

## The Giving and Receiving of *Zakāt*: Anthropological Analysis of Relationship between the 'Wealthy' and 'Needy' Citizens in Jos, Nigeria

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### Abstract

*The many Islamic organisations in Jos aim at promoting the practice of Islam since late nineties especially among the youths, which resulted in a widespread appeal to re-establish the practice of zakāt in Jos, Nigeria sometimes by involving Islamic organizations as intermediaries between givers and recipients of zakāt. Among factors that triggered the practice of zakāt was the implementation of shari'ah in Nigeria since 2000. The individual distribution of zakāt gradually became prominent among "wealthy" youths in Jos although its impact was buried over the last ten years because of the large number of "needy" persons as a result of the economic hardship in Nigeria.*

*My work investigates the relationship between those who give zakāt on the one hand and those who receive it on the other. Zakāt is an obligation Islam puts on 'the wealthy', which Islamic scholars consider the right of 'needy' citizens, although the giver seems to have an upper hand over their wealth.*

**Keywords:** *Zakāt*, Gift-exchange, "wealthy", "needy", relationships

### 1.1. Introduction

Northern Nigeria, an area dominated by Hausa/Fulani has had a long historical connection with Islam and Hausaland were the first recipients of Islam through trading activities. Islam first contact with Nigeria was through Kanem-Borno Empire (the present Borno state, north-eastern Nigeria) between 1085 and 1097 CE, with the conversion of Ummi Jilmi, the *Mai* (King) of the Empire. The person responsible for Ummi Jilmi's conversion Muhammad bin Mani became a respectable figure, his descendants still holds a hereditary position of the chief *Imam* of the central mosque in Borno. During the fourteenth century, Islam was also introduced into another important city Kano a trading centre presently located at the north-central Nigeria, by group of Wangara scholars from Mali. King Yaji (1349-1385) of Kano was instrumental at that time for the success of this attempt (Basri, 1994, p. 45). Later, Muhammad Rumfa (1463-1499) promoted the socio-economic transformation and political reform of Kano state to conform to *shari'ah*. Through the activities of Ulama (notable among them was Muhammad b. Abd Alkarim al-Maghili al-Tilmisani), Islam spread to Katsina, Zazzau, and the rest of Hausaland (Bunza, 2004, p. 327).

Today, Islam is a dominant religion in Nigeria with more than sixty million followers.

The nineteenth century reform of Uthman Danfodio (the nineteenth-century Sokoto Caliphate), which extended over a hundred years (1804-1903), invigorated Islam and established state interest in the practice of Islam in Nigeria. During that period, an Islamic administration known as the Sokoto Caliphate replaced the Habe Kingdom of the Hausaland. In 1900, the British proclaimed the protectorate of northern Nigeria and fourteen years later, the northern and southern protectorates were amalgamated to form one country (Doi, 1998, p. 23). The arrival and departure of the British colonials change very little in the Muslims' sensitivity in especially northern Nigeria towards the reformation by Danfodio. The Sultan of Sokoto leader of Muslims in Nigeria was believed to be the predecessor of Danfodio. Most Islamic groups in Nigeria seek to establish some sort of link to Danfodio in order to legitimize their existence (Bunza, 2005, p. 328).

For example, *Jama'atu Nasril Islam* (JNI) was attached so much importance because it was established by the late Sardauna of Sokoto Sir Ahmadu Bello considered one of the great grandsons of Danfodio. Presently, JNI is considered an umbrella organization for all Islamic groups in Nigeria.

When *Jama'atu Izalatul bid'a wa Ikamatus Sunna* (JIBWIS, shorten Izala or group for the removal of innovation in Islam and reinstatement of *sunna*) started in 1978 by a Fulani man, Sheikh Ismaila Idris Zakariyya in Jos. In order to demonstrate the group's link to Danfodio, the founder recite poems written by Danfodio in Fulfulde (Fulani language) during preaching sessions, which gave the group popular acceptance. This group is today one of the largest Islamic groups in northern Nigeria with mass followership from both urban and rural areas. Sheikh Ibrahim El-Zakzaky, the founder/leader of the Islamic movement in Nigeria was at the initial stage of the movement identified as the advocate of Danfodio's ideology (i.e. before the movement adopt shi'a doctrines). Lastly, when the agitation for the implementation of *shari'ah* started in Nigeria in 1999, the claim of the advocates was to return Muslim societies in Nigeria to the path which Danfodio established in the nineteenth century before the arrival of the British (Hunwick, 1992, p. 143), how this will be achieved is not clear until today.

*Zakāt* was an obligatory alms-giving and third of the five pillars of Islam in which "wealthy" Muslims are compel (by religious obligation) to annually deduct part of their wealth and distribute it to certain (specified) category of needy persons (Al-Qaradawi, 1999, p. 16). Islamic scholars are convinced that *zakāt* is the right of 'needy' persons in the Muslim society therefore, Senturk (2007) stressed that *zakāt* is an exclusive right the "poor" person possess in the wealth of the "wealthy" (p. 2). The payment of *zakāt* was perhaps one of the reason why Muslim "masses" and Islamic scholars in West Africa often supports Islamic reformers to compel the collection of *zakāt* from the "wealthy" and distributing same to the "needy" (Weiss, 2007, p. 124). The practice of *zakāt* was as old as Islam in most Muslim societies (Carl, 2004, 23) although in Nigeria it became an important aspect of the state only after the reform by Usman Danfodio. *Zakāt* became a public institution oversee and advocated by the state through the office of a *sa'i* (*zakāt* collector). The arrival of the British reduced the practice of *zakāt* to a private/voluntary affair administered by the owner of the wealth or to hand over to an *imam*/sheikh in certain locality for onward distribution partly believing that he know the "needy" persons who should benefit (Weiss, 2007, p. 126). The public collection of *Zakāt* was one of the most affected Islamic practices by the British introduction of their legal system in northern Nigeria.

## 1.2. Gift-exchange in Jos

The culture of gift-exchange has long being established among the Muslim in Jos as the case is among Muslims in northern Nigeria. In northern Nigeria, exchanging gifts forms a basic part of the social life therefore in Jos when people get married, friends, family members, and well-wishers contribute gifts of money, clothes, and food items to the new couples (Aafke and Volleberge, 1997, p. 748). Welcoming a new baby is an important event in life where especially women contribute gifts (of money, clothes for the mother and baby clothing). Hill (1972) described the *biki* (ceremony) gift exchange during ceremonies among the Hausa women in northern Nigeria as contributions that take different forms paper money, clothes, food and drinks (p. 21). So also in the event of sickness or death, people contribute money and other items as a gesture to affected persons. During *eid* celebrations, gifts of food are distributed among neighbourhood and extended family, and money is giving to children abundantly. *Eid-Adha* is a time for distributing sacrificial meat to especially "needy" persons. During *Ramadan*, the "wealthy" distribute grains, millet and rice, and beans and sugar to the "needy" persons in their neighbourhood to reduce hardship during the month. Still the "wealthy" distribute their *zakāt* during this month. According to John F. Sherry (1983) "the giving of gifts can be used to shape and reflect social integration (i.e., membership in a group) or social distance (i.e., relative intimacy of relationships)" (p. 158)."

The urge to give produced a strong culture of cooperation in Jos among family members, neighbours, friends and relatives, which is shown during child naming and marriage ceremony and during mourning for the death (Gregory, 1997, p. 57). Some Islamic clerics often emphasize religious gift giving and *zakāt* in their preaching enhancing the culture of giving that has already rooted among the people. The communal life enhanced mutual interaction between the people, in the morning neighbours greet one another and ask after the health and wellbeing of the family. A neighbour may freely knock at another's door to ensure that all is well with his neighbour's family. Mustapha informed me that whenever there is a problem in their neighbourhood, neighbours come together to discuss the situation irrespective of their economic status. Possibly this was why Krausman highlighted that "bonds of friendship and loyalties developed between solitary neighbours who lived in proximity to one another for many years" (p. 69).

However, “wealthy” neighbours who do not give away gifts to their needy neighbours and relatives become unpopular, this made the attitude of sharing gifts among one’s neighbours “one of the ways in which the pictures that others have of us in their minds are transmitted” (Schwartz, p. 1).

Giving forms a basic part of friendship in Jos since one must always give gifts to his/her friends and their family without which the relationship weakens. Friendship can end when for instance one partner refuse to reciprocate gifts or physically participate in celebrating important life-circle occasions like marriage, child-birth, and mourning the death (Aafke and Volleberge, 1997, p. 749). Islamic scholars also expect gifts from their students and “wealthy” people around them as a mark of reverence and support for their service to the community. Therefore, gift-giving forms a basic social aspect of the Hausa/Fulani Muslim community existing in Jos. Giving also relates to prestige in the Hausa society, the people who give gifts to their extended family members, neighbours, in-laws, friends and the needy are respected, admired as well as highly placed in the society.

Marcel Mauss (1922) emphasized as if describing the Hausa society in Jos: “the rich man who shows his wealth by spending recklessly is the man who wins prestige” (p. 45). This created some sort of social interaction and cohesion between the people and especially between the “wealthy” and “needy” persons. “Wealthy” persons are reverence on the street (the usual Hausa greetings) or during social or religious gathering. At peer charting venues, people focus their discussion on such benevolent “wealthy,” which is also related to prestige among peers and respect by friends, in-laws, neighbours and the society at large. *Imams/Mallams* pray for benevolent givers in their mosque and “needy” persons plainly mention their kindness and shower blessings on them. The Muslim community in Jos with the population of almost a million inhabitants, important personalities are easily detectable and one could easily earn credit for abundant giving (Carrier, 1991, p. 123) unlike in large cities like Lagos and Kano where the population is more than ten million each. People in Jos are often judged by their personal characteristics whereas in Lagos or Abuja for instance, nearly everyone is a stranger and there is no means of uncovering one’s personality. A.J. Strathern asserts that: “the superiority [obtain from giving] may either imply political control over the recipient or merely gain in prestige on the part of the giver” (1971, p. 10). The Hausa believed that the giver is superior to the receiver that is why his hand in most cases was placed above that of the receiver whenever he/she gives.

### 1.3. The practice of *zakāt* in Jos Nigeria

*Zakāt* is an obligation that was prescribed in the *Qur’an* and *sunna* persuading “wealthy” Muslims to deduct part of their wealth and distribute to “needy” persons in their immediate society (Amy, 2008, p. 46). The giving of *zakāt* was maintained for many years among “wealthy” Muslims in the city of Jos, a practice recently becoming widespread in Jos especially among “wealthy” Muslim youths. Popular practices beside *zakāt* include seeking for Islamic knowledge, regular act of daily prayers, going for *hajj* (pilgrimage to *Makka*), and giving *zakāt* all shackle to one another.

Several people interviewed during my fieldwork in Nigeria in 2010 and 2011 believe that their wealth was being protected because of the regular act of giving *zakāt*. Alhaji Ahmad Dawisu (2010) for instance, indicated that the *zakāt* he gave purified and protected his wealth from destruction and the main reason against lost during the process of trading. But then for many people, the *sadaqa* or *zaka*t they give was a gift to God that could earn them spiritual rewards and salvation in contrast to giving meant for social benefit unaware that it also engineer social response. Religious giving was often “considered an expression of the giver’s love [for God] and purity of faith” (Al-Qaradawi, 1999, p. 342). In Sabiu’s opinion, deduction of *zakāt* was difficult on those who earn *haram* (unlawful) wealth because God dissociates them from their means of livelihood. In general, my interviewees all believed that the increase in their wealth and its protection against disaster was a result of their compliance with the regular payment of *zakāt*. Some cited examples of the evil that befall their “wealthy” friends and were convinced that this was because they had not given *zakāt*. Islamic scholars like Sheikh Mukhtari Adam, Sheikh Abdurrahman and Sheikh Khamis Idris point out that evil will definitely befall the wealth of people who do not pay their regular *zakāt*. In this context, *zakāt* was often referred to as financial worship popular only among “wealthy” Muslims since one must have a particular amount of wealth called *nisab* (annual limit estimate), which qualified giving *zakāt*, otherwise it was not necessary (Senturk, 2007, p. 46). *Yan Gwanjo*’ (at the Laranto Market) and *Yan Kwalli* Market (at Terminus) are among the major business centres in Jos dominated by Hausa/Fulani Muslim traders and business persons mostly youths. Majority of *zakāt* payment in Jos come from these two business locations except for other scanty areas.

'Yan Gwanjo became popular and a major business centre because of the increasing need for used items in Nigeria since many people who want to use quality products could not afford to buy new ones from Europe due to the present economic stress in the country, many have to resort to using items imported (after used) from Europe, Asia (South Korea), Canada and the United States of America. Products from China are becoming less reliable due to their very poor quality. Many businesspersons from the market have established direct contact with companies outside Nigeria and make lots of money through its smuggle. The youths in the market belong to different Islamic groups more prominent among them are *Sufi* Order, *Jama'atu Nasril Islam* (JNI), *Izala* and '*Yan Madina*. The last two organizations are especially austere regarding religious identity and tradition. Another reason that account for mostly the payment of *zakāt* was the Islamic reawakening among Muslim youths in Nigeria. During the 1980s, Nigeria witnessed a strong religious reawakening when many Muslim and Christian emerged increasing competition in the country (Basri, 1994, p. 34).

Youths attend various mosques situated at the Laranto Market at *zuhr* and *asr* prayers where they sometimes listen to preaching, while during weekend, they mostly attend weekend adult Arabic and Islamic studies classes. There are many of these adult classes in Jos today famous among them are *Sarkin Mangu* (*Izala*'s headquarters), Central Mosque (headquarters of the JNI) and *Al-Bayan* (center for graduates from Medina). So also during the period of *hajj* (pilgrimage), many youths from this section of the market travel to attend *Umrah* (lesser *hajj*) or compulsory pilgrimage (*hajj*). There was no organized system of collection and distribution of *zakāt* at the Laranto Market since the people belong to diverse Islamic groups however, sometimes the attitude of deducting *zakāt* is related to either peer influence or motivation some youths may get from attending particular Islamic school. Most "wealthy" persons distribute their *zakāt* without necessarily the interference of an *imam*/sheikh or Islamic organizations in Jos, which is allowed in contemporary rule of *zakāt* (Suliman, 1994, p. 86). Some of the "wealthy" take their *zakāt* to the "needy" at home or in the market as confirmed by Alhaji Ahmad Dawisu. Most "wealthy" persons invite the beneficiaries to issue them *zakāt* though sometimes the "needy" prefer to line-up at the house of the "wealthy" in order to receive *zakāt* fearing that it may not reach them. Alhaji Mukhtari use to invite more than hundred "needy" persons to his house to receive *zakāt* annually.

The "wealthy" who give *zakāt* to Islamic scholars in most cases meet them at home as a mark of reverence. The amount distributed to "needy" persons as *zakāt* differs considerably. Some *zakāt* beneficiaries receive two thousand naira (N2,000, i.e. 10 euro), which was the lowest amount uncovered and up to one-hundred thousand naira (N100,000, i.e. 500 euro). In rear cases, I encountered only one distributor at 'Yan Gwanjo who gave two beneficiaries up to five-hundred thousand naira (N500,000, i.e. 2,500 euro) each. Going by the list of *zakāt* distribution of a Muslim company in Jos for 2006 and 2008, the highest *zakāt* paid to individual was of one-hundred thousand naira (N100,000 i.e. 500 euro) given to a sheikh while an Islamic organization was given one-hundred and fifty-thousand naira (N150,000, i.e. 750 euro) and one-hundred and twenty thousand naira (N120,000, i.e. 600 euro) respectively. When Ramadan approaches, "needy" persons put their request to the "wealthy" for *zakāt*. This is done in many ways; either the "wealthy" compiled list of their *zakāt* distribution according to their opinion of who should benefit or the "needy" directly approach them and request for *zakāt*. Approaching them is mostly done in a similar way, meeting them either in their residence or at their business venue and explain their difficult situation, difficulty in feeding the family, illness or marrying out their daughter. In rear cases, the "needy" person mostly friends or sheikhs put a request to the "wealthy" through mobile call, text messages or write a letter of request.

The receiving of *zakāt* is not without some problems from the end of its beneficiaries. Some of them may feel it is money they did not worked for, they nonetheless misused it. For instance, when I ask one of my informants what he did with a twenty thousand naira *zakāt* (100 euro) he collected, he responded that he use it to solved some of his problems, whereas this informant's monthly earning is ten times that *zakāt*. Another informant mentioned someone who uses the *zakāt* given to him to remarry a second wife rather than investing the money in business or take care of his immediate family. Therefore, instead of *zakāt* to empower these kinds of people, it makes them subordinate, always going after the "wealthy" to seek for more *zakāt*. *Zakāt* could sometimes be complicated to some "wealthy" who does not want to expose the secret of their wealth because in the Hausa community in Jos, wealth is a private affair but *zakāt* could give people an approximation of a person's wealth exposing them to evil people (arm robbers) who could attack them at home.

On another point, it sometimes indicate not only that the “wealthy” person giving *zakāt* is “God fearing” but also that he is compassionate (Jonathan, 1999, p. 33) therefore, “needy” persons utilize the opportunity to always go to such people to seek for further financial assistance since *zakāt* is only given once a year. Some people approach these “wealthy” not because they have genuine needs, but because they would want to obtain free money. Almost all the “wealthy” persons I interviewed complained that there are too many “needy” persons around and was difficult for them to satisfy them all either through *zakāt* or voluntary giving (Sabra, 2000, p. 86). There are old people with no children and no support, sick people who could not afford to pay for hospital bills, desperate “poor” family having many children with little income to feed and pay house rent, students of higher education who are from poor families and could not pay their school fees, people who would like to marry their daughters out but lack the means, disaster, and accident. Therefore, one of the “wealthy” informed me that being aware that people may approach him, he always reserved different amount of money in his different pockets so that he can give people according to their needs. During the research visit, I notice some people outside his residence waiting for his appearance to put down their requests.

#### 1.4. Administration of *zakāt* in Jos

The practice of *zakāt* in Nigeria kept shifting from personalized giving to public collection and distribution. The distribution of *zakāt* mostly during *Ramadan* period was initially popular among “wealthy” individuals and still persisted. At the beginning of *Ramadan*, the “wealthy” estimated their *nisab* (limit for *zakāt*) as well as create list of persons that will benefit from the *zakāt*. They either invite the persons or meet them personally to hand over the *zakāt* depending on the status of the beneficiaries. One of the distributors informed me that he cannot invite his in-law or Malam (sheikh) to give him *zakāt* rather meet him at his residence as a mark of respect. In the past some “wealthy” use to conduct indiscriminate distribution of their *zakāt* in a mosque.

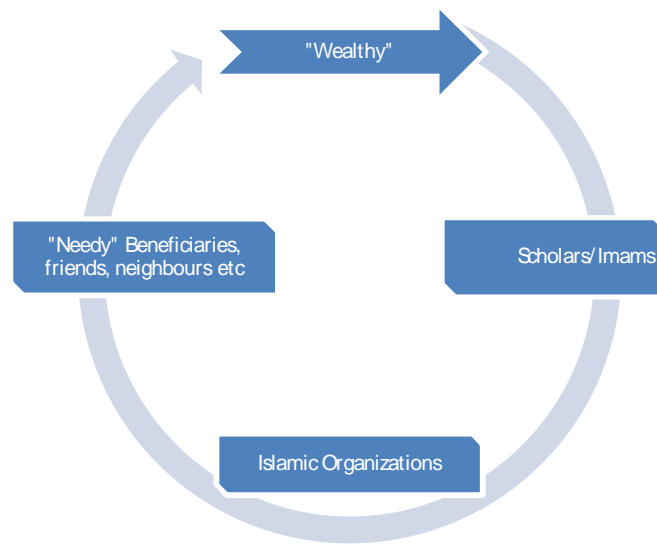
The implementation of *shari’ah* since 2000 in twelve states of northern Nigeria introduced state organized administration of *zakāt*. This development has inspired a new impetus concerning the practice of *zakāt* in Nigeria and Muslim communities began to register collective administration of *zakāt* in their various capacities. *Izala* was the first to make use of this opportunity and established a unit for administration of *zakāt*. Collection of *zakāt* in the group is done only during *Ramadan* period. The *sa’i* goes round to remind “wealthy” members of their responsibility to give *zakāt* and to do so through the group and this is followed by announcements in all *Izala* mosques and places of preaching like marriage venue (including during *walimah*) and “*wa’azin kasa*” (national preaching). The duty of the *sa’i* includes contacting the “wealthy” people in Jos (not necessarily belonging to the *Izala* group) and that has been a major problem for the group considering their past. In some instances, they send letters of request for *zakāt* to “wealthy” persons. The amount of *zakāt* collected is documented and announced to the public at the last day of *Ramadan tafsir* at the ‘*Yan Taya*’ mosque. Recently, *Izala* initiated distributing *zakāt* to Islamic scholars in Jos irrespective of their group affiliation and economic status. One of the sheikhs who benefited from such *zakāt* confessed to me that he has on several occasions benefited from *Izala*’s *zakāt* distribution. The *zakāt* committee has a chairperson, secretary, public relations officer and a treasurer, while other members serve as *sa’i* (*zakāt* collector).

At present, what people in Jos seems to desperately need is a community initiative in the form of an NGO, which every member of the community will feel belonging like it is in some Arab countries (Dennis, 1994, p. 78). However, the issues depend primarily on the response of the “wealthy” since they had the control of their wealth and no one would decide for them where to put their money, not even the Islamic scholars. Alhaji Mukhtari Nayaya said: “I am more comfortable distributing my own *zakāt* rather than giving it to someone else to distribute on my behalf” (2010). Another challenge may come from the Islamic scholars who always used *zakāt* as one of their means of income. As tradition, holds it in Nigeria, Islamic scholars had always consider themselves as beneficiaries of *zakāt* having dedicated their time to learning and teaching (Weiss, 2002, p. 172). Out of the five Islamic scholars I interviewed, only one exempted himself from benefiting from *zakāt*. With the establishment of a community *zakāt* project, they might feel marginalized therefore preach against it. This may result in conflict of interest and divide opinions in society. In all this, people seem to be looking for a means in which *zakāt* will have direct impact on “needy” persons which seem to be the purpose intended for it.

#### 1.5. Relationships between the ‘wealthy’ and ‘needy’ persons

Giving and receiving have established a whole range of phases of relationship between those who give and those who receive in many societies in the world.

This is because giving and receiving brings about familiarity among people, which result in increased social interaction (Carrier, 1991, p. 123). Most of my informants in Jos among them are both “wealthy” and “needy” assumed that love and respect was established between the giver and the receiver. Alhaji Sabiu quoted a popular saying when I asked him whether people admire what he does: “Hearts are kneaded with love of those who do them good and with the hate of those who do them harm” (Al-Qaradawi, 1999, p. 172). The receiver sees the giver as someone who emancipated him/her out of some problems. It was also observed during the course of my fieldwork in Jos that those who give share certain ideas, problems, and aspiration among themselves. The relationships between the “wealthy” and “needy” in Jos could be described in a circle, the “wealthy” who gives stand at the top and the giving flow down to different beneficiaries. It does not end there because the “needy” who receive also reciprocate in many ways, either directly or indirectly. The “wealthy” is respected on the street and at gatherings, therefore acquiring prestige in the society, which produces social reciprocity in the society, everyone give as well as receive something in return.



The circle above represents the flow of *zakāt* and gift in the Jos Muslim society. *Zakāt* flows from the “wealthy” down to different interest groups. The “wealthy” channel their *zakāt* through an Islamic scholar, an *imam*, or Islamic organization, in this case the *zakāt* may only benefit the scholar, his students, or some members of the Islamic group. This brings lot of concern for some of the “wealthy” I interviewed especially because there will be needy neighbours expecting to benefit from their neighbour’s wealth (i.e. annual *zakāt*). Therefore, they prefer to distribute certain amount of the *zakāt* to their friends, neighbours, relatives, and send part of it to an Islamic scholar/*imam* and to an Islamic organization, this way pleasing all. By pleasing all, the “wealthy” maintain his/her prestige among his peers, love ones and the society.

The exchange that take place, giving and receiving seems to benefit both parties, the “needy” gets some assistance while the “wealthy” satisfy religious obligation as well as acquire prestige in society, social cohesion is achieved. This brings an interesting interaction where both parties consciously or unconsciously interact on social grounds benefiting one another beyond the religious sphere of influence. In this sense, both *zakāt* and gift-exchange serve as motivators of social relationships between the Muslims in Jos Nigeria, a theory emphasized by Marcel Mauss (1992). Through giving *zakāt*, most of the “wealthy” persons interviewed inform me that they had realized the love and respect people have for them therefore, augment the attitude of giving frequently to continuously assist their neighbours, friends and relatives whenever necessary by giving them gift. A second level of relationship is produced between the “wealthy” (that give *zakāt*) and other important persons in the society, politicians and government officials. Such benevolent “wealthy” are placed on the high-table during important religious or social gatherings in the society where they meet and interact with politicians to their advantage.

This kind of meeting may result in beneficial government contracts and further exchange of possible areas of business. The culture of 'high table' among the Hausa Muslims in Jos brings together highly-placed persons benevolent "wealthy," politicians and popular sheikhs.

### 1.6. Women and the collection of Zakāt

During the first phase of my fieldwork in Jos, it was difficult to have access to women that benefit from *zakāt* until later with the help of a female assistant who met the women in their residence, which is not possible for a male researcher. Most men that benefited from *zakāt* spent it on their family but most women use the *zakāt* to start petty businesses from which the family also benefit. *Zakāt* is important for them also for the exchange culture established among Hausa women. During childbirth or marriage celebration, the women must take gifts to the celebrant so that when their turn comes they will also get gifts mostly with additions. The more gifts a woman gives to her friends, the more gift she also get when she invites them for an occasion. In this case, women often maintain friendship since having many friends means more possible gifts. Women are not considered for large sum of *zakāt* but petty amount even widows who have to take care of their children, but men could be giving large portion because of the patriarchal nature of the Hausa society in Jos. Further research will investigate reasons for giving more *zakāt* to men.

### 1.7. Conclusion

Subsequent to the fieldwork, my assumptions were that all the "needy" have the same inferior attitude regarding their relationship with the "wealthy." Some "needy" persons are liberal and independent in their relationship to the "wealthy" while some are the inferior types. For instance, two of my informants Jamilu and Sambo both attended modern schools until secondary level, did not regard those who give them *zakāt* in terms of "servant" - "master" relationship. They will never marry their daughter against her will to a "wealthy" person nor cast their vote for a person simply because he/she gave them *zakāt*. Unlike one of the informants who did not attend modern school, the person who gives him *zakāt* is everything to him.

Those who give *zakāt* are becoming independent of the traditional scholars regarding identification of recipients of *zakāt*, estimating its limit (*nisab*) and *zakāt* distribution. Barely do the "wealthy" contact the scholars concerning these issues rather they depend primarily on the print media and information obtained from other "wealthy" friends. One of my informants disclosed to me that he need not to contact a scholar about *nisab*, who to give *zakāt* or the amount to deduct since all these are available annually in the print media. On another understanding, most of the "wealthy" do not want to disclose their wealth or exposed it to Islamic scholars for two fears; "wealth is a secret" stressed one of my "wealthy" informant. Second the scholars may turn to them when they have private needs, Hajiya Khadija (2011) describe some Islamic scholars in Jos as "senior *almajiris* (beggars) and potential beneficiaries of *zakāt*."

One of the scholars confess to me that once a business man asked him about deduction of *zakāt* of a certain year and having provided him necessary details of the *nisab*, he also put down a request for the *zakāt*. Unfortunately, the person never comes back again to ask information on *zakāt*. Upper most, as some beneficiaries of *zakāt* in Jos look forward to the impact *zakāt* may one day make in the society irrespective of who the giver may be, so also some of the "wealthy" would want to see what their *zakāt* has done for the community. Some observers told me that petty distribution of *zakāt* must stop in Jos and those who give *zakāt* must begin to do that in such a way that it will be more benefiting.

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