islāmic* finance, many Muslim women entrepreneurs struggle to secure funding. *Islāmic* financial mechanisms such as *mudārabah* (partnership of capital and expertise), *mushārah* (contribution of capital, sharing of profit and loss), and *murābahah* (disclosure of cost and sells at markup), alongside philanthropic tools like *waqf*, *zakāt*, and *sadaqat*, offer alternative solutions *Islāmic* finance. *Islāmic* economic principles are rooted in *maqāsid as-sharī'a* further supports financial inclusion,

wealth distribution, and sustainable development. This study combines empirical analysis and case studies to examine the role of *Islāmic* finance and philanthropy in empowering Muslim women entrepreneurs. Its primary objective is to assess the viability of these financial instruments in addressing funding challenges and to propose strategic interventions for economic empowerment. *Islāmic* finance is a multifaceted sector encompassing commercial and social finance. Initially centered on *Islāmic* banking, it has expanded to include *Islāmic* insurance, capital markets, and money markets, demonstrating its adaptability to contemporary financial systems. In Nigeria, *Islāmic* finance is categorized into commercial *Islāmic* finance, pure *Islāmic* social finance, and hybrid *Islāmic* finance, each serving distinct functions. The principles of *Islāmic* finance focus on poverty alleviation, financial inclusion, and equitable wealth distribution.

Scholars have highlighted the effectiveness of *Islāmic* microfinance in supporting businesswomen through *Islāmic* charitable and philanthropic funds such as *waqf* and *qard al-hasan*. Samoon (2020), Iqbal and Llewelly (2018), and Adenigba and Olaitan (2022) underscore the benefits of *Islāmic* finance and highlighted gaps in its integration into Nigeria's economic system. Existing recommendations do not comprehensively address the support needed to fully harness *Islāmic* finance for Muslim women entrepreneurs, necessitating further research into its challenges and potential. From an *Islāmic* economic perspective, poverty alleviation strategies extend beyond policy formation to include *maqāsid sharī'a* principles, which emphasize the preservation of religion, life, intellect, lineage, and wealth. According to Iqbal (2002), effective poverty reduction requires a combination of positive, preventive, and corrective measures. Positive measures involve sustainable income growth and equitable financial products such as *mushārah*, *Mudarabah*, *murābahah*, *ijārah* and the likes. Preventive measures ensure fair wealth distribution, while corrective measures include mandatory *zakāt*, voluntary *sadaqat*, *waqf* utilization, and government interventions. For example, the Organization for Economic Co-operation and Development (OECD) is kin on women empowerment and increased access to economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development, and market information (OECD, 2011). Muhammad Iqbal (2020) challenges the secular perspective on women empowerment, contending that it is rooted in feminist theory and traces its origins to 17th century human rights movements. He argues that the *Islāmic* paradigm has historically safeguarded women's socio-political and economic rights since the golden age of *Islām*. Moreover, he questions the integrity of the Western feminist paradigm, suggesting that such a secular approach may pose moral challenges to contemporary women and weaken family values. In a related context, the *Islāmic*

Development Bank outlines four pillars for women's economic empowerment: improving access to resources, mainstreaming women's needs, and fostering their learning and capacity development (Muhammad Iqbal, 2020). Despite these frameworks, analyses point to challenges for Nigerian women in realizing the benefits and opportunities for empowerment and national development. This study examines the *Islāmic* social finance models as essential instruments for fostering economic empowerment among Muslim women entrepreneurs in Southwest Nigeria.

Muslim women in Southwest Nigeria have played a significant role in shaping the socio-cultural and economic fabric of the region. Their empowerment is not only essential for their individual well-being but also for the overall development and progress of Nigerian society. Historically, Nigerian society has cultivated a rich tradition of gender equality, where women have held influential political and economic positions and contributed to the growth of their communities. However, challenges still persist, and it becomes crucial to recognize and address the challenges facing Muslim women's empowerment, particularly in the southwestern region of the country. The nexus between gender, religion, and culture in Nigeria underscores the need for targeted interventions aimed at providing equitable opportunities for Muslim women entrepreneurs. Such endeavors not only align with the principles of justice inherent in both *Islāmic* teachings and Nigerian culture but also hold the promise of fostering a more equitable and vibrant socio-cultural landscape in the country.

Muslim Women Empowerment in Southwest Nigeria

The concept of empowerment is etymologically rooted in the verb *empower*, denoting an act of bestowing power or authority upon an individual (Sadan, 1997). While Solomon (1976) describes the concept as a process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights, Floyd (2005) sees it as an increase in spiritual, political, social, educational, gender, or economic strength of individuals and communities to deliver an authority or permission. Hence, power can be gotten or given to another person. Evidently, these definitions manifest an apparent contextual orientation rather than a theoretically grounded framework, with each of the definitions ascribing significance to the ideological and aspirational objectives of its proponents.

From the *Islāmic* perspective, the word *empowerment*, translated in Arabic as *At-tamkīn*, is contained in sixteen verses of the Qur'an, spread across twelve chapters, some of which are generally translated as *bestowment* or *establishment* (Q. 6:6), *dominance* (Q. 8:71), *rank* or *position* (Q. 12:54), *authority* or *power* (Q. 18:84), *power* (Q. 24:55), and *stability* (Q. 77:21).

As expounded by Muhammad As-Sallaby (2009), empowerment is characterized as a vigorous effort aimed at reinstating the socio-political power of the Ummah and reclaiming its economic standing. Similarly, As-Sayyid (2003) contends that the term —empowerment‖ encompasses an evaluation of the socio-economic impediments hindering the Muslim Ummah from realizing its objectives, as viewed through the Qur‘an and Sunnah. The facets of empowerment thus align with a conscientious application of *Islāmic* principles in both religious and worldly contexts, free from any inhumane actions or omissions. Drawing from the aforementioned assertion, empowerment may be defined as a progressive course facilitating the holistic development of individuals encompassing physical, spiritual, intellectual, and material dimensions. Put differently, it constitutes of a mechanism that fortifies an individual's capacity and potential by furnishing conducive environments and amenities supportive of augmenting knowledge and skill acquisition, thereby contributing to both personal and societal advancement.

Furthermore, —women empowerment‖ and —economic development‖ are closely related. While the former plays a major role in women’s perception and realization of their worth and rights, as well as in reducing inequality in various aspects of their lives, the latter is largely beneficial to national development (Duflo, 2012). In the words of Patricia and Mulvaney (2003), empowerment is a benevolent but unilateral transaction in which one person enhances another’s ability to feel competent and take life-impactful actions. This assertion epitomizes the role of women as men’s partners in a nation’s socio-economic development rather than as opponents in a competitive struggle for power and supremacy. After mentioning the characteristics of the hypocrites in Qur‘an 9: 71, Allah states the good qualities of righteous believers as men and women who are supporters of one another; they enjoin good and forbid evil. Similarly, crossing his fingers together in a histrionic description of his message, Prophet Muhammad in an authentic Hadith stated that —the believer to the believer is just like a building; its parts support each other. They are like one body in compassion and mercy; if a part falls ill, the rest of the body suffers with fever and sleeplessness‖ (Al-Bukhari, Volume 3, Book 43, no. 626). Women empowerment, as earlier alluded to, has been a crucial topic of discussion and debate across the globe. While progress has been made in many parts of the world, there are still significant challenges faced by Nigerian Muslim women entrepreneurs, especially in the southwestern part of the country. Generally, the condition of women in Nigeria has been broadly explored by many researchers, including Obadan and Odusola (2011) and Emmanuel (2013), who argue that the diversity of religious interpretations, cultural norms, ethnicity, and socio-political factors contribute to these challenges. Ola and Aladekomo (2013) identify lack of adequate training,

limited access to start-up capital, and poor family support as the major challenges commonly faced by Nigerian women.

In the southwestern part of the country, women face notable challenges grounded in economic barriers, financial exclusion, and insufficient working capital. The interconnection between these economic challenges and the elevated poverty rates in the country is profound. Insufficient working capital and financial exclusion limit women's ability to engage in productive economic activities, leading to lower income levels and reduced opportunities for socio-economic advancement. The resulting economic disparity further deepens the gendered dimensions of poverty. Addressing these economic barriers in a systematic and inclusive manner is imperative for breaking the cycle of poverty in Nigeria, particularly in the Southwest. Gusau and Abdullah (1994) quoted Imam Al-Ghazali who emphasized that poverty means pressing needs which make satisfaction of basic necessities of life difficult or impossible. Two types of poverty were recognized by Al-Ghazali: —real poverty¹ and —poverty from greed.² Real poverty refers to a lack of necessities, while poverty due to greed is attitudinal and related to a lack of contentment. Negative attitudes such as ingratitude, hatred, greed, pessimism, and resentment are manifestations of man's actions and inactions by which society could be perpetually impoverished. For example, Allah says:

ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ لِيُذِيقَهُمْ بَعْضَ الَّذِي عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ

—Corruption has appeared in the land and the sea on account of what the hands of men have wrought, that He may make them taste a part of that which they have done, so that they may return³ (Q30:41).

Islāmic Financial Models and Economic Empowerment of Muslim Women Entrepreneurs

The social and economic empowerment of women has become a critical concern in contemporary academic discourse, with growing emphasis on addressing gender disparities and fostering inclusive development. *Islāmic* finance and philanthropy seem to offer a viable framework for collective economic initiatives tailored to the needs and cultural context of Muslim women in Nigeria. Financial models such as *qard al-hasan* and *waqf* exemplify *Islāmic* economic principles, emphasizing equity, justice, and social welfare. These models promote collaborative entrepreneurship among Muslim women, fostering a sense of

community and shared economic responsibility. The socio-philanthropic nature of these financial instruments facilitates mutual support and resource pooling, which are essential components for sustainable empowerment within Muslim communities. This section explores two key *Islāmic* financial models *qard al-hasan* and *cash waqf*⁶ as effective tools for empowering Muslim female entrepreneurs in Nigeria.

Qard al-hasan Model and Muslim Women Entrepreneurs in Southwest Nigeria

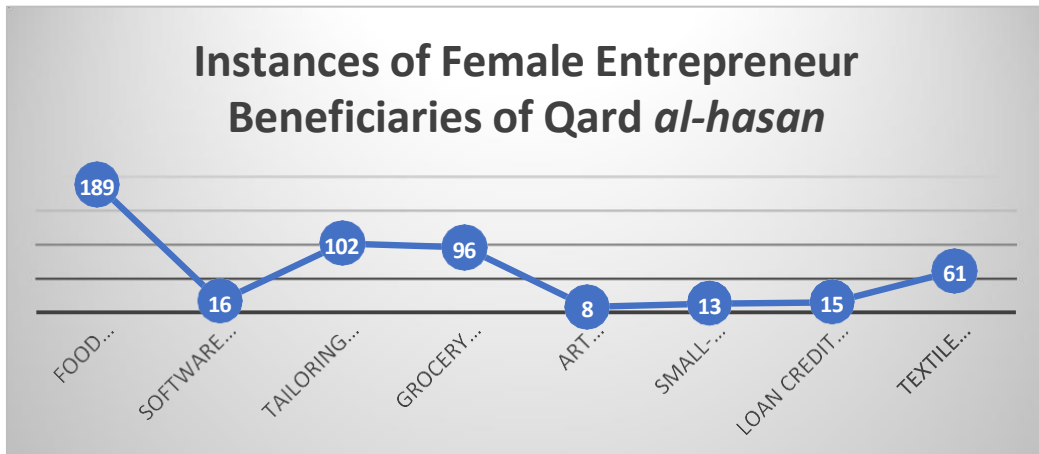
The term *qard* literally means —cutting off,⁷ signifying that a creditor relinquishes a portion of their wealth to assist a borrower (Abubakar, 2020). In the Qur'an, it often refers to charitable deeds performed for the sake of Allah (Qur'an 73:20). Juristically, Sabeeq defines *qard* as a monetary contract in which a creditor lends funds to a borrower, who is obligated to repay the same amount at a later time (Sabeeq, 1995). Similarly, Chapra (1995) describes it as a loan that is repaid at the end of an agreed period without interest. From these definitions, *qard al-hasan* can be understood as an interest-free loan based on benevolence. This model serves a dual purpose: benefiting the borrower while rewarding the lender for his generosity. A primary objective of *qard al-hasan* is to promote self-reliance and alleviate poverty by enabling individuals to seize economic opportunities, overcome financial hardships, and establish entrepreneurial ventures -particularly in developing countries like Nigeria (Abubakar, 2020).

A key feature of the *qard Hasan* model is its emphasis on self-reliance, skill development and capacity building, especially for Muslim women entrepreneurs. In the contemporary Southwester Nigerian context, the model integrates training programs that focus on business management, financial literacy, and technology utilization. By enhancing women's self-reliance and entrepreneurial skills, it equips them to navigate competitive business environments effectively. Additionally, the model fosters community engagement and networking, providing women entrepreneurs with opportunities to share experiences, exchange ideas, and access mentorship. Beyond economic benefits, *qard al-hasan* contributes to the broader social and cultural transformation required for the sustained empowerment of Muslim women in Southwest Nigeria. As a socially-driven financial model, it has significantly impacted the socio-economic development of Muslim women entrepreneurs by offering financial support to economically disadvantaged women. By providing interest-free loans and financial services, *qard al-hasan* enhances financial inclusion, empowering

women who were previously excluded from strict regulations of conventional rigid and interest-based banking systems. This inclusion not only improves their economic standing but also enables them to participate actively in socio-economic activities, thereby fostering community development.

Waqf Model, Cash *Waqf*, and Empowerment of Southwest Muslim Women Entrepreneurs

Empirical evidence highlights that *Islāmic* cooperative societies are the predominant platforms for implementing *Islāmic* financial models among female Muslim entrepreneurs in Southwest Nigeria. For example, out of the 700 Muslim women entrepreneurs interviewed, 509 were identified as members of various *Islāmic* cooperatives, where they benefited from *qard al-hasan* schemes. The data further reveals that 189 beneficiaries are engaged in food processing and marketing, 102 in tailoring, 96 in grocery trading, and 53 in the textile business. Additionally, 8 women specialize in art design, 13 in small-scale farming, 16 in software development, and another 13 in selling seeds and farming equipment. These findings underscore the versatility of the *qard al-hasan* model, demonstrating its adaptability and effectiveness across diverse economic activities. This emphasizes its potential in addressing the multifaceted needs of female Muslim entrepreneurs in Southwest Nigeria.



Source: Field survey by the author, Nov., 2023

However, despite its benefits as a social empowerment scheme, the *qard al-hasan* model faces significant limitations. One major challenge is restricted accessibility due to its reliance on funds contributed by cooperative members, which often leads to insufficient resources for all eligible applicants. Furthermore, the

sustainability of *qard al-hasan* remains questionable, as its heavy dependence on member savings results in financial fluctuations and unpredictability. Given these challenges, it becomes imperative to explore a more resilient and scalable model that can better enhance the financial stability of female Muslim entrepreneurs in Nigeria.

Addressing poverty alleviation and fostering economic empowerment among Muslim women entrepreneurs requires not only supportive financial measures but also philanthropic models with a commercial orientation. A crucial socio-economic paradigm in this regard is the utilization of *Islāmic* philanthropic models such as *waqf* and *cash waqf*. *Waqf* is an *Islāmic* endowment that has historically played a vital role in *Islāmic* finance. The Southwestern Nigeria holds a significant Muslim population and the *waqf* model holds an immense potential in providing Muslim women with financial independence, improving their socio-economic conditions, and fostering gender equality. Although the term —*waqf* does not explicitly appear in the Qur'an, its legitimacy is well established through *Islāmic* teachings. The Qur'an strongly encourages acts of charity and highlights the importance of supporting others. For example, in Surah Al-Baqarah (Q2: 177), the Qur'an states:

It is not righteousness that you turn your faces towards the East and the West, but righteousness is this: that one should believe in Allah, the Last Day, the angels, the Book, and the prophets, and give wealth [despite love for it] to relatives, orphans, the needy, travelers, beggars, and for the emancipation of captives (Q2: 177).

Furthermore, the companions of the Prophet (peace be upon him) have reached a consensus on the validity of *waqf*. A Hadith of the Prophet provides an example that Ibn Qudamah narrated that Jabir stated: —There was no wealthy companion who had not donated for *waqf*.¹ Despite an initial opposition from Abu Hanifah, his student, Abu Yusuf later affirmed the legitimacy of *waqf*, referencing the practices of the Prophet, his companions, and their successors (Al-Kabisi, 2004). *Waqf* is classified into two main categories: immovable assets (such as land and buildings) and movable assets (including Cash *Waqf*). The legitimacy of cash *waqf* has been debated among *Islāmic* scholars. While some argue that traditional *waqf* primarily involved immovable assets, proponents, including the Maliki, Shafi'i, and Hanbali schools contend that cash *waqf* aligns with the fundamental

objective of benefiting society. Historical precedents support this view, such as Imam Zufar's approval of movable properties as *waqf* and Hafsa, the wife of the Prophet was reported to have dedicated her jewelry as *waqf* (Obaidullah & Shirazi, 2014). Maliki scholars explicitly recognize both immovable and movable properties including cash *waqf* as valid forms of *waqf* (Haneef, 2015).

Cash *waqf* represents an innovative approach to philanthropy, allowing funds to be invested in productive ventures that contribute to sustainable poverty alleviation through microcredit and microfinance initiatives. Unlike traditional *waqf*, which often suffers from low liquidity, cash *waqf* enables broader participation and dynamic asset management. By selling cash *waqf* shares, individuals and institutions can collectively pool resources for impactful economic development (Haneef, 2015). *Islāmic* financing techniques, which include cash *waqf*, can thus generate stable financial opportunities, alleviate poverty, and enhance the socio-economic development of Muslim women entrepreneurs in Southwest Nigeria. To effectively utilize the cash *waqf* model for empowering Muslim women entrepreneurs in Southwest Nigeria, several key strategies must be adopted i.e. legal framework and governance. Establishing a supportive legal framework with clear guidelines is essential to ensuring the integrity of cash *waqf* endowments, prevent misuse, and maintain transparency. Therefore, collaboration with government authorities and *Islāmic* scholars will help streamline regulatory procedures. Financial literacy campaign is raising awareness through workshops and seminars, which will educate cooperative society members, particularly affluent Muslims, about the benefits of cash *waqf* and encourage participation.

Efficient Management and Accountability: Effective governance, involving knowledgeable boards of trustees, regular reporting, and auditing, is crucial to building trust and ensuring the sustainability of cash *waqf* initiatives (Olasupo, 2013).

Establishing *Islāmic* Cooperative Banks (ICBs) in all Nigerian 36 states and the Federal Capital Territory (FCT) as a form of institutional framework will facilitate the structured management of cash *waqf*. These banks would operate under the supervision of a central cash *waqf* Bank (CWB), which would oversee the collection and disbursement of funds. The funds managed by ICBs can be disbursed as *qard Hasan* loans to eligible female Muslim entrepreneurs or invested in ethical businesses through *Islāmic* financial products such as *mushārah*, *mudārah*, *murābahah*, *ijārah*, *istisna* or *salām*. A small percentage (i.e. 10%) of the revenue generated from these investments can be allocated for bank management, while the majority is reinvested into the CWB for

further distribution. This model effectively addresses liquidity challenges faced by Muslim women entrepreneurs, ensuring a sustainable financial ecosystem.

Conclusion

This research underscores the powerful intersection of *Islāmic* finance and philanthropy as catalysts for economic empowerment among Muslim women entrepreneurs in the Southwestern Nigeria. By focusing on Small and Medium Enterprises (SMEs) led by Muslim women, the study highlights the transformative potential of *Islāmic* financial principles (*qard al-hasan*) and philanthropic models (*Cash Waqf*). Through a combination of empirical analysis, literature review, and case studies, this research provides a nuanced understanding of the challenges and opportunities within the Southwest Nigeria's entrepreneurial landscape.

The findings contribute to academic discourse on *Islāmic* finance and women's entrepreneurship while offering practical recommendations for policymakers, financial institutions, and philanthropic organizations. The proposed strategic interventions, grounded in *Islāmic* financial principles aim at enhancing the financial inclusion and economic empowerment of Muslim women. As Nigeria navigates economic complexities, adopting these models will provide a structured pathway toward inclusive and sustainable development, ensuring that Muslim women entrepreneurs have the financial tools needed to thrive in an evolving economic environment. Poverty becomes an attitudinal problem when people perpetuate it among themselves through self-defeating beliefs and a sense of resignation. This cycle of poverty is further reinforced when individuals lack the motivation and support needed to break free from economic hardships. Therefore, targeted interventions that focus on both financial empowerment and mindset transformation are essential for sustainable development and poverty alleviation.

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ENHANCING TRUST AND VALUE IN FAITH-BASED PHILANTHROPY: A FRAMEWORK FOR LOCAL CHARITABLE INSTITUTIONS IN KANO, NIGERIA

Lawan Bello

International Islamic University, Malaysia (IIUM)

Mohamed Aslam Haneef

International Islamic University, Malaysia (IIUM)

Abstract

The study explores the role of localization in promoting value creation frameworks, building trust, and enhancing the performance of zakāt, waqf, and other charitable institutions in Kano, Nigeria. Based on a qualitative empirical study conducted on the Kano State Zakat and Hubusi Commission and some community charitable organizations, the study questioned how full implementation of the localization concept can provide a value creation framework for charitable institutions. Based on the findings, the study argue that localization increases mobilization of local resources, identification of the most vulnerable, strengthening of local leadership and skills, and promotion of effective poverty assessment and reduction strategies. The study recommends the review of Zakat and Hubusi Commission law in Kano State to recognize cultural and historical context, accommodate local actors, and encourage the participation of various stakeholders for effective charitable institutions and poverty reduction in the state.

Keywords: Zakāt, Waqf, Localization, Poverty reduction, Frameworks

Introduction

The term philanthropy is Greek in origin and means "love of humankind." It refers to individual deeds of kindness toward others in the broadest sense or deeds that advance the general good of humanity (Anheier and Toepler, 2022). It is the voluntary dedication of personal wealth and skills for the benefit of specific public causes; this also includes philanthropic foundations, similar institutions, and other self-interested behaviors, pecuniary or otherwise, and interest organizations that lobby on behalf of their members (Anheier, 2005; Anheier & Toepler, 2022). Philanthropy and charity are frequently used interchangeably, but scholars argued that they are not the same. While the latter seeks to alleviate the

pain caused by a problem, the former seeks to address the underlying causes of the problem (Cugliari and Earnest, 2007). According to Spero (2014), philanthropy refers to wealthy people contributing to the poor's well-being, whereas charity refers to alleviating the poor's suffering by reducing hunger and disease. Despite this distinction, some scholars include charity in their definition of philanthropy while distinguishing between social change philanthropy and charitable philanthropy. Charitable philanthropy addresses immediate symptoms such as environmental issues, whereas social change philanthropy addresses political or institutional change.

Notwithstanding these differences, there is evidence that religion and religious institutions have a great impact on giving back to society. All major religions have some form of charitable giving, and many studies establish strong connections between religion or religious affiliation and philanthropic giving in almost all countries around the world (Grönlund & Pessi, 2016). In Islamic tradition, philanthropic tools such as *zakāt*, *waqf*, and *sadaqat* are some of the tools used by various charitable institutions to provide support and improve welfare of most Muslim communities by funding poverty-reduction programs, providing non-repayable business capital, and delivering entrepreneurship training to the poor Muslims. Countries such as Malaysia and Indonesia have achieved great progress in developing *zakāt* and *waqf* resources through their market-driven management strategy, which enabled them to increase *zakāt* and *waqf* funds to provide affordable housing for the poor and needy (Müller, 2017; Rashid et al., 2019) and have invested heavily in *zakāt* and *waqf* funding hospitals and education for the benefit of intended beneficiaries (Miah, 2019; Rashid et al., 2019).

In addition, member countries of the Organization of Islamic Cooperation (OIC) have developed poverty reduction strategies to assist member countries with the necessary funds and support for poverty reduction. The OIC established a well-defined framework to fund poverty reduction projects such as the Islamic Solidarity Fund for Development (ISFD) and the Special Program for Development of Africa (SPDA), which are channelled through the Islamic Development Bank (IDB). In addition, the OIC Vocational Education and Training Initiative, which was developed in 2009 by the OIC's Statistical, Economic, and Social Research Training Centre (SESRTC), was among many initiatives meant to support the well-being of the member countries (COMCEC, 2019). All these are some of the philanthropic efforts established to empower poor member countries and improve their well-being. Despite these potentials and the OIC's unique philanthropic measures for poverty reduction in member countries, the OIC countries are home to 33 percent of the world's poor, with Nigeria accounting for 30.7 percent of the OIC total poor (OIC Report, 2015).

The severity of poverty in Nigeria is not evenly distributed, as the Muslim-majority northern states have the highest number of poor led by Kano with 55.1 percent of poverty incidents or more than 8 million poor people (NBS, 2020). There is strong evidence that Islamic philanthropy can support government efforts in the state to reduce poverty levels, but the institution is incapacitated due to a lack of trust, an inappropriate framework, and political interference (Ahmad, 2019). These led to lower compliance and resources for charitable organizations and ineffective performance in reducing the increasing poverty in the state.

This study has empirically recorded the activities of some local Islamic charitable organizations in Kano, Nigeria, evaluated their localization impact, and described how this can promote donor trust and value creation as well as pave way for a better framework for charitable institutions in Kano, Nigeria. Localization means the process of recognizing, respecting, and strengthening the independence of leadership and decision-making in local philanthropic organizations by national or state actors in charitable action. In the context of this study, localization means the process of recognizing, respecting, and strengthening the independence of local community faith-based philanthropic actors in order to better address the needs of the affected community. Major areas committed to achieving localization are partnerships with local actors, capacity assessment and strengthening, financing or funding support, and coordination. Other areas include issues related to gender, donors arrangements, and intermediaries' arrangements, which are vital in promoting and strengthening local actors (Stoddard et al, 2017).

The study used a non-probability sampling technique, also referred to as purposeful sampling, to collect qualitative data through interviews with senior executives of some faith-based philanthropic organizations in Kano. This is more appropriate because the characteristics of the institution need to be studied intensively (Kothari, 2004). In order to assess the level and impact of localization and analyses how localization can promote trust and value creation frameworks, we have purposely selected three respondents, each representing a senior officer's cadre from the commission, community organization, and professional organization, respectively. These represent categories of organizations that are collecting and distributing *zakāt*, *waqf*, and other charitable donations in Kano, and the selection is limited to Islamic faith organizations since more than 90% of the people in Kano are Muslims (Barau, 2006). The objectives are to assess the level of localization of faith-based philanthropy in Kano, Nigeria, and to analyses how localization promotes donor trust and value creation frameworks for faith-based philanthropic organizations.

Localisation of Philanthropy

The localization concept is a product of the world humanitarian summit that took place in 2016 in Istanbul, Turkey, termed the Grand Bargain Initiative. It is an agreement between major world humanitarian donors and organizations that are committed to assisting people in need and promoting efficiency and effectiveness in the humanitarian space. According to a publication by the Organization for Economic Co-operation and Development (OECD), humanitarian effectiveness means ensuring timely funding, a flexible program, and efficient management for better results (OECD, 2017). In order to achieve its objectives, the 63 signatories to the Grand Bargain Initiatives, which comprise 25 donor states, 11 United Nations agencies, 5 international organizations, and 22 NGOs, have initiated and designed eight work streams that are committed to the implementation of their programs. These work streams are: Greater transparency, more support and funding tools for local and national responders and increase use and coordination of cash-based programming. Others include reduced duplication and management costs with periodic functional reviews, improve joints and impartial needs assessments, and a participatory revolution that includes people receiving aid in making decisions that affect their lives. Last are increase collaborative humanitarian multi-year planning and funding and reduce the earmarking of donors' contributions and harmonize and simplify reporting requirements (IFRC, 2021).

Major policy areas put at the forefront of the Grand Bargain Initiative are empowering local responders, which was termed "localization" meaning increasing investment in the capacity, delivery, and leadership of local humanitarian responders. As part of this commitment, signatories agreed to be genuinely committed to achieving the aggregate target of at least 25% of humanitarian funding for local and national responders. Localization means increasing investment in the capacity, delivery, and leadership of local humanitarian responders. In other words, localization means the process of recognizing, respecting, and strengthening the independence of leadership and decision-making of local actors by national actors in humanitarian action in order to better address the needs of the affected community. Major areas committed to achieving localization are partnerships with local actors, capacity assessment and strengthening, financing or funding support, and coordination. Other areas include issues related to gender, donors' arrangements, and intermediaries' arrangements, which are vital in promoting and strengthening local actors. Similar study to this concept were studies by Alberto De Camargo et al., (2019) which established that giving voice to stakeholders during the execution of socially-oriented projects

would allow for better accountability, transparency, and stakeholder satisfaction. Thus, one important finding from studies conducted on empowering locals was that community members' trust and legitimacy were attributed to the local institution and organization, and thus putting local organizations at the centre of any response supported by both national and international actors, which could significantly strengthen the bond and improve aid effectiveness (Kuipers et al., 2019).

The concept of localization is in essence about scale, not only geographically but also in sociological, political, or economic terms. Localization is also a relational concept dealing with power relations between the local and the international, the local and the regional, or the local and the national (Barakat and Milton, 2020). Thus, knowledge of the local context is a crucial aspect of understanding, resolving, and transforming humanitarian needs effectively. If state actors in Kano are genuinely committed to effective poverty reduction using faith-based charitable giving, they must engage with locals, such as through community-based organizations including local faith actors, building partnerships, learning, and capacity-sharing exercises.

Although localization plays a crucial role in ensuring efficient humanitarian response—including faith-based responses like *zakāt*—it is often disregarded because most localization decisions were made without the invaluable input of the local community. Recent empirical research revealed that local actors have minimal faith in the localization commitments, and that local faith actors are only partially able to participate in the localization movement (Wilkinson et al, 2022). Therefore, it's critical to identify and acknowledge the role that local charitable organisation have played in achieving an efficient philanthropic response to poverty and other socioeconomic crises.

Framing Charitable Institutions

An analysis of common approaches used by various countries in faith-based charitable institution management, such as *zakāt* identified eight common approaches to management: centralized approach, decentralized approach, distributed approach, delegated approach, coordinated approach, supervised approach, isolated approach, and integrated approach (Lubis et al., 2019). The various approaches to restructuring charitable institutions can help to understand each country's strengths and weaknesses. Examination of the Kano State laws for

zakāt, *waqf*, and other related matters shows that the State's Zakat and Hubusi Commission has the sole responsibility to administer *zakāt*, *waqf*, and all other related matters, a structure that ensures a centralized system for the institutions. However, evidence has shown that despite the commission's powers to regulate all matters relating to *zakāt* and *hubusi* as stated in Section 4(a) of the Kano State Zakat and Hubusi Commission Law 2003 (A Sourcebook, 2006), other community and independent organizations are administering *zakāt* and *waqf*, which may be a violation of the state law or a sign of weak legal structure.

The important question is: is this centralized system compatible with the Kano State situation? Are government institutions supposed to carry out the duties of the voluntary sector? According to the failure theory of why nonprofit organizations or charitable institutions exist, the focus of what has been called —trust theory— is the failure of the government to provide the needed resources to cater for the wellbeing of the people. The theory explained that in cases of government contract failure, nonprofits would be preferred in some cases over for-profit organizations in terms of resource allocation. According to this view, when there is imperfect information or a lack of trust, there will be a preference for nonprofits as the vehicle for providing public goods or services because they are bound by the non-distribution constraint (Payton and Moody, 2008).

An important task in developing best philanthropic practices is structuring organizations based on their purpose and the sets of tasks they intend to achieve. These include the question of whether organizations should be centralized or decentralized. Scholars argued that organizational structure, whether to be centralized or decentralized, depends on the relationship between coupling and interaction (Anheier and Toepler, 2022). These explain the relationship between the slackness or flexibility of the operation of the organization and the intent with which its operation is predictable or unambiguous. To enhance efficiency of operation, loose coupling and complex interaction are best accommodated by decentralized organizational structures, while tight coupling and linear interaction are best organized as centralized structures (Anheier and Toepler, 2022). The task environment determines what structure is needed for effective management of philanthropic institutions. It also determines the management and leadership style, the government's communication channel, and stakeholders' collaboration. Therefore, the complex nature and loose coupling of the task environment in Kano, Nigeria, may necessitate the adoption of a decentralized structure for faith-based philanthropic institutions in order to promote efficiency and good management for poverty reduction.

Faith-Based Philanthropy

The respondents interviewed in this study include a director from the Kano State Zakat and Hubusi Commission, the chairman of the Medile Orphans, Widows, and Needy Association, and the secretary of the Kano chapter of the Islamic Medical Association of Nigeria (IMAN). Respondents gave their insights based on their experiences and opinions. A semi-structured interview was used to collect data, which allowed the respondents to give additional information based on their knowledge and experience in addition to the key questions asked. This method is appropriate for providing an in-depth understanding of the problem especially where people may not want to discuss issues in a group setting (Bairagi & Munot, 2019). The qualitative research instruments were developed based on an adaptation of questions that were reviewed and redefined to fit the context of this study. To ensure effective validation of the findings from this study, the researchers have widely interviewed not only the officials of the state commission but also conducted interviews with community and professional organizations that are collecting and distributing *zakāt*, *waqf*, and *sadaqat* in Kano State. Responses were recorded and transcribed, which led to some major themes such as the framework context, governance and administration, and the role of community-based organizations. In addition, the themes and subthemes developed from the qualitative analysis were shared with the respondents to identify agreement or otherwise with the qualitative findings.

Historically, charitable acts such as *zakāt* and *waqf* in Kano State were individually administered by the donors or a committee set up by an individual donor in consultation with Islamic clerics, whose main function was to provide an interpretation of how, when, what, and to whom *zakāt* and *waqf* should be paid. This means that Kano people's culture and interpretation of Islamic law dictates how they should give their *zakāt* to the poor personally rather than through an organization, and their beneficiaries are mostly neighbours, friends, and relatives (1st Respondent, 2022). This system was going on for decades until 1982 and 2003, when the independent Zakat Council and Zakat and Hubusi Commission were established, respectively.

The major problem with the collection of *zakāt* and *hubusi* in Kano was the belief that donors should give their *zakāt* or *hubusi* directly to the beneficiaries. That is why not every donor can bring all his *zakāt* to the institutions; even the *zakāt* institution is not expecting donors to do so (1st Respondent, 2022).

Most of the donors prefer to give their *zakāt* or other charity donations to scholars or members of their religious sect, either Izala, Tijjāniyya, Qādiriyya, or Shi‘a, etc. So, every sect member feels more comfortable donating to the sect to which he/she belongs as a way of solidarity and strengthening his sect’s membership. A major setback to the strengthening of independent charitable actors was the subsumption of the *zakāt* council by the government *zakāt* commission in 2003. Findings reveal that, although the law establishing the *zakāt* and *hubusi* commission has dissolved the independent *zakāt* council, the council still exists because the new *zakāt* and *hubusi* commission has not in any way proved to be more effective than the old *zakāt* council. So, donors consider the government commission less effective than the council and are more familiar with the activities of the council because it is nongovernmental and has accumulated years of goodwill. This has translated into lower payment compliance with the commission, as indicated in the table below.

Year	<i>Zakāt</i> Proceed (₦)
2011	12,000,000.00
2012	10,000,000.00
2013	6,000,000.00
2014	9,000,000.00
2015	5,000,000.00
2016	5,000,000.00
2017	5,000,000.00
2018	8,000,000.00
2019	7,000,000.00
2020	10,000,000.00

Table 1: *Zakāt* Collection by Kano State Zakat and Hubusi Commission, Nigeria.

Source: Zakat and Hubusi Commission Kano State (2022)

To ensure effectiveness, especially in *zakāt* practice, there are three conditions that must be met: the institution must be capable of pooling the resources of *zakāt* payers who have shared social, cultural, and political concerns; focusing the distribution locally to bring about change in the very environment in which the *zakāt* payers live; and balancing *zakāt* distribution across all eight categories to ensure individual and collective needs of society are met (Adam and Bushill-Matthews, 2018). Evidence has shown that the existing structure cannot pool a lot of resources to achieve the desired goal because the system did not suit the task

environment and was built based on a voluntary model. There is no rule to enforce compliance; donors have the liberty to pay or not to pay without any fear of enforcement by authority, and the system is unsupervised or not completely supervised as perceived by other authors (Lubis et al., 2019). This system left the commission with the only option of going from market-to-market, persuading businesses to meet their *zakāt*.

In more than two years of my active service in the *zakāt* commission, only two donors were recorded to have consistently paid their *zakāt*. The first one was Alhaji Aminu Dantata, and the second one didn't disclose his identity because he always wore a face mask when giving his *zakāt* to the commission. What we do to mobilize *zakāt* resources is do a random sampling by selecting companies to visit or a market place. There was a time we visited the Challawa industrial area and gave them a form pleading with them to pay their *zakāt*, but to date none of these companies have ever complied. The situation is the same with all the banks we have visited; they always kept making promises without fulfilling them. I could remember that only one company cared enough to reply to us that they had already finished giving out their *zakāt* (1st Respondent, 2022).

The respondent concluded that:

We have been introducing a lot of initiatives that will possibly improve the donation of *zakāt* and *waqf* to the commission i.e. through visits to markets and other business entities, but donors are not responding positively due to a lack of trust and recognition.

Evidence reveals that the lack of a robust structure that would accommodate all stakeholders was part of the reasons for the poor performance of the commission. The second respondent from a community organization argued that there was no collaboration or assistance coming from the commission to empower local actors. He emphasized:

We believed that the most effective way to empower the poor and needy in the community is for wealthy people and other philanthropic organizations to channel their *zakāt* and other assistance to community-based

organizations because we are closer to the people, we know their problems, we can easily identify donors and the most deserving beneficiaries. We have records, and we can deliver assistance directly and offer the most effective solution. The *zakāt* commission is too far from the local community. Therefore, using community organizations can be the most effective way of reducing poverty compared to an organization established by the government, which is always affected by political interference. Community organizations are managed based on rules agreed upon by the community, and for the development of the community, they have more feelings of belonging compared to the government-established commission.

Considering the above statement, what is needed is a strong structure that would take care of various interest groups, promote donors' compliance, and execute an appropriate distribution strategy to lessen the increasing poverty in Kano State. This work therefore, discovered an overlap between a supervised and an isolated (unsupervised) approach in the management of charitable institutions in Kano. Zakat and Hubusi Commission is the legally recognized government institution saddled with the responsibility of collecting and distributing *zakāt* and *waqf*, but we have found the existence of so many independent and community organizations collecting *zakāt* and *waqf* in the state and are performing better in terms of identification of both donors and beneficiaries as well as organizing poverty reduction programs. With regards to the general administration of the commission, the state government is responsible for the appointment of all principal officers of the commission, right from the chairman of the board to the commissioners and the director general. The first respondent complained bitterly that political influence in the affairs of the commission is also responsible for the many challenges that affect the operations of the *zakāt* and *waqf* administrations, which has negatively affected the compliance level of the donors. The reason was that donors no longer trust the current administration of the commission. The commission had four leaders from inception; the first two were more trusted by the donors for some reasons, and thus there was favourable compliance within the period, while the other two have issues of trust, which was responsible for the low turnout of *zakāt* and *waqf* payments.

Another major area of concern is the lack of accountability in the administration of the institution. Staff at the commission come to work whenever they want and leave their offices at will; some go to their offices only twice or three times a week. This may be connected with poor service conditions and a lack of working tools for the government workers. One of the respondents at the commission clarified the situation at the office, he said:

Statements of accounts are not published, and no running cost is given to the commission to meet up with its overhead expenses, such as fuelling vehicles, generators, and so on. This lack of running costs is what prevented the organization from implementing most of its initiated projects, such as staff training and adopting modern technology in the collection and distribution of *zakāt*.

Further investigation indicated that ineffective collaboration with the local community and other nongovernmental organizations was another hindrance to the effective administration of the institution. Even the local and village Zakat and Hubusi Councils that are representing the commission in the different local government areas in the state do not have an effective partnership with the commission, especially toward efforts to localize collection and respond to the needs of the local poor in the community. Almost everything is concentrated in the city and under the sole power of the commission. A respondent at the commission complained that:

Due to the general inefficiency of the commission, community organizations for widows, orphans, and the needy were formed in almost every community, and media outlets are helping the poor by soliciting assistance. All these initiatives are carried out by community members who are not affiliated with the commission. These organizations continue to collect charity, including *zakāt*, to give to the poor in their respective communities.

Role of Community-Based Charitable Institutions

Previous studies confirm that giving voice to stakeholders during the execution of socially-oriented projects would allow for better accountability, transparency, and stakeholder satisfaction (Alberto De Camargo et al., 2019). Thus, one important finding on empowering locals was that community members' trust and legitimacy were attributed to the local institution and organization, and thus putting local organizations at the centre of the response supported by both national and international actors could significantly strengthen the bond and improve aid effectiveness (Alberto De Camargo et al., 2019). This study discovered that community and independent organizations in Kano are collecting *zakāt*, *waqf*, and other types of charity from donors and organizing better relief programs than the

commission. This can be connected with the level of trust they have gotten from donors and their immediate community. It was further discovered that *zakāt* and *waqf* donors and beneficiaries are comfortable with the activities of these community organizations because they see their practical impact, and donors can easily evaluate the impact of their project due to their proximity to the beneficiaries. For example, the chairman of the Medile Orphans, Widows, and Needy Association emphasized that:

Assistance given by these community organizations includes distribution of food items, providing educational support, healthcare services, and clothing. We normally provide assistance at an organized gathering inviting all the beneficiaries and other stakeholders. The sources of funds for the organization are monthly contributions from official members of the organization, donations by wealthy individuals in the community, contributions by bigger nongovernmental and international organizations, and *zakāt* funds from members of the community every year.

The study also uncovers similar activities by other professional organizations, such as the Islamic Medical Association of Nigeria (IMAN), Kano Chapter. However, evidence also indicates that these communities and professional organizations have a collection of data on the poor and needy in the different communities where they operate. Their proximity to these categories helps to build a reliable database for donors and beneficiaries for effective resource generation and distribution. One of the respondents from these organizations explain their methods of identifying donors and beneficiaries:

The identity of an orphan cannot be hidden so, we easily locate them in any society we work. As for the vulnerable, we live within the same community, so it is not so difficult to also identify them. If you observe that a particular child goes to school and another one does not, you can easily investigate the reason why he/she does not go to school. Sometimes it is the people living within a particular community that will volunteer information to us and request for our intervention... through this method, we now have about 483 orphans under our care. We also have 255 mothers taking care of the orphans. We have 183 divorced women and the elderly. First of all, we register them to make sure they fall under the category of people in our

criteria. We then take their records, such as addresses and phone numbers, as well as their qualifications. After that, we determine the type of assistance they might require. We have representatives at various units: laboratories, X-rays, and other units in hospitals. Whenever there is a person who is unable to pay his or her medical bills, they write to us. This is how we identify our beneficiaries. Sometimes, security agents may come with victims of accidents whose families have not yet been identified. We assist such victims too.

The reason for the success of these organizations can be connected with their proximity to the poor, which makes them take collective responsibility for reducing poverty in their communities. However, their ability to mobilize more *zakāt* resources was also due to their proximity to donors; they can easily identify donors and beneficiaries, and conversely, donors can easily evaluate the effectiveness of the organization. This ownership and collective responsibility have promoted a lot of trust among the stakeholders, as informed by one of the respondents. The respondents stressed people's overwhelming trust for activity especially the aspect of improving the lives of the poor. The people are watching and evaluating their activities. He then quoted a Qur'an verse that says: —Tell them, O Prophet, do as you will. Your deeds will be observed by Allah, His Messenger, and the believers (Q9:105). He then concluded that —if you have a sincere action, Allah will see it, righteous people will see it, and you will get the necessary support from people around.

The findings of this work have some implications for the legal and administrative framework for charitable institutions in Kano State in order to address the issues of the low collection performance, lack of donor trust, inefficient collection and distribution mechanisms, and ineffective poverty reduction programs. There is a strong need for the government of Kano State to review the Zakat and Hubusi Commission law which will legally mandate local communities and professional organizations to collect *zakāt*, *waqf*, and other charitable giving and distribute it to the required beneficiaries under the government commission's monitoring and guidelines. This will introduce check and balance auditing in the affairs of *zakāt* and *waqf* in the state. Periodic review and enumeration exercises of all potential donors and vulnerable people in the community should be carried out by the community organizations in partnership with the commission in order to promote payment compliance and organize empowerment programs. The commission should focus more on supporting

independent community charitable institutions in the areas of leadership, partnership, coordination, and policy formulation. This would not only promote a local response to poverty in the state but also maximize charitable resources and build more trust in the minds of donors because they can easily monitor the impact of their donations through programs conducted by local charitable organizations.

In collaboration with other stakeholders, the commission should develop records of all potential *zakāt* payers in the state and share it with respective community charitable organizations to help reach out to donors targeting individuals with an income level of the *zakāt* threshold. On the other hand, community-based charitable organizations should serve as a source of data for the commission on the number of donors and vulnerable people in each community for record-keeping and planning purposes. However, in order to promote accountability for the activities of charitable institutions, the commission should introduce regulations on the method and manner in which all independent and community charitable institutions render annual reports to the commission, which can be made public. The commission should ensure accountability through periodic audits to make sure the *zakāt*, *waqf*, or other charity collected by these organizations is properly used for the intended beneficiaries. A consolidated report for all the charitable organizations should be prepared by the commission for public consumption, indicating the amount collected in the entire state and by each organization and the number of people who benefitted from each *zakāt* category and *waqf*, citing major programs initiated by different organizations, the challenges encountered, and ways to improve on them in the future. However, the government should ensure that those appointed to head the affairs of the commission have the necessary qualifications to do so and that their actions are no longer influenced by political officeholders. This is possible if all stakeholders are engaged in the appointment of principal officers of the commission.

Existing independent and community charitable institutions should make sure that they are registered with the commission, and being closer to the community should make sure that those saddled with their administration are honest and can discharge their responsibility in a transparent and efficient manner. They also need to make sure that knowledgeable people from diverse areas are appointed to chair the activities of their organization and encourage partnership with the commission so that challenges will be viewed in multidimensional ways and offered multidimensional solutions. Since these community charitable institutions are closer to both charity givers and recipients, and can easily earn

trust from donors, encouraging them will present positive impact to the communities. Therefore, they should invest more in capacity building, resilience in local responses to poverty, community education, partnerships with other local actors, and building trust with international charitable actors to attract more funding. They should also invest in data gathering to have a comprehensive list of all charity donors, potential donors, and records of all categories of recipients and the gravity of their vulnerability to meeting priorities.

Findings also revealed that people and authorities in Kano take the importance of charitable giving too lightly, whereas, it is not only a religious duty but also as a means of promoting economic and social wellbeing of the society as well as peace and harmony. Therefore, Islamic scholars should bridge this gap by intensifying preaching on the virtues of charitable giving in their religious gatherings. This should include educating community members on why, when, how, and who to pay your charity to. This will serve as a strong tool for promoting compliance and mobilizing local resources.

Universities and other institutions of higher learning in Kano State have a greater role to play in promoting research in the area of charitable giving. First, they can develop training programs for local charitable institutions and administrators on contemporary institutional administration. They can also organize relevant training for donors on payment and for recipients on economic empowerment in partnership with all stakeholders. However, departments in higher educational institutions such as economics, business administration, and entrepreneurship can play a bigger role in providing the needed training and research. On the other hand, higher educational institutions should identify different knowledge gaps on charitable giving with the objective of carrying out empirical research so as to provide better ways on how to promote effective charitable institutions for poverty reduction in Kano State.

Conclusion

Empowering the capacity of local charitable institutions is a major requirement for building a value-creation framework, given the nature of the task environment in Kano State. This study analyses the framework of faith-based charitable institutions in Kano using data collected through interviews, with the objectives of assessing the localization of faith-based philanthropy in Kano, Nigeria, and how localization promotes donor trust and builds a value-creation framework for the

institutions. The study finds that the existing framework did not support localization because the law establishing *zakāt*, *waqf*, and other related matters in the state recognized only the government commission to collect and distribute charitable donations without any legal support to improve the capacity of independent and local actors. There is no effective collaboration with various stakeholders, such as donors and community organizations, which has limited the effective function of the commission in mobilizing charitable resources for development. Historically, the task environment did not support a centralized system of charitable giving, and thus donors find it difficult to trust the government system. A decentralized system of philanthropic giving in Kano can promote and empower local actors, promote donor trust, increase data gathering, and increase effective poverty assessment and reduction strategies. Community charitable institutions have better programs than the commission, thus empowering them will add more value to the system by bringing collection and distribution closer to the people as well as promote resource mobilization and effective distribution. Thus, it is recommended that future studies investigate the provision of a structure that will bring stakeholders together in order to promote expert practice in local charitable institutions in Kano and Nigeria at large. This will bring charitable organizations under the purview of the commission in Kano State as well as introduce the system of check and balance in their activities for better service delivery and development in Kano.

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EMPOWERING MUSLIM EDUCATION THROUGH ZAKĀT: A STUDY OF FINANCING OPTIONS IN INSTRUMENT IN GHANA

Haruna Zagoon-Sayeed
University of Ghana, Accra, Ghana

Dauda Abubakar
University of Jos, Nigeria

Abdul-Wahab Abubakar
Lakeside University College Ghana, Accra, Ghana

Abstract

Education has been identified as the greatest strategy for poverty alleviation in Africa; and it has been suggested as the most effective way of mitigating social exclusion, underdevelopment and self-marginalization. Several studies have established a strong link between educational mobility and general improvement in the condition of a people. In Ghana, the Muslim community is backward and poor mainly due to the lack of educational achievements, particularly among the youth. This situation has largely been occasioned by historical antecedents that retarded the pursuit of modern education and attainments by earlier members of the community leading to delay of development. Even though the community in Ghana now appreciate that education can remove its members from the quandary, it is yet to identify a coherently sustainable financing strategy from within Islam. As such, many have considered zakāt as a poverty alleviation strategy utilized to finance education in order to improve the economic situation of the Muslims in Ghana. This paper using a qualitative method has explores the challenges and prospects of using zakāt as an immutable education financing avenue for Muslims in Ghana.

Keywords: zakāt, education financing, Ghana, Muslim Community, Poverty

Introduction

Islam was the first foreign religion to have been introduced to Ghana long before the coming of the British Colonials. Islam came to Ghana (formerly Gold Coast) between the 11th and 19th Centuries (Levtzion, 1968). Muslims were not left out during the struggle for independence that was achieved in 1957 and their political participation was climaxed by the formation of the Muslim Association Party (MAP), the first ever political party formed on the basis of religion in Ghana (Allman, 1991; Samwini, 2006). Since then, Muslims in Ghana have continued to be relevant in politics especially in the current fourth republic democratic dispensation (Mohammed et al. 2021). As one of the three major religions in Ghana, Islam continues to be one of the influential religions in the country; and the activities of its practitioners are visible at all spheres of the national life (Wiafe, 2010). According to the 2021 population census in Ghana, Muslims formed about 15.6 percent out of the 30 million population (GSS, 2021), though Muslims have disputed that figure.⁵ However, irrespective of the debate about Muslim population in the country, Holger Weiss (2007) has stressed the issue of a high prevalence of poverty among the Muslim community than in other places in Ghana (Ammah, 2007). The areas of Muslim settlement also lack development like other places in the country (Zagoon-Sayeed, 2016). Many reasons have been averred for this precarious situation in Muslim areas in Ghana. For example, Ammah (2007) posits that majority of Ghanaian Muslim communities are in poverty because of colonial policy that associated modern education with Christianity, which forced Muslims to shun it because they fear the conversion of their children. Similarly, Mumuni (2003) reports that Christian proselytization of modern education during the colonial Ghana and the conversion of some Muslims into Christianity has forced many Muslims to reject it. Many Muslim parents therefore, refused to send their children to seek for that type of education and prefer the Islamic one. This decision by Muslims has ended up denying them the opportunity of acquiring the needed skills and profession, which would have enabled them to create wealth and afford them good livelihood. Another issue that has also increase the poverty situation in Muslim areas in Ghana is the Muslim political and socio-economic marginalization that has constrained them in a disadvantage position (Weiss, 2007). While, the actual victims of this situation are the Muslim youth who are brought up without any conscious effort to give them

⁵ In 2001, Muslims came out in their numbers to protest against the 2000 population census reports which said that Muslims in Ghana were 15.6 percent. Muslims led by the Coalition of Muslim Organizations, Ghana (COMOG) publicly rejected the figure and quoted other sources that said Muslims formed 40 percent of the population. The 2010 and 2021 population census figures for Muslims have also been disputed in many Muslim quarters in the country. See Ghanaweb: Statistical Service rejects claims by Muslim Coalition at: <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Statistical-Service-rejects-claims-by-Muslim-Coalition-20828>.

holistic opportunities that will adequately prepare them for responsible and independent future. This situation has become an albatross of vicious cycle constantly impoverishing the Muslim community until today.

Zakāt appears to be one of the means that funds Muslim education in Ghana and the only thing needed is to prioritize this concern among the generality of Muslims in Ghana. Indeed, many studies have shown that education is one of the key factors that ensure quicker social mobility and economic empowerment especially for people in deprived societies such as the Muslims in Ghana (Nazimuddin, 2014; Matulcikova & Brevenikova, 2016; Lillywhite, 2022). This understanding appears to be resonating with the Muslim community in Ghana as their main modus operandi to fight poverty and to contribute effectively to nation building according to resolutions reached by the National Muslim Conference of Ghana (NMCG) in 2022. However, discussion has continued among the Muslims in Ghana on not only the role of education as a tool for rapid and sustainable socio-economic development but how funding from *zakāt* can achieve that within the Muslim youth in the country. Therefore, many Muslims have embarked on using *zakāt* as a sustainable pillar to finance Muslim education, a means to eradicating poverty among Muslims in Ghana (Weiss, 2021). This has led to the emergence of many *zakāt* institutions in recent times that finance education as one of their main objectives. For example, the Zakat and Sadaqah Trust Fund was established in 2010 by the Muslim Caucus in Parliament and one of its main objectives being the financing of Muslim education (Abubakar, 2018). Similarly, the Greater Accra branch of the Ghana Muslim Mission established the Ghana Muslim Mission Regional Zakat Fund in 2014 to finance Muslim education among other things (Weiss, 2021).

This paper is an empirical study that explored the challenges and prospects of using *zakāt* as a strategy to provide sustainable financing of Muslim education as part of the grand strategy to alleviate poverty in the Muslim community in Ghana. The paper is anchored on three objectives. Firstly, it seeks to explore the works of the *zakāt* institutions in Ghana in relation to financing education for poverty alleviation among Muslims. Secondly, the paper examines the challenges that *zakāt* administration is facing in Ghana in the area of financing Muslim education and lastly, the paper assesses the prospects of financing Muslim education in Ghana using *zakāt* as a poverty alleviation tool. Theoretically, the paper is undergirded by the Oscar Lewis's theory of culture of poverty (1966), which posits that those who accept the culture of poverty always place the blame on the dominant culture in society that allows the growing of a sub-culture that

makes the poor unwilling victims of dysfunctional dominant culture. The theory argues that the culture of poverty is nurtured by certain special conditions such as high rate of unemployment, underemployment and low skills. Lewis (1966) further argues that the poor cultivate certain values and norms that stifle their motivations and desire to escape poverty. Additionally, the paper relies on Bradshaw (2006) concept of cultural belief systems that support sub-cultures of poverty. This concept argues that the belief that poverty is created or caused by transmission over many generations because of a set of beliefs, values, and skills that are socially generated but individually held (Bradshaw, 2006). Bradshaw (2006) further asserts that individuals are to blame because they are victims of their own dysfunctional sub-culture or culture. Undoubtedly, these theories point to the complexities of poverty which is a threat to human existence; and may even create difficulties for effective practice of one's faith. Arguably, the institution of *zakāt* has the ability to check the upsurge of the —culture of poverty‖ and transform the lives of Ghanaian Muslims. The paper uses the qualitative method for its investigation and analysis, through the use of semi-structured in-depth interviews as the main data collection techniques. Sixteen (16) key respondents were engaged; three (3) officers of Zakat and Sadaqah Fund of Ghana and thirteen (13) are Muslim scholars. The main subject of analysis in this context is the activity of the Zakat and Sadaqah Trust Fund of Ghana.

An Overview of *Zakāt* in Islam

The word *zakāt* literally means to grow or to increase (al-Qaradawi, 1999). *Zakāt* to the Muslim can mean increase of wealth, cleansing it from dirt, purifying or growth of wealth and getting blessings from almighty Allah (Abubakar, 2020). According Yusuf al-Qaradawi, the word *zakāt* has been mentioned in isolation 32 times in the Qur'an and 82 times in conjunction with other pillars of Islam. *Zakāt* is the third of the five pillars of Islam which instructed the annual disbursement of wealth to prescribed categories of beneficiaries mentioned in Qur'an (9:60-66). In general, the *sharī'a* envisions that adherence to principle of *zakāt* as a religious duty purifies the income of the giver, reconcile the hearts of beneficiaries (*asnaf*), satisfy the basic needs of the poor and needy and solve some of the social problems in society such as poverty, greed, unemployment, indebtedness, and unfair income distribution (al-Qaradawi, 2010). In order to appreciate the essence of the pillar of *zakāt*, it is important to situate it within the context of Islamic understanding of wealth creation. For Islam, all resources belong to Allah the Creator; and that wealth and resources that are harnessed by human beings for sustenance are not only gifts from Allah but are also considered as trust placed by Allah in the hands of human beings and this goes with accountability (Hammad,

2008). Since resources belong to Allah alone, He has given certain guidelines as to how these resources should be utilized for the benefit of the individual and the society at large so as to achieve both moral and economic equilibrium. The Qur'an has in several verses commands Muslims to spend their God-given wealth or resources in the way of Allah. These commands teach Muslims several principles and values that seek to improve the welfare of the individual and society as a whole. The payment of *zakāt* demonstrates one's loyalty and obedience to Allah. Al-Qaradawi quoted a Qur'an verse that supports this assertion: —Allah has purchased of the believers their persons and of their goods. For theirs in return is the garden of paradise (Qur'an 9: 111).

Imam al-Ghazali (1989) is of the view that the payment of *zakāt* in Islam represents a test of a person's character towards his faith (i.e. confession of faith). The Muslim claim is therefore put to test, and he/she is required to give out the wealth that Allah has bestowed on him/her, which is so desired. By doing this, one learns true piety despite the love for material things. The practice of giving helps in the elimination of miserliness, which is considered a vice and a sin in Islam. For al-Ghazali, this habit is only eliminated by making oneself accustomed to spending. It also teaches caring, sharing and showing gratitude to Allah for His blessings. Hammad (2008) on the other hand argues that people find it difficult to earn a living due to lack of opportunity, depressed wages or income in most societies therefore, they need the intervention of *zakāt* as an equalizing mechanism. He emphasized that, in the absence of adequate social restraints and mechanism for redistribution, wealth will invariably concentrate in the hands of a few people to the detriment of the underprivileged. In order to counter this problem, Allah in His own wisdom established the institution of *zakāt*, which is a compulsory tax levied on the rich to cater for the poor in society. Thus, *zakāt* is a response to social concerns. Explaining *zakāt* in the context of modern economics, Shariff (1999) postulates that *zakāt* is a tool for reducing arbitrary dominance of capital in the hands of few. According to Shariff, this implies that transfer of wealth will be experienced from the area of surplus to where it is needed and this could reduce the level of arbitrary dominance of capital resources and at the same time increase the level of resource utilization in society in order to improve the welfare of the poor.

Zakāt and Financing of Muslim Education

The Qur'an categorically states the beneficiaries of *zakāt* in the Qur'an 9:60:

Alms are for the poor and the needy, and those employed to administer the (funds); for those whose hearts have been (recently) reconciled (to the truth); for those in bondage and in debt; in the cause of God; and for the wayfarer: (thus is it) ordained by God, and God is full of knowledge and wisdom.

This verse undoubtedly defines those who qualify to receive *zakāt*. There are eight categories of people who are directly expected to benefit from *zakāt*. The eight categories are *al-Fuqara* '(the poor)', *al-Masākīn* (the poor), *āmilīna* (the administrators of *zakāt*), *Muallafat Qulūbuhum*, *al-Riqāb* (slaves), *al-Ghārimīn* (the debtors), *Fisabīlillah* (in the cause of Allah) and finally *Ibn al-Sabīl* (a traveler). In view of this, some scholars are of the view that any endeavor that is not categorically stated in the verse cannot receive *zakāt* expenditure. Whereas some other scholars and jurists, classical and contemporary alike are of the view that education cannot be financed with *zakāt*. For instance, Al-Razi is of the view that this verse clearly limits *zakāt* recipients and that it cannot be used to build mosques and schools among others; whereas *sadaqah* (voluntary charity) can be used to provide all other legitimate human needs including building of mosques and schools.⁶ Similarly, al-Qaradawi (1999) holds the view that the beneficiaries of *zakāt* have been clearly enumerated by Allah and argues that the phrase *fisabīlillah* is meant for those fighting during *jihad* (in the cause of Allah) even though he emphasized that *jihad* can be any endeavor to raise the word of Allah.

Other scholars have expanded the enclave of *jihad* to include expenditures on anything that helps to enhance the capacity of Muslim communities and Islam's influence in the world. For instance, Mohammad Asad agrees with al-Qaradawi on his extensionist theory of the word *jihad* as an interpretation of the phrase *fisabīlillah* '(in the cause of Allah)' in the *asnaf* provided in Qur'an 9:60. Asad (2003) states that: —The expression 'in God's cause' embraces every kind of struggle in righteous causes, both in war and in peace, including expenditure for the propagation of Islam and for all charitable purposes.‖

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See Seyyed Hossein Nasr, *The Study Qur'ān: A New Translation and Commentary*, HarperCollins Publishers, 2015, p.522.

This is where many Muslim contemporary scholars and leaders think that *jihad* in the contemporary era is education. Education is not only regarded for acquisition of professionalism and skills but also for the understanding of the religion. *Zakāt* is considered one of the main divine institutions that provide the needed leverage to mobilize funding for such contemporary *jihad*. Example, Radzi and Rahman (2019) are of the view that *zakāt* holds potential for developing the Muslim community through education. They argue that children from poor families can be supported using *zakāt* proceeds in order to secure a sustainable future. This can be achieved through the provision of educational opportunities for such children. Similarly, Saiful Islam (2013) contends that contemporary *zakāt* distribution should pay attention to education as it remains the only potent means to develop Muslim communities and to secure a future for the poor. Ismail and Ismail (2022) argue from the perspective of *maqāsid al-sharī'ah* of *zakāt* that focused on educating certain *asnaf* from *zakāt* makes a more realistic transformational effect on society. For them, contemporary Islamic legal debate regarding the use of *zakāt* proceeds to provide for education has been positive. They concluded that most scholars agreed that using *zakāt* for education of the *asnaf* is part of the *maqāsid al-sharī'ah* of the preservation of the mind and conscience. This debate will continue but the fact remains for the use of *zakāt* to finance Muslim education in contemporary times because of the knowledge and skills deficits that exist in Muslim communities across the globe.

The Ghanaian Context

As indicated in the introduction of this paper, the debate of using *zakāt* to finance education has been heavily tilted to one side. It appears that Muslim scholars and leaders have come to the conclusion that it has become necessity (i.e. *darūrīyyah*) that *zakāt* is appropriated to developing and improving Muslim education. This is evident in the responses of some participants. All the thirteen (13) Islamic scholars and leaders in Accra who were interviewed about using *zakāt* for Muslim education emphasized that even though education is not mentioned directly under the *asnaf* of *zakāt*, yet the condition of Ghanaian Muslims demands that the community appropriates the distribution of *zakāt* category of the *al-Fuqara* (the poor), *al-Masākīn* (the needy) and *fisabilillah* (in the cause of Allah) to finance education for the betterment of the Ummah in Ghana. The scholars argued that many Muslims in Ghana lacked education and that has made the community poorer and denied them the needed influence in society. According to most respondents, even though Islam was introduced to Ghana before any other foreign religion, Muslims do not exert much influence even in their own communities due

to lack of education. For example, below are responses of some Muslim community leaders:

It has become a matter of *darūrīyyah* (necessity) that we Muslims in Ghana utilize *zakāt* to ramp up educational achievements in order to improve our poverty situation. We have been making an effort in the area of education but we are still lagging behind in all sectors that matter to our lives as Muslims and as Ghanaians; such as health, economic empowerment, and political influence among others. We need to rely on something that can upgrade the Muslims as quick as possible and I cannot think of anything realistic aside *zakāt* which Allah gave it to Muslims as a means of poverty alleviation.⁷

And:

Putting education as an emergency is the only way Muslims in Ghana can improve their deprivation and contribute meaningfully to the development of Ghana. Our children need to get into courses such as medicine, engineering, law and the sciences in order to improve their earning and to alleviate poverty at family levels. Unfortunately, these courses are beyond family finances because most families are struggling to meet up with basic needs such food, clothing and shelter. This is where *zakāt* as an institution in Islam should be utilized. *Zakāt* should be used to pay for the educational needs of Muslim children from poor families, a realistic path towards poverty alleviation in our communities.⁸

Similarly, a scholar that appeared to be frustrated with the economic state of the majority of Muslims in Ghana emphasized the importance of Muslims contributing their *zakāt* in order to finance education for the children of the poor in Ghana.⁹ These statements indicate that Muslims in Ghana have resolve to the use of *zakāt* to support the education pursuit of poor families in the country. In the past, Weiss (2021) reports that many Muslim scholars and leaders in Ghana yearn for the use of *zakāt* as a tool for community empowerment, and education has been one of the key means of actualizing such an effort by the community. Ammah (2007) analyzes the efforts at using *zakāt* as a poverty alleviation strategy

⁷ Interview with a scholar respondent on 20th March, 2022 in Accra

⁸ Interview with a leader respondent on 10th February, 2022 in Accra

⁹ Interview with a scholar respondent on 21st March, 2022 in Accra

by some Muslim organizations in Ghana such as Islamic Council for Development and Humanitarian Services (ICODEHS) towards financing education among its activities. Such *zakāt* mobilization and distribution made education one of the most potent ways to systematically alleviate poverty among the Muslim communities in Ghana. In view of this development, Dogarawa (2009) and Hoque et al. (2015) aver that scholars of contemporary Islamic Economics agreed that *zakāt* proceeds can be utilized on activities that structurally reduce poverty, which include educational needs of the Muslim. In view of this, Akinyele (1996) argues over three decades ago that the Muslim community in Ghana though faces socio-economic challenges but the leadership need to leverage on *zakāt* to resolve some of their challenges. This can be achieved through concerted and selfless effort coupled with professional institutionalized administration and implementation of *zakāt* to support education.

Three inter-connected issues come to the fore. Firstly, it can be said that Muslims in Ghana acknowledge that they are in deprived condition; and that there is an urgent need remedy the situation. Secondly, the Ghanaian Muslim community acknowledges that *zakāt* as a divine institution in Islam has the potential to remove them from the poverty situation. Thirdly, the community anticipates that financing education through *zakāt* is the one of the surest ways to deliver the community from the clutches of poverty.

The Intervention of the Zakat and Sadaqah Trust Fund Ghana

The Zakat and Sadaqah Trust Fund of Ghana is an initiative of the Muslim Caucus and Staff of Parliament of Ghana. It was launched in January 2010 by the Caucus in collaboration with His Eminence, the National Chief Imam of Ghana, and the National Imams of the various Muslim doctrinal groups in the country. The Fund envisions to providing a nationwide institutional channel for the collection, management, and disbursement of *zakāt* and *Sadaqah* to improve the welfare of the needy especially within the Muslim community.¹⁰ It was incorporated on January 15, 2010 (G-32,041) and registered as an Islamic Non-Governmental Organization on March 5, 2014 (DSW/6051). The Fund operates in Ghana with the aim of providing hope and compassion for the very poor and needy. The Zakāt Fund operates five (5) routine schemes targeted at easing the burden of the very poor and needy in the Ghanaian society. These schemes are

¹⁰ See Vision, Mission and objectives of the Zakat and Sadaqah Trust of Ghana at: <https://www.zakātfund.org.gh/about-us/mission-and-objectives/>

scholarship and educational support, medical health, economic empowerment, technical/vocational training support as well as general donation. These schemes of the Fund are expected to improve enrolment of Muslim students in all levels of education especially tertiary, support and guarantee the upward educational mobility of Muslim Students, build and operate schools modeled on achieving academic excellence. Other objectives include the provision of technical and vocational skills training for Muslim youth, building and operating satellite clinics and hospitals in deprived communities in Ghana, provision of the needs of orphans and the depressed in Ghana, empowerment of widows and supporting the propagation of Islam.

The main targets for soliciting financial contributions into the Zakat and Sadaqah Trust Fund are the Muslim working class in both private and public sectors of Ghana.¹¹ Even though the primary objective of the institution is to provide scholarship to brilliant needy students but the fund is also used to cater for poor widows, widowers and the aged.¹² The Fund started disbursement in 2015 and as at September 2023, it has provided 521 scholarships for tertiary education, supported 324 students from the technical and vocational institutions and supported 70 medical health emergencies, provided economic empowerment to 350 persons mostly women, and made general donations to 650 needy people including widows. The following are the breakdowns of support expenditure provided by the Fund since January 2015¹³:

No	Schemes	Amount (GH¢)	No. of Beneficiaries
1	Scholarships Support	641,970.97 (USD 56,208.50)	521
2	Education Support	399,005.00 (USD 34,935.40)	324
3	Medical Healthcare Support	255,787.00 (USD 22,395.70)	70
4	Economic Empowerment	1,068,480.00 (USD 93,552.00)	350

¹¹ Interview with Hajia Azara Abukari, Chief Executive Officer, Zakat and Sadaqah Trust Fund of Ghana held on 30th April, 2018 in Accra.

¹² Interview with Alhaji Mohammed Baba Inusah, Founding Member and Board Vice Chairman, Zakat and Sadaqah Trust Fund of Ghana held on 15th May, 2022 in Accra.

¹³ Figures provided via interview with Alhaji Issaka Ibrahim, Finance and Administrative Officer of Zakat and Sadaqah Trust Fund of Ghana on September 6, 2023 in Accra.

5	General Donations	595,613.00 (USD 52,149.6)	650
	Total	2,960,855.97 (USD 259,241.00)	1,915

Figure 1: Breakdown of support fund since 2015

Source: Zakat and Sadaqah Trust Fund 2015.

As can be seen from the above table, the combination of scholarships and education supports form the second largest expenditure of the fund with over \$ 90,000 USD after direct economic empowerment interventions. Jointly, the two schemes have the largest number of beneficiaries that numbered 845. This, in empirical terms, buttresses the view that Muslims in Ghana have identified education as one of the surest ways they can navigate themselves out of the poverty and despondency today.

Challenges and Prospects

Though the Zakat and Sadaqah Trust Fund of Ghana is pursuing what appears to be the general consensus on how to alleviate poverty in the Muslim community in Ghana, yet its efforts have not yielded enough result to surmount the seemingly daunting deprivation that faces the Muslim community. Since establishment of the fund, the expected contributor/donor based has not been encouraging as it was anticipated. There are certain challenges and one of them relates to the ownership issue because still many Muslims in Ghana that ought to contribute see the fund as belonging to the Muslim Caucus in Parliament of Ghana instead of an institution that belong to the entire Muslim community in the country. For example, an Imam of a community in Accra clearly states his view thus:

I am a leader of my community but I have never been engaged in any discussion regarding the operations of the Zakat and Sadaqah Trust Fund. Many individuals come to me to direct them about how they can disburse their *zakāt* due but I only tell them what the Qur'an says about

zakāt because I am aware of the activities of the Zakat and Sadaqah Trust Fund therefore, I could not ask them to send their *zakāt* there.¹⁴

The lack of awareness and sense of community ownership of the fund was echoed by many community Imams interviewed. It is however important to note that the management of the fund are aware of this challenge and has even embark on community sensitization on ownership. In response, the Deputy Board Chair of the Fund, Alhaji Mohammed Baba Inusah states:

We are very much aware of this challenge and have started engagement with community leaders hoping that information will soon get to all Muslim communities in the country. It is in response to this that we have recently opened offices in Tamale, Takoradi and Kumasi to serve the Northern, Western and Ashanti regions respectively.¹⁵

The challenge of lack of sense of community ownership has been identified by many researchers. For example, Weiss (2021) identified this challenge and posits that lack of consensus among Muslim Scholars in Ghana is impeding on the fund's impact in the country at larger. Similarly, Abubakar (2018) reports that lack of information on the part of the general Muslim community regarding the activities of the Zakat and Sadaqah Trust Fund makes it generally less known among the Muslim community at grassroots and community leaders such as Imams and Chiefs.

Another challenge faced by the Zakat and Sadaqah Trust Fund is lack of adequate understanding and consensus on the need to aggregate individual *zakāt* payments for educational improvement among Muslims in Ghana. Consequent to lack of consensus on the operation and institutionalization of the works of the fund, many Muslim organizations and communities in Ghana are administering their own *zakāt* collection and distribution with the same vision of eradicating poverty among Muslims through financing of education. This situation is preventing the expected growth of the Zakat and Sadaqah Fund of Ghana because

¹⁴ An interview with an Imam respondent on 15th March, 2022 in Accra.

¹⁵ Interview with Alhaji Mohammed Baba Inusah on 15th January, 2023 in Accra

it drives away potential contributors. This challenge is clearly nuanced in the views of some of the scholars and leaders. For instance, a scholar states that:

Even though some of my congregants do bring their *zakāt* mainly for the maintenance of the Mosque, I am also aware that many of them send parts of it to their respective villages every year to be distributed in smaller quantity in order to reaching out to many beneficiaries.¹⁶

Another respondent argues that:

There are so many mini-*zakāt* collection and distribution organizations and committee scattered across our communities whose works are not making much significant impact on our people in terms of poverty alleviation. In fact, these small distributions of *zakāt* have rendered *zakāt* recipients as beggars. And I think this is one of the challenges hindering the growth of Zakat and Sadaqah Trust Fund. The Fund must increase its education to get all these local *zakāt* groups under it. If this is done, it will enhance the efficacy and impact of the Fund.¹⁷

Clearly, this should be one of the areas the Board and Management of the Zakat and Sadaqah Fund of Ghana must tackle to consolidate the quest for having one strategic unified *zakat* house for socio-economic transformation of the state of the ummah in Ghana. Apart from targeting potential individuals or professional groups, the Fund should also galvanize local *zakāt* initiatives into its fold. This will ensure that the vision of the Fund is achieved not only at national level but also at the local level where poverty is more endemic.

There is also the problem of competing needs facing the Zakat and Sadaqah Trust Fund of Ghana when it comes to adequately financing education with *zakāt*. The Fund is not able to finance education as much as expected because it is also confronted almost on daily basis with equally important requests of basic needs such as food and medical bills among others. This challenge is evident in the expenditure chart of the Fund between 2015-2022. From the chart, it can be seen

¹⁶ Interview with an Imam respondent on 14th March, 2019 in Accra

¹⁷ Interview with a scholar respondent on 19th February, 2023 in Accra

that general donation alone had GHS595,613.00 (USD52,149.6) as its expenditure for the period. The scheme also has the highest number of 650 beneficiaries. Additionally, the expenditure for the period for medical health was GHS255,787.00 (USD 22,395.70). Perhaps, the single most competing scheme with education and scholarship is the economic empowerment scheme of the Fund. It had GHS1,068,480.00 (USD93,552.00) as its expenditure for the period. As it can be seen from the chart, this expenditure is the biggest of all of what the Fund expended during the period under discussion. This situation is acknowledged by an officer of the Fund when he said:

The Fund is facing escalating demand from the general public against its limited funds. Some of the pro-poor schemes such as general donation which covers in other needs including basic needs such as food and health have always come with a bigger budget.¹⁸

All these take away the impact the Fund can make with education as stated in its objective. Education as a poverty alleviation mechanism is expensive and needs a huge consolidated fund to be able to get it make rapid impact as anticipated by the vision of the Trust Fund.

Additionally, the Trust Fund lacks operational logistics such as vehicles to enable them touch base with every Muslim community in Ghana. This situation impedes the Fund's effort towards awareness creation, mobilization and deserving disbursement of *zakāt* by the Fund. This operational bottleneck is well articulated in the following statement by the Finance and Administrative Officer of the Fund, Hajj Issaka Ibrahim:

The Fund in its quest to discharge its mandate is hindered in its movement across the country. Currently, the Fund has only one car (Nissan pickup) donated by Japan Motors Ghana in 2016. Workers of the

¹⁸ Interview with Alhaji Issaka Ibrahim, Finance and Administrative Officer of Zakāt and Sadaqah Trust Fund of Ghana on September 6, 2023 in Accra.

Fund are finding it difficult to move within the cities and beyond to reach out to people.¹⁹

In order to ensure the growth and realization of the objectives of the Fund as a panacea for Muslim development in Ghana, Management should explore all avenues of support to surmount the challenges identified above. As an institution established by Muslim members of parliament, a bit push by the Caucus through their networks as politicians should help to resolve these tailbacks to engender rapid impactful expected achievement of the goals set out for the Fund.

In spite of the above challenges faced by the Zakat and Sadaqah Trust Fund of Ghana, it can be said that the idea of establishing a national *zakāt* institution such as this has been lauded. A national *zakāt* mobilization and disbursement initiative that is specifically focused on poverty alleviation such as this has been seen as the best that has happened to the Muslim community in Ghana. Almost all scholars and leaders who participated in the study praised the efforts and are hopeful that with continued transparency, inclusiveness, focus and good management the Trust Fund has the potential of alleviating poverty in concrete terms among Muslims in Ghana. In this regard, one of the leaders engaged in this study stated:

This is one of the best practical initiatives that is happening in the lives of Muslims in Ghana. It has a future but its future depends on how all Muslim groupings in Ghana adopt the Fund. All of its flagship schemes are connected to education and that is the way forward to empowering Muslims in this country. And I think all Muslims have come to agree that our number one enemy is ignorance and the quest for education is our unifying force.²⁰

Indeed, Muslim leadership are becoming more united on common issues affecting the progress of the Ummah and quest for education for the Ummah has been one of the rallying points in the contemporary intra-Muslim engagements for

¹⁹ Interview with Alhaji Issaka Ibrahim, Finance and Administrative Officer of Zakāt and Sadaqah Trust Fund of Ghana on September 6, 2023 in Accra.

²⁰ Interview with a leader respondent on 5th September, 2023 in Accra

community development. A recent development of the formation of the National Muslim Conference of Ghana is a testimony to this reality. The conference which was formed on 1st August, 2021 at the instance of the national chief Imam, Sheikh Osman Nuhu Sharubutu and the Muslim Caucus of the Parliament of the republic of Ghana brings together all identifiable Muslim groupings including all doctrinal groups in the country. In a Deed (constitution) agreed upon at the 1st National Muslim Conference which brought together all identifiable Muslim groups across the country in July/August, 2021, the National Muslim Conference prioritized education as one of its main pursuits and pledged to pool resources together for that purpose. The Deed was signed by the National Chief Imam, Sheikh Dr Osman Nuhu Sharubutu; the leader of the Tijaniyyah Movement in Ghana Sheikh Abdul-Wadud Harun; The National Imam of Ahlus Sunnah Waljama‘ah, Sheikh Alhaji Umar Ibrahim; the Ameer of the Ahmadiyyah Muslim Mission in Ghana, Maulvi Mohammed Bin Salih; the National Imam of the Shia Muslim community, Sheikh Abubakar Ahmed Kamaludeen; the National Chairman of the Ghana Muslim Mission, Sheikh Dr Amin Bonsu; the then Chairman of the Muslim Caucus in Parliament, Hon. Mohammed Muntaka Mubarak; and the Ag. General Secretary of the Conference, Mr. Mohammed Baba Inusah.²¹ The communique issued at the end of the 2021 conference on 1st August, 2021 clearly spelt out the desire of Muslim leadership in Ghana —to explore all avenues to mobilize and provide sustainable funding for the developmental objectives of Muslims relating education, health and finance.²² This presents hope for the future of the Zakat and Sadaqah Trust Fund as its initiators are the same initiators for the National Muslim Conference. It provides the Trust Fund the opportunity to mobilize the national Muslim community for the purpose for which it was established.

Another development within the Muslim religious space in Ghana in recent times which provides prospects for the Zakat and Sadaqah Trust Fund is the proliferation of Muslim professional associations in the country. Many Muslim Faith-Based professional associations are being established with the view of supporting the developmental efforts of Muslim leadership in the country. Some of the associations that exist now are the Ghana Academy of Muslim Professionals (GAMP), Muslim Lawyers Forum, Muslim Accountants Association of Ghana, Muslim Women in Teaching, Muslim Medical Association, Muslims Association of the Judicial Service of Ghana and Public Service Muslims Association of Ghana (PuSMAG) among others. Members of these Muslim professional organizations are the working-class enclave of the

²¹ See the Deed of the National Muslim Conference of Ghana, August 2021

²² See National Muslim Conference, 2021 Communique issued on 1st August, 2021.

Muslim community. As such, their mobilization to contribute to either Zakat or Sadaqah in support of the vision of the Fund can only be opportunistic to the efforts toward alleviation of poverty in the community. The persons in this social category are expected to understand the strategy of eradicating poverty in the Muslim community through education even better. This is because a lot of them had their emancipation from the clutches of deprivation through education. Almost all of them have gained social mobility utilizing education as a tool for tackling culture of poverty they found themselves in the past as posited by both Lewis (1966) and Bradshaw (2006). For Bradshaw (2006), if individuals or group of individuals who found themselves in sub-cultures of poverty do not confront the reality in order to navigate out of it, they will continue to remain in the poverty cycle and transmit it from one generation to another as part of their beliefs, values or systems. *Zakāt* as the financial panacea and education as the most effective means of eradicating poverty have the efficacy to break culture of poverty in order to engender dignified life for every human person. And this is what the purpose of *zakāt* collection and distribution is all about among Muslims in Ghana.

Conclusion

This work has shown that Muslims often use the institution of *zakāt* as a mechanism not only to address the economic injustice in society, but also to support education that will eventually alleviate poverty. Subsequently, the institution of *zakāt* aims to eliminate the gaps and differences between the rich and the poor in the society. Through *zakāt*, the rich share their wealth with the poor which, creates a peaceful environment in which members of the society can thrive.

This paper sought to examine the efficacy of utilizing *zakāt* to finance Muslim education in Ghana using the Zakat and Sadaqah Trust Fund of Ghana as the subject of analysis. The paper reveals three main front matters in relation to the Muslim community in Ghana. Firstly, Muslims in Ghana acknowledge that they are in dire deprived conditions; and that there is the urgent need to do something in order to get out of this communal quagmire. Secondly, the Ghanaian Muslim community acknowledges that *zakāt* as a divine institution in Islam has the potential to remove them from the pit of poverty if it is well understood and ran by Muslims. And thirdly, the community anticipates that financing education with *zakāt* is the one of the surest ways to deliver the community from the clutch of poverty. The Zakat and Sadaqah Trust Fund of Ghana which was established by

the Muslim Caucus in January 2010 in consultation with His Eminence, the National Chief Imam of Ghana has been identified as a potent vehicle for Muslim education which is seen as one of the effective ways to alleviate poverty in the community. Even though the Trust Fund is making strides towards its founding vision, the paper reveals that the Trust Fund is befuddled with teething challenges which need to be tackled to pave way for it to achieve its full potential. The paper found that the Trust Fund faces the challenge of lack of community ownership; lack of understanding on the need to aggregate individual *zakāt* payments for effective use; and the problem of competing needs when it comes to adequately financing education with *zakāt*. As an institution established by Muslim members of parliament, the Caucus with its numerous networks and support of national Muslim leadership, these bottlenecks must be surmounted through reaching out to other endowed members of the community. This will ensure that the Fund lives up to its core mandate of alleviation poverty among Muslims. In view of the findings, the recommends among other things that the management of the Trust Fund leverage on the new wind of unity blowing among Muslim leadership in the country to gain consensus for effective mobilization of *zakāt* to finance education for development. Also, the paper recommends that management of the Fund engages many Muslim Faith-Based professional associations which have been formed in recent time with the view of courting their support in diverse ways for the growth and sustenance of the Fund.

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PHILANTHROPY AND RELIGION IN NIGERIA: ANALYZING THE THEOLOGICAL FOUNDATIONS AND OPERATIONAL CONTEXT OF ISLAMIC FAITH-BASED ORGANIZATIONS

Shuaib, A. A.

Jaiz Charity and Development Foundation, Abuja, Nigeria

Raimi, L., PhD

Universiti Brunei Darussalam, Brunei, Darussalam

Abstract

This study examines the link between philanthropy and religion, focusing on Nigeria's Islamic faith-based organizations (IFBOs). Using a qualitative research design, data were sourced from journal articles, Islamic and biblical texts, reports, and online resources, and analyzed through a critical literature review (CLR). Four key findings emerged. First, Islam and Judeo-Christianity provide a five-dimensional context for the philanthropy-religion nexus. Second, theological views on philanthropy revolve around voluntary, obligatory, and discretionary commitments. Third, religions bolster philanthropy as a social safety net and a driver of Sustainable Development Goals (SDGs), aiding poverty alleviation, education, health, and entrepreneurship. Lastly, IFBOs in Nigeria effectively use zakāt, sadaqat, and waqf to address illiteracy, health, water access, hunger, and unemployment. The study concludes with policy recommendations, emphasizing the need to strengthen the philanthropy-religion connection for broader impact and improved compliance. The work uses quantitative method and purposive sampling technique to provide analysis.

Keywords: Islamic, Faith-Based Organizations, Philanthropy, Religion, Theological

Introduction

Religion has long played a vital role in philanthropy, offering a framework for charitable giving that complements conventional social security programs. Through its age-old traditions of generosity, religion enhances the well-being of marginalized individuals and communities, especially in times of market failure.

Given the socio-economic justice and ethical dimensions of faith-driven philanthropy, understanding its context and theological underpinnings can strengthen its adoption as a social safety net in industrial societies (Aldashev and Platteau, 2014; Hoque et al., 2023). Recent studies further highlight that religion significantly influences public administration (PA), making it a crucial factor in policy formulation and research. Integrating religious perspectives into policy frameworks can enhance knowledge development and yield practical benefits for human and societal welfare (Ongaro and Tantardini, 2023).

Philanthropy, broadly defined as the act of giving to those in need, has deep roots in religious traditions worldwide. Many faiths emphasize charity, compassion, and the moral obligation to assist the less fortunate (Payton and Moody, 2008). Religious philanthropy manifests in various ways, including funding social welfare programs, building places of worship, and supporting NGOs. Importantly, religious giving often transcends expectations of reciprocity, focusing instead on collective well-being (Bornstein, 2009). In Western societies, donors typically demand transparency and accountability regarding the utilization of their contributions (Bornstein, 2009). Several scholars argue that religious beliefs also shape economic development, as faith-based organizations (FBOs) engage in poverty alleviation, public service provision, and social justice advocacy (McCleary and Barro, 2006; Jong, 2008). Garland and Smith (2017) reinforce this perspective, noting that major world religions—including Christianity, Islam, Judaism, and Hinduism—derive inspiring motivation from divine teachings to support the poor and vulnerable.

Christianity emphasizes philanthropy through the principle of loving one's neighbor, which has led to the establishment of numerous charitable initiatives, from local church outreach programs to global humanitarian organizations. In Judaism, the concept of *tzedakah* is central, defining philanthropy as both a moral duty and a form of social justice (Holzem, 2023; White, 2023). Similarly, Islamic tradition mandates charitable giving through three primary forms: *zakāt*, *sadaqat*, and *waqf*. *Zakāt*, one of the five pillars of Islam, requires financially capable Muslims to donate 2.5% of their wealth to the needy (Johari, Ab. Aziz and Ali, 2014; Raimi, 2015). This historical and theological link between religion and philanthropy remains dynamic and continues to evolve.

Philanthropy is a multifaceted concept spanning various disciplines. Fundamentally, it entails the voluntary contribution of time, money, resources, or

services to address pressing social issues, enhance community welfare, and promote humanity's collective good (El Melki and Ben Salah, 2023; Afsal and Reshmi, 2023). Acts of philanthropy may be voluntary or obligatory, depending on religious or cultural contexts (Amersi, Seyed, and Milani, 2019). In Islam, philanthropy involves the donation of wealth and resources for the sake of Allah, aimed at supporting the less fortunate (Kakar et al., 2022). The annual payment of *zakāt* exemplifies obligatory philanthropy, requiring wealthy Muslims to redistribute a portion of their wealth. Conversely, *zakātul-fitr*, given a few days before *Eīd-ul-Fitr*, blends obligatory and voluntary elements. Additionally, *sadaqat* (regular voluntary charity) and *awqaf* (Islamic endowments) enable Muslims to contribute to social welfare and earn spiritual rewards (Abba and Ngah, 2020; Shoaib, 2023). The Islamic approach to philanthropy is deeply rooted in principles of compassion, social justice, and the moral responsibility to assist those in need (Jamaluddin and Amin, 2022). At its core, Islamic philanthropy is driven by two fundamental motives: fostering compassion and promoting kindness (Amersi, Seyed, and Milani, 2019).

Similarly, Judeo-Christian philanthropy is grounded in charity and helping the disadvantaged. The Bible underscores the moral imperative of aiding the poor, with *tzedakah* in Judaism denoting righteous giving. Christian teachings reflect a similar ethos, with Jesus emphasizing generosity and assistance to those in need. Both religious traditions advocate selfless giving, compassion, and generosity as essential virtues (Holzem, 2023; White, 2023). Over time, Judeo-Christian philanthropy has evolved beyond direct almsgiving to institution-building, with religious organizations founding schools, hospitals, and other service-oriented institutions in both developed and developing nations (Bowman, 2010).

The definition of religion itself has been subject to diverse interpretations. Philosophically, religion embodies human appreciation, emotions, and ethical teachings that integrate moral values into daily life (You-hon, 2013). Taufik (2019) characterizes religion as a belief system that shapes human behavior and influences a wide spectrum of life experiences. Religion imparts values that provide inner stability, happiness, security, and a sense of achievement. Eminov (2019) describes religion as a cultural system encompassing behaviors, moral principles, worldviews, sacred texts, and ethical codes that connect individuals to the supernatural. Synthesizing these perspectives, religion can be understood as a framework that shapes human morality, fosters social cohesion, and provides spiritual guidance.

This paper examines the religious context and theological underpinnings of philanthropy, with a specific focus on Islamic faith-based organizations (IFBOs) in Nigeria. Given the social justice, economic equity, and ethical dimensions of faith-driven philanthropy, understanding its principles and theological rationale can help establish it as a viable social safety net in modern economies. This study contributes to both theoretical and practical discourse by addressing a key research question: How do religion and theology influence philanthropy, and what impact do Islamic faith-based organizations (IFBOs) have on philanthropy in Nigeria?

By exploring this question, the paper makes two significant contributions. First, it enhances understanding among scholars, policymakers, FBO leaders, and stakeholders regarding the role of religion in fostering philanthropy in an increasingly complex economic landscape. Second, it offers a compelling argument for integrating faith-based philanthropy into traditional social security frameworks, demonstrating how religiously motivated giving can complement government and private-sector welfare initiatives

A qualitative research design was used for this study, consistent with its exploratory nature and objective of addressing religious philanthropy from a constructivist perspective. The study adopted a qualitative research design leveraging numeric and non-numeric data to strengthen its conclusions. Data were obtained from journal articles, Islamic texts, biblical texts, reports, and reliable online resources. The research employed a Critical Literature Review (CLR) to examine the nuanced meanings and relationships between philanthropy and religion. Purposive sampling technique was used and 54 articles were analyzed.

Religious Context of Philanthropy

The term "context" refers to the circumstances, conditions, environment, or background in which something exists or occurs. It provides a framework or setting that helps to understand and interpret the meaning of an event, statement, action, or situation (Alshumaimeri, 2022; Greenhalgh and Manzano, 2022). The religious contexts of philanthropy in the Abrahamic religions go beyond mere acts of charity; it is deeply rooted in the ethical and moral principles of Islam and Judeo-Christianity (Raimi et al., 2014; Schumacher, 2023). The contexts of philanthropy in Islam and Judeo-Christianity are therefore essential to gain a sound, complete and accurate understanding of how philanthropy helps to bridge

socioeconomic inequalities. Philanthropic actions are carried out for religious and secular motives (Kocaman, Zmen and Erdoan, 2023). A survey of religious people suggests that participation in religious communities positively augments the income of people through philanthropy and serves as a means by which individuals may escape poverty (He, 2023).

More specifically, however, Qian (2014) found that philanthropy in the Chinese context helps to reproduce social inequalities between philanthropists and the people they are supposed to help because it creates clear social classes of unfortunate and fortunate who are the children of the stigmatized poor. Similarly, Akudolu (2023) stated that philanthropy through charity is not evil but serves as a veil for the poverty that capitalism perpetuates. As a veil, charity hinders the transition from capitalism to socialism. In the absence of a framework for discussing the context of religious philanthropy, this study improvises as a contribution to knowledge with the five religious contexts of philanthropy in Figure 1 below.

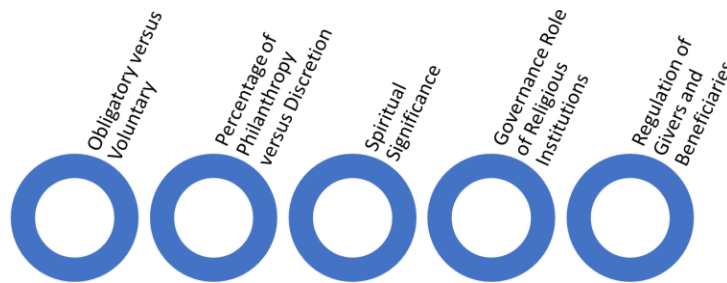


Figure 1: Configuration of religious contexts of philanthropy
Source: Author, 2024

The first religious context of philanthropy is obligatory versus voluntary dimensions. In Islam, *zakāt* is obligatory for those who meet specific wealth criteria, while Sadaqah is voluntary (Muhammad, Shariff and Umar, 2023; Rahmatullah, 2023). Judeo-Christian traditions generally viewed philanthropy through charity giving as a moral duty that is practiced voluntarily. In addition, the Catholic parishes and Pentecostalism encourage followers to pay tithes, which is done to support the Church's activities (Holzem, 2023; White, 2023).

The second context is the percentage of philanthropy versus discretion. *Zakāt* is typically a fixed percentage of one's wealth, but Sadaqah and Waqf are discretionary (Muhammad, Shariff and Umar, 2023; Rahmatullah, 2023). In Judeo-Christian traditions, the tithes are understood as ten per cent (10%) but can vary based on individual discretion and circumstances (Blanch, 2022; Kunene, 2022) because the concept of tithing originates from biblical teachings of the Old Testament in the books of Leviticus and Malachi, hence the practice of tithing is not universally enforced across all Christian denominations, and different churches may have varying interpretations of this tradition (Icheke, 2022).

The third context is spiritual significance. Islam attaches spiritual significance to philanthropy; it is seen as a deliberate philanthropic giving rooted in sincerity and a means of purifying one's wealth, seeking God's favor, and promoting social well-being and economic justice in society (Kader, 2021) by giving unending without fearing poverty or scarcity (Raimi et al., 2014; Holland, 2007). To mainstream Christianity, philanthropy presupposes that God-given wealth is something to be shared with others within the family, and the tribe including extending hospitality to outsiders (Mahoney, 2002).

The fourth context is the governance role of religious institutions: In both Abrahamic religions, some FBOs play an important governance role in coordinating the collection, custody, and distribution of charitable funds to deserving beneficiaries within and outside the religious institutions (Clarke, 2011; Bane, 2021). The influence of religion on the governance of FBOs and the nature of services offered is highly pronounced (Jacinto et al., 2023). The specific practices and regulations in the context of philanthropy vary between Christian faith-based organizations (CFBOs) and Islamic faith-based organizations (IFBOs) (Badri, 2023).

The fifth context of philanthropy is the regulation of the givers and beneficiaries. Both religious traditions emphasize the need to give what is pure with a sincere and pure heart, without seeking recognition or personal gain called *Ikhlas Niyjah* (sincere intention) in Islam (Samsir, Rosmini and Haddade, 2023) and Doctrine of the Summum Bonum in Judeo-Christianity (Kirk, 2023). Religious regulations and teachings are important for two reasons: The first reason is to strengthen the system of accountability so that actors can gain the trust of stakeholders (government, public and donors) and maintain their philanthropic activities (projects, programs and portfolios), and the second reason

for regulating religious philanthropy is to create an effective monitoring mechanism to prevent violations and philanthropic deviations (Muhtianingsih and Amanah, 2023).

Understanding the theological positions of philanthropy in religions necessitates an exploration of major religious literature sources to justify the connection. In Judeo-Christianity, as earlier discussed, the theological position of philanthropy is a voluntary act that is highly meritorious. This position is predicated on some Biblical and Talmudic texts. In Leviticus 19:9-10 (Old Testament - Hebrew Bible), It was stated that: "When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the foreigners. I am the Lord your God." Furthermore, Deuteronomy 15:7-8 (Old Testament - Hebrew Bible) states that: "If anyone is poor among your fellow Israelites in any of the towns of the land the Lord your God is giving you, do not be hardhearted or tightfisted toward them. Rather, be open-handed and freely lend them whatever they need." (Bible Hub, 2023). In Matthew 25:35-36 (New Testament): "For I was hungry, and you gave me something to eat, I was thirsty, and you gave me something to drink, I was a stranger, and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me." (Bible Hub, 2023).

On the voluntariness of philanthropy, 2 Corinthians 9:7 (New Testament) states: "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." Besides, an interesting Talmudic text supporting religious philanthropy is Baba Batra 9a (Talmud - Babylonian) which states: "If a man gives a coin to a poor person, he receives six blessings, but if he encourages him with words and comforts him, he receives eleven blessings." (Areyvut, 2023). Bowman (2010) noted that at the beginning of the Protestant Reformation led by Martin Luther, the theological position of philanthropy expanded and broadened beyond compassionate giving to also include the winning souls of benefactors (salvation). In clear terms, he quoted: —To give alms to all who were in need ... were duties incumbent on every Christian, not wholly, and perhaps not even mainly, for the sake of those who were relieved, but for the salvation of the charitable (Bowman, 2010).

In Islam, philanthropy can be voluntary, compulsory, and discretionary actions to advance the realization of the *maqāsid al-sharī'a* (five fundamental goals of Islamic law), which include *hifzul dīn* (protection of religion), *hifzul Nafs* (protection of life), *hifzul 'aql* (protection of intellect), *hifzul nasl* (protection of offspring) and *hifzul Māl* (protection of wealth) (Yusuf and Raimi (2021). In Islam, philanthropy is funded through *zakāt*, *infāq*, almsgiving and *waqf* (Purwanto et al., 2021). *Infāq* is one of the basic terms used in the Qur'an for describing philanthropy. *Infāq* is thus described as a rigorous use of resources to redistribute wealth and alleviate poverty (Rezeki et al., 2023). *Sadaqat* is the voluntary giving by Muslims any time or quantity limits (Rahman, Ahmad and Islam, 2023). *Zakāt* requires Muslims to pay a certain tax on their accumulated wealth. The money collected will be distributed to eight categories of beneficiaries; five of them are for poverty alleviation, and the others are for *zakāt* administrative costs (Johari, Ab. Aziz and Ali 2014). *Waqf* is a voluntary, permanent, and irrevocable dedication of part of one's wealth, typically in the form of money, property or assets, for religious, charitable, educational or social purposes (Raimi et al., 2014). The basis for *zakāt* is to purify wealth and promote its growth as contained in the statement of Allah (Hoque et al., 2023; Shuaib, 2020).). He instructs: —Take *sadaqat* (alms) from their wealth to purify them and sanctify them with it and invoke Allah for them. (Qur'an 9: 103, A'la Mawdudi, 2013). Al-Qaradawi (2000) explained that non-compliance, poor compliance, neglect, and default concerning the obligation of *zakāt* are viewed as sinful. The Qur'an states:

Allah says: The parable of those who spend their wealth in the way of Allah is that of a grain of corn that sprouts seven ears, and in each ear, there are a hundred grains. Thus, Allah multiplies the deeds of whomever He pleases. Allah is Generous and All-Knowing (Quran 2:261, A'la Mawdudi, 2013).

The basis for voluntary charitable giving and the associated rewards are contained in the following Hadith Qudsi compiled by International Islamic University Malaysia (2023):

On the authority of Abu Hurayrah (may Allah be pleased with him), who said that the Messenger of Allah (peace be upon him) said: Allah (mighty and sublime be He) will say on the Day of Resurrection: —O son of Adam, I fell ill, and you visited Me not. He will say: O Lord, and how should I

visit You when You are the Lord of the worlds? He will say: Did you not know that My servant so-and-so had fallen ill, and you visited him not? Did you not know that had you visited him you would have found Me with him? O son of Adam, I asked you for food and you fed Me not. He will say: O Lord, and how should I feed You when You are the Lord of the worlds? He will say: Did you not know that My servant so-and-so asked you for food and you fed him not? Did you not know that had you fed him you would surely have found that (the reward for doing so) with Me? O son of Adam, I asked you to give Me to drink and you gave Me not to drink. He will say: O Lord, how should I give You to drink when You are the Lord of the worlds? He will say: My servant so-and-so asked you to give him to drink and you gave him not to drink. Had you given him to drink you would have surely found that with Me! (Hadith Qudsi 18, by Muslim).

The above verses of the Qur'an and narrations from the Hadith illustrate the concept of multiplying rewards for charitable deeds and highlight the importance of philanthropy in the Islamic faith.

Religion and Philanthropy Drivers of Social Safety Net and SDGs

This section explores how religion can strengthen philanthropy as a social security and help achieve the SDGs in contemporary times. Abrahamic religions have long emphasized the importance of charity and helping those in need (Raimi et al., 2014; Shuaib, 2020). Several studies revealed that religions through their numerous FBOs have strengthened philanthropy as a social safety net including drivers of SDGs in different ways through compassion, social justice, and a sense of community responsibility. First, the study by Weiss (2020) found that Muslim NGOs have used Islamic social finance instruments, particularly *sadaqat* (voluntary almsgiving) and *zakāt* (compulsory almsgiving), to provide social welfare, poverty alleviation, and interventions for international development and humanitarian projects in the contemporary subregion support - Saharan Africa. In this context, many studies estimate that *zakāt* revenues are \$200 to \$1 trillion per year worldwide or about \$187 million in Organization of Islamic Cooperation (OIC) countries.

Additionally, several studies reported that faith-based philanthropy accounted for one-third of the \$295 billion in total private giving in the United States in 2006, while education was second at one-seventh (Wing et al., 2008; Bowman, 2010). In addition, living donations to Christian causes totaled \$223 billion (Bowman, 2010). The fervor for philanthropy that goes beyond religious interventions is well documented. Christians in the Anglican denomination reportedly donated an average of \$1,573, with 45% going to secular causes. Lutherans donate an average of \$1,230, with 38% going to secular causes; Catholics donate an average of \$1,083, with 49% going to secular causes (Center on Philanthropy, 2008; Bowman, 2010). In 2010, there were 1,280,739 registered 501(c)(3) organizations in the United States alone, receiving a total of \$291 billion in support (Sargeant and Shang, 2011). Despite fears of a slow economic recovery, individual donor contributions still increased by 2.7 percent to \$212 billion (Sargeant and Shang, 2011). Furthermore, King (2018) reported that an amount of 122.94 billion US dollars went directly to religious organizations. America's religious and charitable sectors are unique in that, as FBOs, they are both recipients and facilitators of philanthropy.

In Sub-Saharan Africa, the growth of the *zakāt* collection is attributed to an expansion of vertical forms of philanthropy over the last decade, driven by the establishment of private foundations, endowments/trusts and corporate foundations by high-net-worth individuals and Muslim entrepreneurs, as well as community funds and endowments in many sub-Saharan countries (Weiss, 2020).

According to Alam et al. (2018), Islamic social justice encourages community well-being, hence these FBOs prioritize the importance of attaining better living conditions including education, targeting improved healthcare for the masses, and care for the ecological balance in realizing the *maqāsid al-sharī'a*. In Nigeria, Wali (2013) found that *zakāt* plays a crucial role in reducing poverty, unemployment, and economic inequality in society. Furthermore, Jamali (2014) found that social responsibility through the *zakāt* system promotes economic justice and peaceful coexistence by redistributing wealth from the privileged to the underprivileged. *Zakāt* creates a peaceful society by addressing issues such as marginalization, poverty, illiteracy, unemployment and other threats to peaceful life and coexistence. Furthermore, Hernandez and Vadlamannati (2016) found that despite some observed preferential lending by Saudi Arabia, economic justice through lending from the Islamic Development Bank influences peaceful coexistence among countries with Sunni regimes, Shia-majority countries, and non-Muslim countries. The theoretical work of Aliyu (2019) found that Islam's

economic justice through *waqf* institutions promotes peaceful coexistence by providing infrastructure, reducing the debt burden, alleviating poverty, and inequality, and boosting economic growth, among other things.

Regarding the use of *waqf*, Gwadabe and A.B. Rahman (2022) noted that it has contributed to the creation of a healthy business environment in Kano, Nigeria and has been a catalyst for youth empowerment, education, professional skills, employment opportunities and entrepreneurship. Furthermore, Adedeji (2023) confirms that the use of *zakāt* and Sadaqat funds to promote the acquisition of technical and vocational skills among the young population has a positive and significant impact in Oyo State, Nigeria. Based on the above, it is evident that the FBOs have strengthened philanthropy in different ways as a social safety net and drivers of SDGs in various parts of the world as shown in Figure 2.

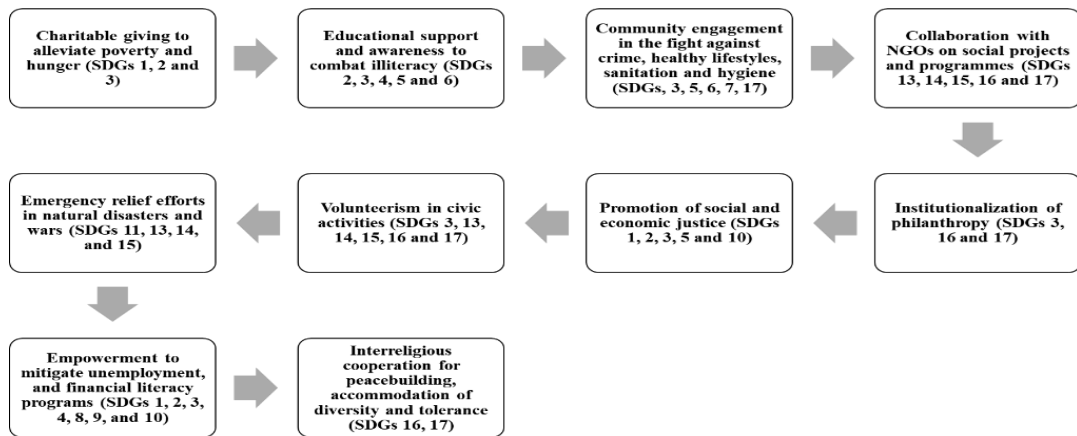


Figure 2: Ways religions strengthen philanthropy as a social safety net and driver of the SDGs.

Source: Author (2024)

Typologies of Faith-Based Organizations (FBOs)

Faith-based organizations (FBOs) are as old as human civilization. Given the previous discussion, FBOs can be classified into Judeo-Christian faith organizations (JCFBOs) and IFBOs. But FBOs represent organizations that are guided and governed by religious beliefs, principles, or values and that make significant contributions to communities around the world by providing a variety of services and supports aligned with their religious beliefs (Sobers et al., 2023). The activities and structures of FBOs exhibit significant diversity depending on

the specific religious traditions they embody. Some typologies of FBOs in the existing literature, as shown in Figure 3, include (a) religious institutions (RIs), (b) faith-based non-governmental organizations (FBNGOs), (c) faith-based schools and universities (FBSU), (d) religious charities (RCs), mission organizations (MOs), interfaith organizations (IFOs), (e) faith-based interest groups (FBIGs), and (f) counselling and support services (CSSs).

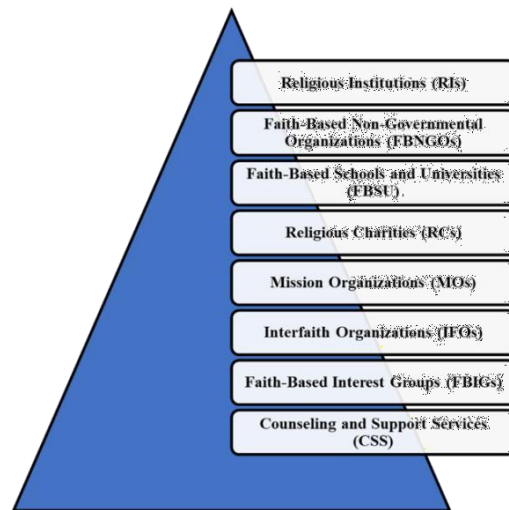


Figure 3: Typologies of FBOs
Source: Authors (2024)

Religious institutions are religiously motivated institutions that are directly linked to a particular faith or denomination. They serve as places of worship, community gatherings, and religious education to promote spiritual growth and community bonds (Robinson, 2014; Marshall, 2021). Faith-based non-governmental organizations (FBNGOs) are non-profit organizations that are guided by religious principles and values in their efforts to address a wide range of social, humanitarian and development issues, such as poverty alleviation, health care, education and disaster relief, and their commitment to aligning actions with religious values (Clarke and Ware, 2015; Chowdhury, Wahab, and Islam, 2019). Faith-based schools and universities (FBSU) are faith-based educational institutions that consciously integrate religious teachings into their curricula and module offerings and provide education in line with the values of faith to contribute to the holistic development of the individual, emphasizing both academic and spiritual growth (Short, 2002; Aremu, 2018).

Meanwhile, Religious charities (RCs) engage in charitable activities based on religious principles and provide basic services such as food, shelter, and healthcare to those in need. Their actions are guided by the moral and ethical teachings of their faith and demonstrate their commitment to social well-being (King, 2018; Oxley, 2023). While Mission organizations (MOs) are philanthropic organizations dedicated to spreading and promoting religious beliefs, they engage in activities such as evangelism, humanitarian work, and community development. Their efforts extend beyond religious propagation to include contributions to societal well-being (Khafagy, 2020; Verdeil, 2020). Interfaith organizations (IFOs), on the other hand, represent organized groups that strive to promote religious pluralism through shared understanding, cooperation, and dialogue between different religious traditions. They focus on promoting peace and addressing common societal challenges through collaboration and play a central role in promoting religious harmony (Todd et al., 2017; Sutherland, 2018).

Faith-based interest groups (FBIGs), as the name suggests, are groups that advocate for social or political issues based on religious values. These organizations address concerns such as sustainable development, conservation, human rights, and social and environmental justice, which reflect their commitment to shaping a just and ethical society (Carter and Smith, 2023). Finally, Counselling and support services (CSSs) are FBOs that provide counselling, support groups, and various services to address the spiritual and emotional needs of individuals and communities. These initiatives contribute to the overall well-being of those they serve (Santiago et al., 2023).

Zakat and Sadaqat Foundation (ZSF), Lagos, Nigeria

The Zakat and Sadaqat Foundation (ZSF), an IFBO in Lagos State, Nigeria, was established in 2000 and officially registered in 2006. It has a 23-year history of impactful social assistance programs aligned with the SDGs, disbursing close to 2 billion Naira. In 2012, 180 Nigerians benefited from ₦35 million in *zakāt* funds, followed by ₦41 million in 2013 (Raimi et al., 2016). In 2014, Zakat House opened and distributed empowerment materials and seed capital worth 84 million naira. The ZSF's intervention funds include education, health, social assistance, debt relief and housing.

In 2015, ₦122,038,665 was spent on various interventions and in 2016 and 2017, ₦119,196,760 and ₦191 million were disbursed respectively (Annual

Reports and Accounts, 2015, 2016, 2017). In 2018, ₦142.9 million reached 1,516 beneficiaries in Lagos State. In 2021, ₦255,500,667 was provided in *zakāt* assistance to 3,199 disadvantaged Nigerians across the country (Annual Reports and Accounts, 2020). In 2022, ₦206,642,880 was disbursed across 25 states, representing the largest public *zakāt* disbursement since inception (Annual Reports and Accounts, 2022). Table 1 and Chart 1 illustrate the growth in philanthropic giving from 2012 to 2023.

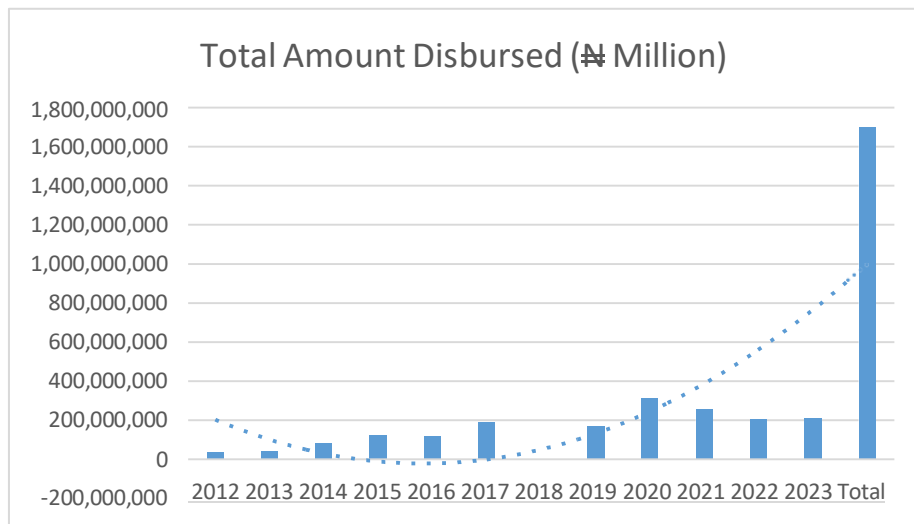


Figure 4: ZSF record of *zakāt* distribution for the period of 23 years.
Source: Authors.

Jaiz Charity and Development Foundation (JCDF)

Jaiz Charity and Development Foundation (JCDF), registered in 2012 as an independent arm of Jaiz Bank Plc, Nigeria's first interest-free Islamic bank, aligns with Islamic banks worldwide in fulfilling corporate social responsibilities. Operating on funds from various sources such as non-permissible income, *zakāt*, donations, and grants, etc. The foundation focuses on *zakāt*, *sadaqat*, and *waqf* to address diverse SDGs (Raimi et al., 2016; Jaiz Foundation, 2023). Its *waqf* supports Muslims by building mosques, installing boreholes, rehabilitating infrastructure, and providing community welfare services. The foundation extends microloans on profit-sharing or interest-free terms for agricultural financing, fostering entrepreneurship development and supporting small-scale industrialists (Raimi et al., 2016; Jaiz Foundation, 2022). Medical interventions assist those

with high medical expenses, accident victims, displaced community members, and those affected by natural disasters. In education, the foundation builds Islamic schools and learning centers, promotes postgraduate degrees and sponsors academic conferences and seminars (Jaiz Foundation, 2023). Collaborating with the Zakat and Sadaqat Foundation, Jaiz hosted a business plan competition and allocated ₦55.3 million naira in 2021 to support vulnerable individuals (Raimi et al., 2016).

In 2022, ₦59,949,439 benefited 625 recipients in six states (Jaiz Foundation Report, 2022). Notably, ₦1.3 billion non-permissible income granted by its parent organization supported corporate *awqaf* (sing. *waqf*), ensuring sustainability for charitable and humanitarian services (Jaiz Foundation Report, 2022). In 2023, the foundation allocated ₦431 million from *zakāt* proceeds to assist 9,882 vulnerable individuals, bringing the total spent from 2013 to August 2023 to 2.18 billion naira, impacting 20,601 people across 29 states (Jaiz Foundation Report, 2022; Annual Zakah Publication, 2023). Below is the illustration of the JCDF philanthropic growth from 2016 to 2023 (excluding the corporate *awqaf* and other interventions by its parent body).

Year	Total Amount Disbursed excluding corporate donation of its parent body (₦ Million)
2016	44,146,000
2017	42,799,500
2018	37,168,103
2019	79,471,490
2020	47,858,828
2021	49,902,653
2022	63,634,439.01
2023	66,576,795
Total	431,557,808

Figure 5: JCDF Philanthropic growth.
Source: Authors

Muslim Welfare Fund (MUWELF)

The Muslim Welfare Fund (MUWELF), an influential IFBO established in 1997 in Lagos, was founded by five Islamic groups to address the needs of orphans,

widows, students, and disadvantaged Muslims. MUWELF actively collects and disburses funds for education, health, and economic development interventions. It conducts training workshops, seminars, and advisory sessions to enhance the skills and employability of young graduates, aligning with its mission to support Muslims in society. The organization emphasizes religious and social education based on Quranic and Sunnah principles (MUWELF, 2015). MUWELF operates under a five-tier governance structure and has consistently contributed to the community (Raimi et al., 2016). Financial reports show progressive growth in philanthropic giving, with ₦5,892,026 spent in 2010 benefiting 97 individuals, and subsequent years witnessing increased allocations (MUWELF, 2010). In 2015, ₦10,300,476 supported 110 beneficiaries, and in 2019, ₦10,652,725 assisted 97 individuals across various sectors (MUWELF, 2019). The organization maintained its commitment in 2020, disbursing ₦9,830,402 to support 94 beneficiaries. For the fiscal years 2021 and 2022, MUWELF allocated ₦9,236,489 and ₦9,880,078, serving 75 and 146 beneficiaries respectively (MUWELF, 2022). These figures illustrate MUWELF's sustained growth and impactful contributions. Detailed in Table 3 and Chart 3, the data further highlights the organization's philanthropic giving trends from 2010 to 2022.

Year	Total Amount Disbursed (₦ Million)
2010	5,892,026
2011	6,957,906
2012	9,346,602
2013	8,173,355
2014	8,172,338
2015	10,300,476
2016	8,152,024
2017	7,613,430
2018	9,365,074
2019	10,652,725
2020	9,830,402
2021	9,236,489
2022	9,880,078
Total	113,572,925

Figure 6: From annual reports of MUWELF

Source: Authors

NASFAT Agency for Zakat and Sadaqat (NAZAS)

The NASFAT Agency for Zakat and Sadaqat (NAZAS), a registered *zakāt* management agency of Nasrul-Lahi-L-Fatihi Society of Nigeria (NASFAT), focuses on awareness raising, calculation, valuation, collection, and distribution of *zakāt* and *sadaqat* proceeds to genuine beneficiaries. Beyond *zakāt*, NAZAS manages *awqaf*, takes care of *kaffarah*, executes wills of deceased Muslims, and leads *zakāt* assessment and calculation in Nigeria (Raimi et al., 2016). Key areas of intervention include educational support and humanitarian/social support. NAZAS actively involves the branches of its parent organization in community development through *zakāt* and *sadaqat* disbursements. NASFAT provided vocational skills, equipment and start-up capital to small entrepreneurs as part of its *zakāt* intervention support (NAZAS, 2014; Raimi et al., 2016). In 2015 and 2016, ₦50 million was distributed for scholarships, strengthened and supported the sick and internally displaced persons camps in Borno. In 2019, it supported 50 needy Muslims with N33 million. Within eight years, NAZAS disbursed over ₦600 million to 50,000 needy beneficiaries across Nigeria ((Annual Reports, 2019, 2020, 2022; Raimi et al., 2016). A notable feature is the consistent annual collection of N100 million for *zakāt* and *sadaqat*. The data presented in Table 4 and Chart 4 further illustrate philanthropic growth from 2014 to 2022.

Year	Total Amount Disbursed (₦ Million)
2014	15,300,000
2015	39,900,000
2016	36,700,000
2017	39,700,000
2018	43,500,000
2019	72,600,000
2020	83,300,000
2021	103,200,000
2022	127,900,000
Total	522,200,000

Figure 7: From the annual reports of NAZAS
Source: Authors

From the above fact-based critical analysis, the impact of the philanthropic activities of ZSF, JCDF, MUWELF and NAZAS is evident. These four landmark IFBOs complement the government's efforts through pragmatic interventions on socio-economic issues such as illiteracy, poor health and sanitation, lack of clean water, hunger, poverty, unemployment, and stagnant economic growth. In the context of Islam and Judeo-Christianity, insight from the CLT revealed that there are five contextual dimensions of religious philanthropy, viz: mandatory versus voluntary, percentage of philanthropy versus discretion, spiritual significance, leadership of religious institutions, and regulation of donors and beneficiaries. Each dimension reflects the complex interplay of religious beliefs, practices, and governance structures that shape the philanthropic landscape within those faiths.

Based on the insights from the CLR, the theological position of philanthropy in Judeo-Christianity shows that it is an integral part of the religious practice of its followers. It shapes spiritual and ethical behavior through voluntary and discretionary sharing and giving to the poor. Philanthropy is used to build socio-economic institutions such as the establishment of schools, churches and hospitals and serves as a strategic salvation tool to win souls for God. Similarly, the theological position of philanthropy in Islam shows that it is an integral part of the faith system and religious practice of Muslims. It shapes the spiritual and ethical behavior of Muslims by promoting a continuum of voluntary, compulsory, and discretionary philanthropic giving to the poor and needy. The three socio-economic justice tools of Islamic philanthropy that have been widely used throughout Islamic history to empower and bridge the gaps between the rich and the poor are *zakāt* (compulsory levy), *sadaqat* (charity), and *waqf* (endowment).

The CLT revealed that religions through their numerous FBOs have strengthened philanthropy as a social safety net including drivers of SDGs in ten (10) different ways to show compassion, social justice, and a sense of community responsibility. These ten ways when linked to the SDGs include (a) Charitable giving to alleviate poverty and hunger (SDGs 1, 2 and 3), (b) Educational support and awareness to combat illiteracy (SDGs 2, 3, 4, 5 and 6), (c) Community engagement in the fight against crime, healthy lifestyles, sanitation and hygiene (SDGs 3, 5, 6, 7, 17), (d) Collaboration with NGOs on social projects and programs (SDGs 13, 14, 15, 16 and 17), (e) Emergency relief efforts in natural disasters and wars (SDGs 11, 13, 14, and 15), (f) Volunteerism in civic activities (SDGs 3, 13, 14, 15, 16 and 17), (g) Promotion of social and economic justice (SDGs 1, 2, 3, 5 and 10), (h) Institutionalization of philanthropy (SDGs 3, 16 and 17), (i) Empowerment to mitigate unemployment, and financial literacy programs

(SDGs 1, 2, 3, 4, 8, 9, and 10), and (j) Interreligious cooperation for peacebuilding, accommodation of diversity and tolerance (SDGs 16, 17).

A critical review of the reports and descriptive analysis of the philanthropic activities of ZSF, JCDF, MUWELF and NAZAS revealed that these four pioneering IFBOs complement the government's efforts through pragmatic interventions on socio-economic issues such as illiteracy, poor health, lack of clean water and sanitation, hunger, poverty, unemployment and stagnant economic growth. Further in-depth analysis of the various socio-economic and environmental interventions and support services shows that they impact SDG 1: No Poverty; SDG 2: No Hunger; SDG 3: Health and Well-being; SDG 4: Quality Education; SDG 6: Clean Water and Sanitation; SDG 7: Affordable and Clean Energy; SDG 8: Decent Work and Economic Growth, SDG 9: Industry, Innovation and Infrastructure; SDG 10: Reduced Inequality; and SDG 12: Responsible Production and Consumption; SDG 14: Life below Water; SDG 15: Life on Land; SDG 16: Peace, Justice and Strong Institutions; and SDG 17: Partnerships to Achieve the Goals. Overall, the activities of these IFBOs impact the five principles of *maqāsid al-sharī'a*, namely: POL, POR, POP, POI, and POW.

Conclusion

This study set out to explore the congruence of philanthropy and religion by understanding the context, theological position, and philanthropic impact of IFBOs in Nigeria. Using a qualitative research design with specific reliance on a CLR, the paper provided answers to four research questions that underpin the study. The first finding suggests that Islam and Judeo-Christianity provide a five-dimensional context for the fit between philanthropy and religion. The second finding suggests that the theological positions of Islam and Judeo-Christianity on philanthropy oscillate around three verdicts: voluntary, obligatory, and discretionary commitments. The third finding shows that religions strengthen philanthropy as a social safety net and drivers of SDGs by intervening in poverty alleviation, livelihood, educational support, entrepreneurship development, health support, and other charitable activities that are consistent with the principles of a compassionate society. Finally, four (4) IFBOs in Nigeria impact philanthropy through interventions for illiteracy, health, water and sanitation, hunger, poverty, and unemployment. The paper concludes with policy implications and highlights the importance of linking philanthropy and religion to expand the scope of

philanthropy and strengthen compliance. Several implications could be drawn from the four insightful findings.

From a theoretical perspective, the paper provides a good theoretical perspective through five contextual dimensions to better understand the complex and complex interplay of religious philanthropy within Islam and Judeo-Christianity. Furthermore, the theological positions of philanthropy in Judeo-Christianity and Islam reveal their integral functionalities as they relate to voluntary, compulsory, and discretionary aspects of philanthropic giving in these religions. Insights into theological positions can assist policymakers in designing policies and governance structures that consider the various dimensions of religious philanthropy. In addition, the ten ways religions strengthen philanthropy as a social safety net and driver of the SDGs illustrate how religious FBOs pragmatically contribute to compassion, social justice, and community responsibility. It therefore proposes a theoretical framework for analyzing the interventions of IFBOs and their alignment with the SDGs and the principles of *maqāsid al-sharī'a*.

From a practical perspective, the paper shows that understanding the theological positions of Islam and Judeo-Christianity on philanthropy through FBOs can facilitate coordinated tripartite interfaith collaboration and joint initiatives led by policymakers to leverage commonalities in religious teachings and the addressing socio-economic challenges faced by the poor and those marginalized thereby contribute to community development. Policymakers, in collaboration with NGOs and faith-based institutions, can strategically work together to align IFBOs' philanthropic activities with specific SDGs, creating a more coordinated and impactful approach to addressing social and economic challenges. In this context, recognizing the specific impacts of IFBOs on the social safety net and the SDGs can help policymakers and development professionals design targeted interventions and partnerships and ensure that philanthropic efforts are aligned with broader national development goals.

Despite the theoretical and practical implications outlined above, this study, like other qualitative secondary studies that used the CLR, has limitations. First, it does not claim to solve all the mysteries surrounding the connection between philanthropy and religion. Future empirical studies using quantitative data and interviews could examine philanthropy in different religious traditions and enable comparative analysis of contextual dimensions and theological

positions. This would contribute to a more comprehensive understanding of the similarities and differences in religious philanthropy worldwide. Similarly, longitudinal studies can track the development of religious philanthropy over time and assess how contextual dimensions and theological positions may change in response to societal changes, cultural dynamics, and global events. Further research can address detailed impact assessments of faith-based philanthropy initiatives and examine their effectiveness as a complement to existing social protection programs and as a driver for achieving specific SDGs. Understanding the factors that influence individuals and religious institutions in their philanthropic behavior can also be a fruitful area of research. This could also include exploring psychological, cultural, and socioeconomic factors that influence decisions to engage in philanthropy in religious contexts.

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FAITH-BASED PHILANTHROPY FOR PEOPLE WITH DISABILITIES IN NORTHERN NIGERIA

Emmanuel Owakayi Egyegini
School of Biblical Studies, Jos, Nigeria

Abel Yakubu Nanwa
ECWA Mabushi, Abuja, Nigeria

Abstract

Faith-based philanthropy plays a critical role in addressing the challenges faced by people with disabilities (PWDs) in Northern Nigeria, an area with limited attention from both scholars and the government. Faith-based organizations provide essential services, including healthcare, education, vocational training, and social inclusion initiatives. This study examines the philanthropic contributions of two faith-based organizations: ECWA Church Mabushi, Abuja, and Campus Church of Christ, Jos, towards supporting people with disabilities in their congregations. The study explored the sustainability of these interventions and their broader social impact. The researchers employed qualitative research approach to study the two churches; Semi-structured interviews with church leaders, beneficiaries and other church members were conducted and church records on disability support were examined. Both churches provide support for people with disabilities which include financial aid, medical assistance, skills acquisition programs, and advocacy for disability rights yet, there are challenges associated with the work such as inadequate funding, societal stigmatization, and infrastructural decay that hinder the full impact of these efforts.

Keywords: Faith-based Philanthropy, Churches, Northern Nigeria, Disabilities

Introduction

People with disabilities (PWDs) in Northern Nigeria face significant socio-economic challenges, including limited access to education, healthcare, and employment, as well as social exclusion due to cultural stigmatization (Adamu &

Yusuf, 2020). While government interventions remain inadequate, faith-based organizations (FBOs) such as churches have played a significant role in providing humanitarian support and advocating for disability rights (Olawale & Ibrahim, 2021). Church philanthropy is deeply rooted in Christian teachings of compassion and social justice, which emerged as a vital mechanism for addressing the needs of marginalized groups, including PWDs (Matthew 25:35-40, New International Version). Through charitable initiatives, some churches offer financial aid, healthcare services, vocational training, and social inclusion, programs aimed at improving the quality of life for PWDs (Okonkwo, 2019). A number of churches in Northern Nigeria, have demonstrated a commitment to disability support through structured welfare programs, educational scholarships, and medical assistance (Ibrahim & Okafor, 2022). Campus Church of Christ is located at the University of Jos, and ECWA Church Mabushi in Abuja (the Federal Capital Territory), both have actively demonstrated philanthropic efforts to assist PWDs within their communities. The reason for chosen these two churches varied. The Campus Church of Christ, University of Jos, has focused on social inclusion and vocational empowerment, equipping PWDs with skills to achieve economic independence (Adewale, 2020). Similarly, ECWA Church Mabushi, Abuja, has prioritized healthcare interventions, vocational training, and educational scholarships to enhance the well-being of PWDs (Okonkwo & Adamu, 2021). This has shown a diversified approach used by faith-based organizations in the provision of philanthropy. Despite these efforts, faith-based philanthropy in Northern Nigeria faces several challenges, including limited financial resources, infrastructural constraints, and societal biases against PWDs (Eze & Mohammed, 2022).

According to the World Health Organization (WHO, 2011), disabilities can be categorized into four major types: physical disabilities, sensory disabilities, intellectual disabilities, and psychosocial disabilities. Physical disabilities refer to conditions that affect a person's mobility, dexterity, or physical capacity. These may be congenital, such as cerebral palsy and spina bifida, or acquired through injury or illness, such as spinal cord injuries, amputations, and arthritis (Lang, 2016). People with physical disabilities may require equipment like wheelchairs, crutches, or prosthetic limbs to facilitate movement and participation in social and religious activities. Sensory disabilities affect an individual's ability to see, hear, or process sensory stimuli. The two most common forms are visual and hearing impairments. Visual impairment ranges from partial eye sight to complete blindness, while hearing impairment includes conditions from mild hearing loss to profound deafness (WHO, 2011). Devices such as braille, screen readers, hearing aids, and sign language interpretation, help individuals with sensory disabilities to

communicate effectively and engage in community and religious activities (Oliver & Barnes, 2012). Intellectual disabilities involve limitations in cognitive functioning, which impact learning, problem-solving, and adaptive behaviors. Conditions such as Down syndrome, autism spectrum disorder (ASD), and fetal alcohol syndrome fall under this category (Schalock et al., 2010). Individuals with intellectual disabilities often require specialized education, therapy, and community support to enhance their inclusion in society and religious organizations. Lastly, psychosocial disabilities, also known as mental health disabilities, refer to conditions that affect a person's emotional, psychological, and social well-being. These include depression, schizophrenia, bipolar disorder, and post-traumatic stress disorder (PTSD) (Patel et al., 2018).

The concept of charity is central to the Christian faith, as demonstrated in both the Old and New Testaments. The Old Testament presents charity as an obligation to care for the poor and the vulnerable. Leviticus 19:18 instructs believers to —love your neighbor as yourself, while the New Testament emphasizes social responsibility. Similarly, Proverbs 19:17 states that: —Whoever is kind to the poor lends to the Lord, portraying charity as an act of faithfulness to God. This makes Christian charity deeply rooted in the biblical and theological framework of love, justice, and compassion. These principles often guide the Church's philanthropic efforts, particularly towards marginalized groups such as people with disabilities. The principles of love, and compassion reflects God's concern for the marginalized and vulnerable in society, including people with disabilities. The role of the church in philanthropy extends to meeting both the spiritual and physical needs of individuals, fostering inclusivity.

In the New Testament, Jesus Christ epitomizes charity through his teachings and actions. For example, the parable of the Good Samaritan (Luke 10:25-37) illustrates the importance of unconditional love and kindness towards all, regardless of social or ethnic boundaries. Furthermore, Jesus commands his followers to care for the least among them, stating, —Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me (Matthew 25:40). Similarly, James 1:27 defines true religion as caring for orphans and widows, implying a broader responsibility toward all vulnerable populations, including people with disabilities. The Old Testament also supports these principles, as seen in Deuteronomy 15:7-11, which commands believers to open their hands to the poor and needy in their communities.

Inclusivity is equally emphasized in the Bible, particularly in the teachings of Jesus and the apostles. Galatians 3:28 asserts that —There is neither Jew nor Gentile, neither slave nor free, nor is there male and female, for you are all one in Christ Jesus (NIV). This passage underscores the theological basis for the inclusivity of all individuals. The ministry of Jesus also demonstrated inclusivity, as he interacted with tax collectors, sinners, women, and Samaritans, challenging societal norms (John 4:1-26). The early church modeled inclusivity and charity, as seen in Acts 2: 44-45, where believers shared their possessions to ensure no one was in need. The healing ministry of Jesus and His apostles (e.g., Mark 2:1-12, John 9:1-7) further demonstrates a concern for the well-being of individuals with disabilities, underscoring the church's responsibility to create an inclusive community. Christian theology has consistently reinforced the importance of charity. The doctrine of *imago Dei* (Genesis 1:27) asserts that all human beings are created in the image of God, thereby affirming their inherent dignity and worth (Grenz, 2001). This theological perspective provides the basis for advocating social justice and compassionate outreach to all individuals, particularly the marginalized. Augustine of Hippo emphasized the role of charity in Christian life, viewing it as the highest expression of faith (City of God, XIX, 14). Thomas Aquinas further developed this idea, defining charity as the love of God that extends to one's neighbor (Summa Theologica, II-II, Q:23, Art. 1). In modern theology, liberation theologians such as Gustavo Gutiérrez (1973) argue that charity must be accompanied by justice, advocating for systemic change to uplift the oppressed.

Therefore, the biblical and theological foundations of charity underscore the Christian call to love, serve, and embrace different people. Both scriptural and theological reflection consistently affirm that charity is not merely an act of kindness but a fundamental Christian duty, while inclusivity reflects the universal nature of God's love, which can be seen through sharing. These principles continue to guide Christian ethics and social engagement in contemporary society especially in Africa.

Challenges Associated with Disability in Northern Nigeria

Disability remains a significant socio-economic and cultural issue in Northern Nigeria, affecting individuals' access to education, healthcare, and employment opportunities. The World Health Organization (WHO, 2011) estimates that over 15% of the global population lives with some form of disability, with many facing systemic discrimination particularly in Africa. In Northern Nigeria, where poverty

levels are high and social structures are deeply influenced by cultural and religious segregations, people with disabilities (PWDs) often encounter exclusion from mainstream society (Lang & Upah, 2008). The stigma attached to disability is frequently rooted in traditional perceptions that are associated with physical or mental impairments or supernatural causes, leading to the marginalization of PWDs (Abang, 2005). This has created an environment where people with disability are struggling for social acceptance and equal opportunities. One of the primary challenges faced by PWDs in Northern Nigeria is inadequate access to quality healthcare. Many rural areas lack specialized medical services, rehabilitation centers, and convenient facilities necessary for improving their quality of life (Oladipo, 2012). The cost of healthcare is another major obstacle, as many individuals with disabilities come from low-income households and cannot afford essential medical treatments or equipment such as wheelchairs, prosthetics, and hearing aids (Adelaja, 2018). Additionally, the lack of trained medical personnel who specialize in disability care further exacerbates the challenges faced by PWDs in accessing appropriate healthcare services (WHO, 2011). Education is another significant area where PWDs experience exclusion in Northern Nigeria. Many schools lack disability-friendly infrastructure, such as ramps, braille materials, and sign language interpreters, making it difficult for students with disabilities to access learning opportunities (Garuba, 2003). Additionally, many families, especially in rural areas, prioritize the education of non-disabled children over those with disabilities due to financial constraints and cultural biases (Omede, 2016). The lack of inclusive education policies and insufficient government funding for special education further limit the academic and professional prospects of PWDs in the region (Kazeem, 2019). As a result, many individuals with disabilities are unable to acquire the necessary skills to participate meaningfully in the workforce and development of the region.

The economic challenges faced by PWDs in Northern Nigeria are further compounded by widespread unemployment and discriminatory hiring practices. Many employers are reluctant to hire individuals with disabilities due to misconceptions about their productivity and the perceived cost of workplace accommodations (Adelaja, 2018). In sectors such as agriculture, which is a primary source of livelihood in the region, PWDs often face difficulties due to the physically demanding nature of the work and the lack of adaptive farming tools (Lang & Upah, 2008). Without access to vocational training and employment opportunities, many PWDs are forced to rely on begging or charity for survival, further perpetuating the cycle of poverty and dependence, which is frustrating for many of them. Beyond economic and educational barriers, societal attitudes toward PWDs in Northern Nigeria contribute significantly to their

marginalization. Many cultural and religious beliefs perpetuate the notion that disability is a form of punishment for past sins or an indication of spiritual impurity (Abang, 2005). This often results in PWDs being hidden away by their families or denied participation in community activities (Garuba, 2003). Such stigmatization not only affects their self-esteem but also limits their ability to advocate for their rights, contribute to development, and access necessary support systems (Kazeem, 2019). Addressing these negative perceptions requires sustained public awareness campaigns and the active involvement of religious and community leaders in promoting inclusivity.

Despite these challenges, various faith-based organizations, including churches, have played a crucial role in advocating for the rights of PWDs and providing much-needed support. Churches have historically been at the forefront of humanitarian efforts, offering services such as medical aid, vocational training, and educational scholarships for PWDs (Ogunsanya, 2020). In Northern Nigeria, churches like the Campus Church of Christ, University of Jos, and ECWA Church Mabushi, Abuja, have taken proactive steps to address the needs of PWDs by fostering inclusive programs and providing financial assistance that will help them lead more independent livelihood. These initiatives are instrumental in bridging the gaps in government policies and creating a more inclusive society. Ultimately, addressing the challenges faced by PWDs in Northern Nigeria requires a multi-faceted approach involving government intervention, community awareness, and religious institutions' continued support. Policies promoting disability rights and social inclusion need to be fully implemented and supported by adequate funding (Kazeem, 2019). Additionally, increased collaboration between churches, non-governmental organizations, and government agencies can enhance the effectiveness of disability advocacy and service provision. By working collectively, society can ensure that PWDs are given equal opportunities to thrive and contribute meaningfully to national development, which will break the cycle of marginalization.

Church philanthropy plays a critical role in addressing the needs of people with disabilities in Northern Nigeria. By recognizing the various types of disabilities and providing targeted interventions such as medical support, assistive technologies, and inclusive programs, religious organizations can foster a more supportive and accessible environment for all individuals.

According to Adewale and Yusuf (2019), individuals with disabilities are often perceived as burdens or objects of pity to their communities rather than as individuals capable of contributing meaningfully. This perception influences family attitudes, often resulting in neglect, dependency, and a lack of empowerment. Additionally, the stigmatization of PWDs in Northern Nigeria is reinforced by language and social interactions that emphasize their impairments rather than their abilities (Olanrewaju, 2021). Religious and cultural narratives further shape how disability is understood within Northern Nigerian societies. In some instances, traditional beliefs associate disability with ancestral curses or spiritual affliction, leading to discrimination and social isolation (Umar & Ibrahim, 2018). These beliefs affect the willingness of families to seek medical or social interventions for their disabled relatives, thereby exacerbating their marginalization.

Despite these negative perceptions, religious institutions, particularly churches, play a critical role in advocating for the rights and welfare of PWDs. Churches often challenge societal stigma by promoting messages of inclusion, equality, and compassion. Religious leaders and faith-based organizations have increasingly taken up philanthropic initiatives to support PWDs through education, vocational training, healthcare, and social integration programs (Eze & Nwosu, 2022). By actively engaging in disability advocacy, churches contribute to reshaping societal attitudes and reducing discrimination against PWDs in Northern Nigeria.

Church Philanthropy for People with Disabilities in Jos and Abuja

In Nigeria, various churches and religious organizations are involved in philanthropy towards people with disabilities. The Campus Church of Christ, University of Jos and ECWA Goodnews Church Mabushi, Abuja were used in this work as example. During an interaction with some PWD members of the churches, they confirmed that their churches play a vital role in assisting their progress, which serve as a lifeline, alleviating their economic burdens and enhancing their overall well-being apart from spiritual enlightenment. In fact, students with disabilities at the University of Jos and members of the Campus Church of Christ appreciate the continued assistance they receive from the church. For example, Friday Samson and Faith Ojile are two visually impaired persons that receive regular scholarship and financial support from the church that enable them cope with studies at the University (interview). In another interview, Bamidele Christopher Olusegun, Janet Joel and Joshua Zaka, members at ECWA

Goodnews Church Mabushi that receive regular support from the church. Joshua Zaka stressed that it is only through supporting people like them that the members of the church can be each other's keepers as instructed in the Bible.

Another aspect of Church's philanthropy to people with disabilities is through pastoral care and counseling. The two faith organizations, Campus Church of Christ, University of Jos and ECWA Church Mabushi, Abuja, offer pastoral care and counseling services to individuals with special needs. The clergies in these churches provide emotional and spiritual support, helping those with special needs (disability) to navigate the unique challenges they are facing. This wholistic approach to care recognizes the importance of addressing both the physical and emotional well-being of individuals with special needs. There are training programs designed to focus on understanding the unique challenges faced by people with disabilities how they can contribute to the society. By fostering an environment of understanding, churches can break down stigmas and create a space where individuals with disabilities will feel being accepted and valued. For example, Sabbath Uromil and Mazagwa Iboku stressed the need to for increased support for PWDs (23).



Faith Ojile



Lucky Simon



Samson Friday

Source: Authors with permission, 20/12/2023

For example, Lucky Simon has hearing impairment and Mrs. Rose Jerry has paralyzed limbs and were both from a poor family. The church assigned the pastor's wife to always assist Mrs. Rose every Sunday so that she can attend

worship. The church strives to carry out this task so as to provide inclusive and supportive environment for all individuals regardless of their abilities. The church has also assigned different members to assist their disable neighbors to attend Sunday services, which is seen as an important aspect of the church's responsibility. In addition, the pastor of the church stressed that it also provides pastoral care and support to those with disabilities through listening to them, leading them in prayers, and providing spiritual guidance to help them overcome emotional challenges. The church advocates for the rights and inclusion of people with disabilities within the community and the society at large. Therefore, the church engages in advocacy in order to raise awareness about the needs and rights of persons with special needs. The church according to the pastor also collaborate with other organizations to provide awareness and advocate for inclusive policies within its vicinity, which include lobbying for accessible infrastructure, employment opportunities, and equal access to education and healthcare for PWDs. The church makes sure it provides an inclusive environment for worship where people with disabilities also participate freely in the activities of the church and worship. For example, the pastor often recognizes their presence and sometimes request them to pray on behalf of the congregation. In recent years, there has been a growing awareness and emphasis on ensuring that people with disabilities are fully included and embraced within the church settings. This is done to preserve the dignity of people with disabilities so that they are given equal opportunities in the church. In fact, the shift towards including people with disabilities is not only a moral imperative but it also aligns with the core values of love, compassion, and acceptance that are often at the heart of religious teachings.

Another aspect of inclusivity is the adaptation of worship services to meet the needs of individuals with disabilities. For example, both churches have incorporated sign language professionals to interpret sermons and it provides assisted listening aids to enhance communication during services. In the same manner, they have created sensory-friendly environments to cater for individuals with sensory disorders.

The churches examined in this work often provide skill acquisition programs for their members. During an interview with members from the two churches, Destiny Enebele, Peterson Icha Augustine and Markus Akuyi, they emphasized that the churches always conduct skill acquisition trainings for members with disabilities as part of their philanthropic endeavor. This is because obtaining such trainings help people with disabilities to find employment or start their own businesses. Usually, the churches identify specific skills that can be

acquired and are useful to people with disabilities. Identifying the useful skills is done through surveys, interviews, and consultations with professionals, PWDs and their families. Skill acquisition programs mostly serve as a platform for promoting integration and inclusion within the broader community. After the training, the church usually organizes events where beneficiaries can showcase their talents to the wider church community, which breakdown stereotypes and foster understanding and acceptance.

Strategies for Church Philanthropy in Northern Nigeria

A key strategy for enhancing church philanthropy that is adapted by these churches is fostering inclusivity by ensuring that PWDs access worship spaces and it develop programs specifically designed to meet the spiritual and social needs of PWDs. By promoting inclusivity, these churches also empower PWDs to actively participate in religious and social activities, thereby fostering a sense of belonging. Capacity-building initiatives is also an important strategy adapted for strengthening philanthropy towards PWDs. These Churches are making desperate effort to partner with government and NGOs to provide vocational training, skills development, and entrepreneurship opportunities for PWDs (Abubakar & Salisu, 2019). For example, training programs in tailoring, liquid soap making, cream making, information technology, and handicrafts are all collaborative programs that were brought to the churches to enable the PWDs to become financially independent. Additionally, the church leaders themselves are receiving training on disability awareness and advocacy so that they can effectively support and integrate PWDs into church communities.



Figure 3: Skill acquisition training for the PWDs at the Church of Christ, University of Jos.

Source: Authors

Sustainable funding mechanisms are essential for long-term success of church philanthropy. Many churches rely on irregular donations, which may not be sufficient to support PWD-focused initiatives. Therefore, these churches have established dedicated funds, organized fundraising events, and encourage congregants to make regular contributions. Though Eze and Okafor have emphasized that churches need to collaborate with international donors and development agencies to secure grants and resources for disability support programs (Eze & Okafor, 2021). Advocacy and policy engagements are also vital in strengthening church philanthropy. Churches are encouraged to actively advocate for the rights of PWDs by working with policymakers to implement and enforce disability-friendly laws and policies (Okeke, 2022). Engaging with local governments and civil society organizations also help push for improved access to education, healthcare, and employment opportunities for PWDs. Community engagement is another effective strategy for strengthening church philanthropy towards PWDs. By fostering strong relationships with local communities, churches can identify specific needs and develop targeted intervention programs (Aliyu & Mohammed, 2020). Community-based initiatives, such as disability support groups and mentorship programs, can enhance social integration and provide emotional support for PWDs and their families. Additionally, churches can leverage their influence to challenge harmful cultural beliefs that marginalize PWDs in society.

Conclusion

This paper examines the philanthropic contributions of the Campus Church of Christ, University of Jos and ECWA Church Mabushi, Abuja, in supporting PWDs. It explores the nature and impact of their initiatives, as well as the challenges they encounter, and the potential for sustainable church-led interventions in northern Nigeria. By analyzing these selected churches, the authors highlight the role of religious institutions in bridging the social welfare gap and fostering greater inclusion for PWDs in Northern Nigeria. The findings underscore the importance of collaborative efforts between churches, government agencies, and non-governmental organizations (NGOs) to enhance the sustainability and reach of disability support programs. Churches in Nigeria often play a significant role in philanthropy, reaching out to various communities and addressing diverse needs. It shows that churches often participate in philanthropy to support people with special needs. This commitment to inclusivity and compassion reflects the core values of many Christian religious teachings, encouraging believers to embrace love and care for all members of society.

The authors argue that church philanthropy play a significant role in addressing the needs of PWDs in Northern Nigeria, which is seen from the example of the efforts dispensed by the Campus Church of Christ, University of Jos and ECWA Church Mabushi, Abuja. These churches have provided financial aid, educational support, and social inclusion initiatives to uplift the status of PWDs within their congregations and communities. Their commitment aligns with Christian teachings on compassion, justice, and human dignity, reinforcing the moral obligation of faith-based organizations to serve marginalized populations. However, despite these efforts, several challenges persist. Both churches struggle with inadequate funding, inconsistent program sustainability, and the issue of societal stigmatization of PWDs. Additionally, these churches have tried to simplify accessibility to church facilities for PWDs and made commendable strides in addressing their needs, but there is a need for more structured and sustainable approaches to maximize their impact. Therefore, strengthening collaboration, enhancing capacity-building programs, and advocating for disability rights within and beyond the church setting are essential for long-term success.

To address the deeply ingrained stigma, a multi-sectoral approach involving religious bodies, government agencies, and non-governmental organizations (NGOs) is necessary. Awareness campaigns, policy advocacy, and inclusive community programs can foster a more accepting and supportive environment for PWDs (Bello, 2020). By leveraging their influence, churches can continue to challenge the misconceptions about disability, advocate for equal opportunities, and provide tangible support to PWDs within their congregations and communities. Church philanthropy plays a crucial role in addressing social inequalities, particularly for marginalized groups such as PWDs in Northern Nigeria. Churches, as faith-based organizations, have a moral and social obligation to support individuals facing various challenges, including economic hardship, social exclusion, and limited access to healthcare and education. However, despite their efforts, churches in Northern Nigeria often face constraints in effectively reaching and supporting PWDs. Therefore, the approach by these two churches have shown that strengthening church philanthropy towards PWDs in Northern Nigeria requires a multi-faceted approach that prioritizes inclusivity, capacity-building, sustainable funding, advocacy, and community engagement. Churches have the potential to be powerful agents of change by addressing the challenges faced by PWDs and promoting social justice. Through strategic interventions and collaborations, churches can create a more inclusive and supportive environment that empowers PWDs to lead fulfilling lives.

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