



THE IMPACT OF ISLAMIC MODELS OF ZAKAT AND WAQF IN REDUCING POVERTY AMONG VULNERABLES DURING THE PANDEMIC ERA IN BAUCHI STATE, NIGERIA

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ABSTRACT

This study examines the impact of Islamic models of zakat and waqf in reducing poverty among vulnerable during the pandemic era in Bauchi state, Nigeria. As COVID-19 pandemic became a disaster that devastated and impacted everyone in the world directly or indirectly, world leaders and economic experts shifted their plans and policies from the spread of the disease to the economic effects of it, especially on vulnerable in less developed countries like Nigeria where high rate of poverty, low supply and production, as well as loss of jobs and employment for millions became a general issue while the Bauchi state communities considered as most affected areas. The study employed a qualitative method that involved interview with relevant people as well as literature review for generating data. The study findings show that Zakat and Waqf have the potential to effectively combat any crisis or epidemic, regardless of its location, timeframe, population, or religion. If properly collected, maintained, administered, and dispersed to the individuals concerned, zakat and waqf can aid in reducing poverty and serves as a major tool for empowerment among the most disadvantaged vulnerable in Bauchi state Nigeria during and after the pandemic.

Keywords: Poverty; Pandemic; Waqf; Zakat.

INTRODUCTION

The Covid-19 pandemic has nearly spread throughout the entire world as a result of a number of issues in the first quarter of 2020 via reliable news, and fake news (Amina, 2021). The virus first appeared as a result of rumors and fears of a terrible pandemic that would cripple and paralyze the international economy. It is thought that this pandemic is a sizable family of illnesses with symptoms similar to the ordinary cold, flu, and cough (Erken, 2012). Since the beginning of the current civilization, poverty has appeared as a significant problem that continues to this day. It is a global issue that has an impact on all facets of human progress, whether directly or indirectly (Shirazi & Khan, 2009).

Who is a real poor? how to define poverty? and where and how it is detected? are all topics of debate among economic experts, religious scholars and civil societies nowadays in contemporary Nigeria.

Poverty and its implications and alleviation measures for vulnerable have been considered a big challenge to national and international policy making bodies (Khan 2007). Due to their financial constraints and the widespread poverty brought on by the epidemic and its effects, Muslims in rural regions, including those in Bauchi State, Nigeria, are currently experiencing worsening economic conditions. Numerous vulnerable Muslims are being adversely affected by the current economic crisis, which has a negative impact on their religious, moral, social, and mental life. Many of these people are unable to pay the basic needs for their immediate families and similar of these problems must requires an urgent solution. (Ali, 2012).

The Islamic financial instruments of Zakat and Waqf must be proven for the program to be successful since Islam, as a religion of brotherhood and mercy, provides a clear vision and techniques for resolving the current financial scenario that is affecting various Muslim countries. According to this theory, effective financial systems are needed to reduce poverty, including microfinance, legal businesses, agriculture, investment, large-scale businesses, small and medium-sized businesses, gifts, interest-free loans, and partnerships (Adebayo, 2008).

Muslims are particularly urged to care for the poor and the vulnerable members of their communities in accordance with the Islamic notion of brotherhood. As a result, Prophet Muhammad SAW was given the duty to pay Zakat from his personal money, and he later urged Muslims to donate to Waqf. It was determined that during the rule of 'Umar bin Al-Khattab and 'Umar bin

'Abdul-'Aziz, actual poverty was almost entirely eradicated through the establishment of Islamic Zakat and Waqf (Haykal, 1982).

LITERATURE REVIEW

Islamic finance has a big potential on its Islamic social finance. Mainly, there are two types of Islamic social finance, mandatory and voluntary. The former is known as zakat, while the other one has many forms among which include Waqf (Fahadil, 2019).

Islamic economic concepts' core tenet is "freedom of action and communal accountability" (Nasr 1989), the economic activity should be driven by a desire to meet one's own needs and advance society (Siddiqi 1968). The idea of justice, one of Islam's basic tenets, is implied by the concept of equality in all its forms for actualizing the major aim of Islam and its economic system which is to eliminate all types of unfairness, injustice, exploitation, oppression, and wrongdoing (Chapra 1992). Islamic law (Shariah) provides a comprehensive approach to many aspects of life, including commercial dealings, social balancing and it provides moral principles for conducting business in addition to legal requirements. It describes the essential concepts underlying economic systems, including property rights, contracts guidelines, aims of economic activity, formula for allocating resources, and the laws dictating how individuals should act in the marketplace and throughout the economy.

Islamic Concept of Zakat, Waqf and Poverty

In Islam, ownership of wealth beyond a threshold level entails responsibilities towards others and obligates payment of alms (zakat). While commercial transactions are sanctified and encouraged as they preserve and support wealth and posterity (Hallaq 2004), transactions also must support the overall goal of Islamic law (maqasid), to promote welfare (maslahah) and prevent harm (*mafsadah*) among the ummah.

Zakat

Zakat is an Arabic word that literally "to increase," "to grow," or "to purify." It sets the way for human growth and development as well as purification of the human soul from greediness, selfishness, desire, and craving for wealth. While technically, Zakat is a required donation, a form of obligatory charity that is gathered from the wealthy and given to the poor or used by the government to care for the weak and needy (Adamu, et.al 2022).

In the Shari'ah, the notion of zakat refers to the transfer of wealth as directed by God to the deserving category of people. Zakat literally means to

develop and increase. In addition to eradicate poverty, zakat aims to eradicate Muslims' greed and promote socially responsible behavior (Farah, 2012).

The meaning of the word Zakat is literally to purify, in other words to purify the wealth of the rich by taking out a portion of it that really does not belong to them because it belongs to the poor (Usman & Danladi, 2016).

Zakat, Ushr, Khums, Fai, Jizyah, and Kharaj were some of the sources of income for the public treasury (Bait-ul-Mal) of the Islamic state during the time of Prophet Muhammad (PBUH) and early caliphs (Muhammad 2003).

As the third pillar of Islam after prayer and testimony, zakat on wealth refers to almsgiving. It is a religious duty on only Muslims whose wealth reaches nisaab (Lessy, Z. 2009).

The requirement to donate charity, or zakat, is one of Islam's tenets and has a direct impact on how money is allocated and how the oppressed are freed. As part of this requirement, Muslims who have assets above a certain level (nisab) are required to distribute a portion of their assets and income among particular heads once a year. According to the Qur'an (9:60), there are eight categories of people who are eligible to receive zakat: the poor, the needy, those who are burdened with debt, those who are enslaved or in servitude, the wayfarer/traveler, those who are on God's path, those whose hearts have been reconciled, and the administrators of zakat. This means that seven out of the eight are people who are in urgent need of assistance due to either poverty or pandemic effects (Setiawan bin Lahuri et.al, 2022).

Zakat, one of Islam's five pillars, is required to be given by Muslims. It is due at a base rate of 2.5 percent on corporate revenues, assets, gold, and silver (Gambling & Karim, 1986; Hamid et al., 1993; Mohamed, 2007; Mohamed Ibrahim, 2001; Lewis, 2001; White, 2004).

In the Islamic economic system, there are two types of organizations, obligatory institutions and non-obligatory institutions that are used to distribute wealth fairly. *Zakat*, *Khums*, *Ushur* *Kharaj*, *Jizyah*, and their similar are included in the list of obligatory institutions, whereas *Waqf*, *Wasiyyah*, *Sadaqah*, *Qard al-Hasan*, *Infaq*, and their similar are included in the list of non-obligatory institutions (Adamu, et.al 2022).

Zakat is a type of obligatory alms-giving that must be provided to the needy from people who own more than a certain amount of assets over the course of a lunar year (As-Sallabi, 1999). It is called Zakat or obligatory charity or a kind of charitable practice done by Muslims based on accumulated wealth, and is obligatory for all who are able to do so. (Al-Kindi, 2007).

Not less than thirty times in the Holy Qur'an, the word "al-zakat" is referenced Qar'dawi (1999). Islam's practice of zakat derives from the two literary authorities of Qur'an and Hadith.

Allah (SWT) says:

“Take sadaqah (alms) from their wealth in order to purify them and sanctify them with it, and involve Allah is all Hearers all known” (Qur’an 9:103).

In another verse Allah says:

“Establish worship, pay the poor-due (Zakat) and bow your heads with those who bow (in worship)”. (Qur’an 2:43).

The Prophet Muhammad SAW has been quoted saying as follows:

“Islam is built on five things; to bear witness that there is no God but Allah and that Mubammad (PBUH) is His Messenger; to establish prayer; to pay Zakat; to make pilgrimage; and to keep fast in Ramadan” (An-Nawawi’s Collection No. 3).

The wisdom behind the ordination of giving Zakat includes cleansing the souls and purifying them from stinginess, sins, and misdeeds, multiplying and blessing their property, testing one's obedience to Allah's commands and prioritizing loving Allah above and beyond the love of his property, supporting the weak and meeting the needs of the needy, as well as becoming familiar with giving and spending in the service of Almighty Allah (Muhammad, 2003).

By giving Zakat one should attain numerous merits that includes a means of attaining Allah’s Mercy. Allah says:

“...and My Mercy embraces all things. That (mercy) I shall ordain for those who are the pious, and give Zakat; and those who believe in Our Signs.” (Q 7: 156)

And it is a condition that entitles those who pay Zakat will guarantee victory. Allah says:

“...Verily, Allah will help those who help His cause. (They) enjoin Iqamat-as-Salat, pay the Zakat...” (Q 22: 40, 41).

Islam places a premium on the idea that paying zakat will cleanse one's money, bring about peace between one's heart and that of the recipient, meet the basic requirements of the needy and the destitute, and address social issues like unemployment, poverty, debt, and unequal income distribution (Dogarawa, 2009; Qaradawi, 1999).

According to Mohamed (2007), Muslims are obligated to pay zakat so that the funds raised might assist the needy in meeting their fundamental needs.

Unlike traditional taxes, Muslims regard zakat as a way to make amends rather than just as a requirement (Gambling & Karim, 1986).

Waqf

Waqf which is plurally known as Awqaf, means to hold, confine, detain, prevent, or restrain in its literal sense. In a technical sense, it means "to protect something by blocking its acquisition by a third party." (Htay, 2013). Waqf in other words, a bequest made by the wealthy for the benefit of the needy. In Islam, waqf is one of the most crucial strategies for reducing poverty by meeting basic necessities and enhancing social welfare. Despite certain discrepancies about the periodicity of Waqf, Islamic law demands restrictions on a particular property as it is highlighted from the literal meaning (Azha, Lateef et.al, 2021).

Waqf is one of the sources of Islamic Economic system that refers to the voluntary charity which has unique presence in Islam. Islamic law is the first law ever that defines and regulates Waqf as a civil societal institution. Before Islam, Waqf was always a religious exercise when a rich person assigns a property to the temple and monks would use it for the temple expenses (Masoud, A. 2015).

Waqf is the idea of setting aside any property for future generations so that any charity purposes may be carried out with the proceeds from it (Salisu, 2021). The prophet Muhammad (SAW) once said: "When a person dies, the record (Book of Deeds) is closed, but there are exceptions for those who leave behind wisdom, decent offspring, or charitable deeds. The person's record will continue to reflect their good deeds. Prophet Muhammad (SAW) established the Waqf himself and counseled his followers and subsequent Muslims to do the same. The current economic condition in all Muslim countries, which includes high unemployment rate, high rate of illiteracy, and spread of poverty, is enough to be a call-to-action policymakers and researchers to rethink strategies to re-born Zakat and Waqf institutions for tackling such problems (Setiawan bin Lahuri et.al, 2022).

Conceptually, Waqf is the practice of giving and services that are done voluntarily to help others or in the public interest (Habeeb et.al, 2015). Waqf as one of the strong Islamic economic instruments, which literally means "religious endowment", is related to religious, pious or charitable donation. It has been a source of development such as the building of mosques, madrasah, educational institutions, libraries, travelers' lodges, and inns. Its benefits transcend religious, cultural, racial, and sectarian borders and are not just limited to the Muslim community alone (Kahf, 1998). It is one of the underlying instruments in Islam with a purpose inter-alia to eradicate poverty and to improve the socio economy of the Muslim ummah.

Waqf, also called hubs, (*Hausa, bubusi*) on the other hand is similar to zakat but different legally. The similarity is that they belong to same class of instruments of social protection and social peace. The difference is that waqf, unlike zakat, is a species, which is voluntary and unspecified in quantum (Usman & Danladi, 2016).

History shows that waqf has played more powerful than zakat in building institutions. Many of the universities like Qarawiyin in Fez, Sankore in Timbuktu, Azhar in Cairo, etc., where started and sustained to this day with waqf. Many modern universities of Turkey today are products of waqf. While it may not be as accurate or as clear-cut as the zakat there are rules and regulations for waqf, which have evolved over time and there is a huge quantity of literature from prominent jurist like Ibn Qasim, Ibn Rushd, Shaykh Khalil, etc., on the subject matter.

Poverty

Islam defines poverty as a person's inability to meet any of the five fundamental needs for human existence that are based on Maqasid Al-Shariah: religion, one's physical self, knowledge, one's dignity, and wealth (Farah A. et. al 2012).

According to the OECD, the term of poverty should encompass all significant spheres in which individuals of any gender experience deprivation and are viewed as unable in various communities and local circumstances (2001). According to Mwangi & Markelova (2008), eradicating poverty has gained urgent worldwide support for development.

According to Kabir Hassan (2009), the Islamic approach to reducing poverty consists of the following five unique measures.

1. Islam as a religion strongly emphasizes the need for lawful (Hall) income and moderate behavior that will result in the necessary savings for the individual and the inclusive economy. The Qur'an states:

"A person gets what he strives for" (Al-Qur'an 53: 39).

2. In another verse, Allah says:

"Do not make your hand tied to your neck, nor stretch it forth to its utmost reach, so that you become blameworthy and destitute" (Al-Qur'an 17: 29).

3. Rather than a nominal fixed interest among the collaborating stakeholders, the Islamic approach always teaches equitable distribution

of income among components of production, such as profit sharing on the fundamental concept of agreed ratio.

4. According to Islamic teaching, Allah is the rightful owner of all material riches in the world. Humans, however, hold secondary ownership in the form of trusteeship, which allows them to use resources in accordance with the terms and conditions set forth by the All-Powerful Allah.
5. A high emphasis is placed on the prohibition of behaviors like gambling, hoarding, cheating, and bribery that might contribute to economic inequality. The Qur'an declares:

“O you who believe! Squander not your wealth among yourselves wrongfully, except it be a trade by mutual consent” (Al-Qur'an 4: 29).

6. The use of Zakah as a special and necessary tool for eradicating poverty as wealth is distributed from powerful to weaker groups (Adamu & Ikilima, 2022). Islam also promotes acts of compassion and voluntary giving (Waqf) as opposed to obligatory giving (Zakh). Allah Says:

“And in your wealth, are obligations beyond Zakāb”. “In their wealth, there is a known right for those who ask for it and for the deprived” (Al-Qur'an 70: 24-25).

Islamic Zakat and Waqf models, according to Sulaiman (2003), are crucial for the moral, social, and economic health of any given society. Economically, they encourage the creation of riches and cleanliness for the owner; morally, they encourage the sharing of wealth and the eradication of greed; and socially, they aid in the reduction of poverty in the neighborhood (Gambling & Karim, 1986; Sulaiman, 2003).

Based on the figures claim by World Bank experts after reviewing the international poverty line for 2008 to \$1.25 per day rather than \$1 per day, it was suggested that those citizens who earned less than \$1.25 a day from all over the world are categorized under absolute poverty, this idea implicate millions of people living in rural areas across the world where Bauchi state vulnerable are included.

Islam, on the other hand, bases its definition of poverty on an individual's failure to meet any of the five fundamental human needs that are founded on Maqasid al-Shariah (Islamic law's goals and purposes), namely: religion, physical self, knowledge, dignity, and riches (Hassan, 2010). Because

Islam is a religion of balance, it sees poverty as a social and ideological issue that affects people regardless of their background, religion, or location, interferes with their ability to fulfill their social and religious obligations to their community and to Islam, and may even result in kufr (Farah, 2012).

In a pandemic or crisis, Zakat can be a potent tool for reducing poverty, Ikilima (2022) notes that there is needs of reform in the distribution of Zakat and Waqf assets to poor people throughout Nigeria generally and Bauchi state in particular. She also urges respectful citizens to establish more functional Zakat and Waqf foundations as an effective means of reducing poverty among the most vulnerable citizens. In the Islamic economic system, the state should be held accountable for preserving an environment that is conducive to legitimate commerce and economic activity, and the welfare of the populace should always come first.

RESEARCH METHOD

The study adopts a qualitative research method that involves the procedures of documentation and interviews for data collection while inductive approach of thematic analysis was employed for data analysis. Interviews considered as major method of data collection in this research by using semi-structured interviews. A semi-structured interview is a type of interview in which the interviewer asks only a few predetermined questions while the rest of the questions are not planned (Pollock, 2019). The method of individual interviews was chosen for this study because it will be a valid and useful way to examine participant experiences and viewpoints. As most affected communities by the pandemic due to their human overcrowding in market places and its locality by nature, Soro in Ganjuwa LGA, Sakwa in Zaki, Bununu in Tafawabalewa LGA and Bulkachuwa in Katagum LGA were selected to represent the Bauchi state Central, North, and South Senatorial districts. Specifically, the participants involved are Rural Farmers and Herders, Married Women, Health Workers, Government officials, and Religious Scholar. The interview participants were coded as RFH, MWO, HWK, GOF, and RES.

RESULTS

Islamic System of Poverty Alleviation

Qardawi (2008) has shown three ways of Islamic solution to poverty problem in his book, "Poverty Alleviation in Islam". These are:

1. The first method is related to Self-Responsibility: If a person has ability and opportunity for working, he must work to manage his livelihood.

The duty of the society and the state is to assist him in terms of training and cheap capital so that he can find an appropriate livelihood.

2. The second method is related to Muslim Ummah: Those who take responsibility for providing financial security of the poor to perform the ordained obligatory duty reposed on him or hoping to find the return from Allah should perform this in the following ways: -
 - Spending for the nearest relatives.
 - Preserving the rights of the neighbors.
 - Paying obligatory Zakat.
 - Providing certain related right on wealth such as Kaffara (fine) and promise of helping the vulnerable people and so on.
 - Temporary or perpetual voluntary Sadaqah such as Waqf system.
3. The third method is related to the responsibility of the Islamic state: whose Shariah obligation is to take initiative for the excellence of every destitute who has no guardian or no way to earn, whether he is Muslim or not, if he lives in a territory of Islamic state. The sources of such state guardianship are as follows:
 - Zakat: main everlasting source of treasury of Islamic state in alleviating poverty.
 - Other Sources: one fifth of Ganimath, Fai', Kharaj, Jizya, abandoned property etc.
 - Extra sources: Imposing tax on rich, if the number of zakat & other sources are not enough to reduce poverty.

By discussing above statement, we can say that, Islamic approach to poverty alleviation involves three distinct sets of measures. These are as follows:

1. Positive measures: Islam engages different positive measures in alleviating poverty. Such measures are:
 - a) Income growth
 - b) Functional distribution of income
 - c) Equal opportunity.
2. Preventive measures: In an Islamic economy, preventive measures are taken so that wealth is not concentrated in a specific section of population. Such preventive measures include:
 - a) control over ownership and
 - b) prevention of malpractices

3. Corrective measures: Under such measures, Islamic principles established different modes of wealth:
 - a) Compulsory transfers like Zakat.
 - b) Recommended transfers like voluntary charity, Waqf and Sadaqah.
 - c) State responsibility like enforcement and fulfillment of basic needs, etc.

Islamic finance has two charitable tools, zakat and waqf, that can be applied for a variety of goals, chief among them is eradication of poverty in the Muslim community. Although the Holy Qur'an mentions at least eight uses for zakat, it is widely agreed that its most significant use is to fight poverty by giving to the poor and those in need (Hasan, 2010).

Poverty Alleviation in Bauchi State, Nigeria Using Zakat and Waqf Models

Poverty has emerged as a global economic, social, and political problem, particularly in developing and third-world countries, many of which are Muslim-majority states. Socio-economic justice issues such as poverty and inability to meet basic needs are serious problems experienced by many communities in the world where Bauchi state is included. To end poverty, parties from many organizations, including the United Nations (UN) and World Bank, are making great efforts through a variety of initiatives, services, programs, and policy changes.

The UN held a meeting in 2000 where the heads of states signed the "Millennium Development Declaration." These world leaders made a commitment on that day to cooperate in order to meet the "Millennium Development Goals" by the year 2015, one of which is to dramatically reduce the amount of extreme poverty and hunger worldwide (UN, 2012).

In Islam, zakat is an act of worship, one of the five pillars of Islam, and the cornerstone of the Islamic State's economic foundation since the first century of Islam. The most significant religious duty imposed on Muslims after testimony and Salat (prayer) is Zakat, demonstrating the significance of zakat in Islam, the Prophet of Islam, Muhammad (PBUH), not only created guidelines for this levy's collection and distribution, but also developed a model system for doing so (Adamu, 2022).

As stated in verses 60 and 103 of chapter 9 and verse 41 of chapter 22, the zakat is not a private tax but rather a state institution. The Prophet's example also proves that the Zakat system serves as Islamic State's governmental institution. When certain people refused to pay Zakat after the death of the Prophet of Islam, Caliph Abu Bakar, the Prophet's successor, declared war on

them to compel them to pay Zakat as a state charge (Setiawan bin Lahuri et.al, (2022).

Currently, it has been established that Micro Credit and Safety Net Programs do not effectively combat poverty and economic disparity during or after a pandemic. Waqf can be one of the most important alternatives to poverty alleviation because it has historically supported institutions that offer free healthcare, orphanages, and educational scholarships. However, the current situation demonstrates that Waqf-based institutions are not expanding significantly. We must revive this urgently needed organization if we are to truly help the needy and the disadvantaged (Masoud, A. 2015).

Islam used the waqf as a functional form of endowment with the intention of helping the weaker members of society. Numerous industrialized and developing nations, including Malaysia, Indonesia, Bangladesh, Singapore, and Nigeria, have repeatedly constructed the waqf Islamic financial system for the purpose of reducing poverty with some degree of success. Although several system-related problems and obstacles have been recognized, they have not yet been fully resolved (Sulaiman, 2021).

In the current pandemic era, vulnerable citizens in Bauchi state, Nigeria, have witnessed total decline of their economies due to partial and total lock down, shops border closure, people including vulnerable citizens being asked to stay indoors and all their economic activities are nearly to be halted. This leaves the global economy in shambles and partial collapse (Amina, 2021). In an interview conducted, a participant indicates that:

“Really, we are in serious trouble, the stock markets are always very high, we have no food to eat, no money to buy foodstuffs, no means to visit hospitals, our roads are dilapidated since, so no access roads to link our communities to the good hospitals” (RFH).

According to Aliyu (2018), over the course of its historical view, Waqf institutions have contributed to reducing tax burdens and budget deficits, advancing the common good, addressing inequality, and reducing poverty. According to Abdullahi (2019), if welcomed and effectively utilized, Waqf and Zakat have the ability to improve Nigeria's infrastructure. According to Raimi et al. (2010), if zakat were correctly managed, it would significantly help Nigeria eradicate poverty and achieve the millennium development objectives.

“We are grateful here, almost after each three days we are receiving palliatives from our neighboring Zakat and Waqf committees for supporting our daily

consumption, this idea of using zakat and waqf property yielded positive result here in our area, we encourage them to keep it up even in the future” (MWO).

Adebayo (2011) concurs that, if properly utilized, zakat will significantly reduce poverty in Nigeria. Zakat, according to Daud (2011), has the potential to fiscally support economic growth in Muslim nations in addition to a state's tax collections. In another interview conducted, a participant indicates that:

“Look at the figures recorded in just few week, the mortality rate is still high due to the lack of access to many advanced, equipped and special hospitals and the concentration of qualified medical personnel in the most affected areas is still very low, that is why we must seek an alternatives of funding our local clinics to reduce the problems” (HWK).

When people lack access to many things, including adequate health care, food, shelter, education, clean water, economic opportunities, community involvement, social relationships, empowerment, security, and social protection, among others, it creates a hateful situation that clearly distinguishes between living properly and merely existing (Adamu & Ikilima, 2022).

“As the reality of this pandemic becomes more and more apparent on a daily basis, discussions about the appropriate steps to be taken for reducing its threat to economically and socially vulnerable citizens have gained a Nigerian government attention. As a result, the government and employers have completely turned their attention to minimizing its damage among the most vulnerable people in the affected areas (GOF).

One of the important strategies to combating the pandemic of poverty in Nigeria in general and Bauchi state in particular is the implementation of Islamic models of Zakat and waqf for poverty alleviation, Waqf for instance, is an ongoing act of charity performed for Allah's sake and enhanced by the core virtue of self-sacrifice, which is an essential component of the Islamic way of life (Amina, 2021).

Zakat and waqf models are in the forefront of tools to be used for this task for distribution of financial assistance, educational materials to vulnerable individuals, as well as health care facilities and public utilities. In the similar of this critical situation of pandemic era, Muslims are urged to establish various kinds of Islamic financial assistance to their brothers and sisters for curtailing the effects and pains of any disaster or pandemic (Adamu, et.al, 2022).

Many humanitarian projects are currently carried out by the institutions of Zakat and waqf in the Muslim world as a whole, including Indonesia, Malaysia, Turkey, Saudi Arabia in general, and portions of Bauchi state, Nigeria. These projects include building homes for the most vulnerable people, developing springs and digging wells to provide water for the general public, assisting the handicapped and the disabled, caring for orphans and widows, building bridges in rural areas, funding orphanages, and more (Adamu, 2022).

“As you can see here, in this pandemic situation, we are unable to go out for our normal businesses, no way out for rearing our animals, no way to visit our farms outside the community sketch, so we lost our farm produce, most of our animals are ill as a result of hunger and various diseases, so when we are in this trouble the need of assistance from everywhere is inevitable, so our idea goes to mobilized those who are rich to give out their zakat and voluntarily donate a share from their wealth as waqf for assisting their fellow vulnerable in the society, this call received very significant attention and we succeed a lot from it in countless forms” (RES).

Therefore, as we know eradication of extreme poverty and hunger is a major challenge of the entire universe in the 21st century. In fact, it is among the major goal of Millennium Development Goals (MDGs), the above discussions explain Islamic concepts of zakat and waqf have a long history of incredible accomplishments, including notable successes in advancing human welfare generally and meeting the needs of vulnerable people in particular.

Islam's Zakat and Waqf models have great promise as resources for instruments to fight poverty. Islamic historians reported that there was an excess of Zakat funds and properties in the public treasury at the end of the first century of Islam during the rule of Umar bn Abdul-Aziz (R.A.) provide clear evidence of this. This demonstrates that there was very little poverty among Muslims, that the number of Zakat eligible recipients was small, and that the number of Zakat payers was excessive (As-Sallabi & Muhammad, 2015).

Evidence from Islamic history suggests that zakat is successful in eradicating poverty in civilizations. According to certain scholars, poverty was totally eradicated during the time of Umar ibn Al-Khattab (13–22 H) and Umar bin Abdul Aziz (99–101 H) (Ahmed, 2004; Hidayati & Tohirin, 2010; Md. Isa, 2011; Qaradawi, 1999). Since there were no qualified vulnerable individuals during the time, it is thought that the zakat money remained inactive and was stored in some areas. Referring to Ahmed (2004), Mu'adh bn Jabal who was the governor of Yemen at the time sent one-third of the zakat collection in a particular year to Umar bin Al-Khattab, "I sent you to take from the rich and

distribute it to the poor among them," Umar said in response to the fund. Mu'adh later asserted that he was unable to identify any deserving recipients of the zakat funds. The following year, Mu'adh sent half of the zakat collection, and they had a similar exchange of thoughts. Later, in the third year, he told Umar that he had not come across a single person who needed anything from him in terms of zakat and had sent all the money collected to him to be kept in Islamic treasury.

"Only now i can realized that we Muslims, we are able to fight any pandemic and assist our fellows in any crisis with our own resources if we maintain the use of Islamic economics system methods like that of zakat and waqf as applied in my home town during the turmoil of this pandemic, it is very interested and applicable everywhere and anytime since I heard my husband discussing it with his neighbor" (MWO).

Therefore, success in poverty alleviation in our communities was largely attributed to how revenues or assets from the Waqf and Zakat were used. The wealthy may carefully calculate their zakat portion and present it to the recipients as Allah has instructed as a form of worship.

The current measures being implemented by some zakat and Waqf institutions in Bauchi state, Nigeria, are focused on poverty alleviation by encouraging agricultural activities and general productivity by compiling the names of vulnerable individuals, organizing training and awareness outreach, giving the farming tools like equipment and seeds, fertilizer and pesticides (Adamu, 2022).

"My advice to our fellows in rural areas is that, we have to encourage and developed our skills in agricultural activities as well as micro and small enterprises (MSEs), for generating more zakat fund in the future, and to encourage those who have more wealth and those that have harvested their farm produce but not reach a required amount for zakat to voluntarily donate a share as waqf for assisting those in need during any crisis or pandemic" (RES).

Therefore, collection from waqf, compared to zakat is very minimal but its significance to human social welfare is so high. It has been designed on no limitation, no timeframe for donation and to build institutions like schools, mosques, boreholes, and hospitals as well as donation of palliatives to the victims of all forms of pandemics. Many Muslim communities in many Muslim countries have used waqf to do this.

CONCLUSION

The first and only religion to firmly establish guiding principles for the financial security of the most vulnerable members of society is Islam. Zakat and Waqf are recognized as its financial institutions that can be used to reduce poverty before, during, and after pandemics. Zakat is a portion of wealth that must be paid on one's personal assets, such as money, livestock, and other agricultural products. Waqf is a voluntary donation made to Islamic organizations that will be used by the general public under certain conditions. The Islamic ideals of justice and equality are closely connected to the zakat and waqf concepts. Zakat and Waqf donations are mostly made with the objective of reducing poverty by helping out the most vulnerable members of society, such as widows, orphanages, wayfarers, and those who are heavily indebted. Islam's zakat and Waqf models are thought to be crucial for the moral and social development of vulnerable people as well as their economic recovery. It was said that it was difficult to discover a deserving beneficiary of zakat or someone in need of usage during the rule of Umar bin Al-Khattab and Umar bin Abdul Aziz. Zakat and Waqf play a significant role in the efficient management of wealth and the elimination of poverty in Islam. However, with the collapse of the Islamic Empire and the rise of European colonialism, Zakat Institutions have lost their luster, particularly in those regions where the colonial overlords purposefully ostracized Islamic financial institutions from local socioeconomic issues. With the emergence of contemporary issues brought on by modernity and human inventions, the necessity of employing Islamic models of Zakat and Waqf to combat poverty in the society has once again arisen.

At the end of our research, the following recommendations are to be considered:

- The proper channel should be centered in a variety of areas, including company initiatives, financial supports, management trainings, monitoring, and professional researches for reviving Zakat and Waqf institutions.
- Leaders during and after the epidemic era should support a good plan of Business Corporation and supply of raw materials to vulnerable business men and women by Zakat and Waqf institutions with the aid of higher institutions in conducting suitable and relevant training on business management.
- To address the current poverty issues among the most vulnerable people in the impacted areas, it is urgently necessary to develop the Zakat and Waqf models in Muslim communities, particularly in Bauchi state of Nigeria.

- By improving Zakat and Waqf collection centers all over the research region, the need for change in the management of Zakat and Waqf institutions might be given more attention.
- The appropriate authorities must change the way they collect Zakat and Waqf, moving away from standing in line at the counters and toward locating potential donors by raising public awareness about the importance of upholding religious rights among potential donors and payers.
- Giving cash to disadvantaged people from Zakat funds without educating them on how to invest it is a short-term approach to reducing poverty because it would encourage reliance on just Zakat monies while they are available.
- Those who have completed the required training and education should receive funding from Waqf and Zakat funds to launch their businesses. Later, they can empower others and become Waqf or Zakat contributors or payers.
- The effective application of these Islamic finance principles using cutting-edge technology and artificial intelligence to gather the names of the proposed beneficiaries and record them for future records throughout the affected communities will inspire others and inspire others to act more bravely.

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