

ZAKAT AS ANTIDOTE TO RECESSION AND SPUR TO ENTREPRENEURIAL SKILLS AND CREATIVITY

BY

Otuniyi, Abdul Hafees

Abstract

From time immemorial, the quest for survival and sustainable livelihood had been the hallmark of man's existence on this ephemeral planet called the earth. Also, man's inordinate search for a breakthrough through diverse means had often accounted for his desire to be gainfully engaged. This paper therefore epitomizes Zakat as a viable institution and an Islamic leeway for the actualization of the age-long dream for an egalitarian society in Nigeria. Significantly, the paper is poised to be a powerful spur to action considering the enormous benefits that are accruable from Zakat as an Islamic institution enriched with opportunities for all and sundry. Hence, the paper recommended that issues bothering on Zakat should be given a more robust and holistic approach so that the enormous benefits of Zakat could be maximally explored for the overall benefit of the society at large. Conclusively, the paper considered Zakat as an Islamic catalyst for the emancipation of man and his society from poverty, recession, deprivation and joblessness.

Keywords; *Zakat, Entrepreneurial Skills, Creativity, Islamic Antidote, Recession.*

Introduction

Zakat, the third fundamental tenet of Islam, is an institution primarily aimed at alleviating the sufferings of the less privileged members of the society. It is a conscious effort and indeed a religious wisdom at elevating the living standard of human society, bridging a lacuna between the wealthy and the wretched, creating jobs for the jobless thereby facilitating avenues for creativity and self reliance. Significantly, Zakat creates an enabling and serene environment where the modus operandi for sustainable growth and development of humanity is deemed key while the shar'iah plays a germane role in its implementation.

Regrettably, however, a handful of the well-to-do Muslims often show negative attitude and complacency towards this all-important poverty eradication scheme known in Islam as Zakat. Whereas preponderance of al-majiris (professional beggars and destitutes) who often transform into different vicious gangsters and bandits on our streets would have been considerably weeded out should Zakat be administered in consonance with the Shari'ah's stipulation. By and large, this paper adduces an array of Qur'anic evidences as well as Prophetic Traditions (Sunnah) to buttress Zakat as a powerful spur to entrepreneurial skills and creativity capable of transforming recession to possession and regression to progression in the Nigerian society in particular and the world at large.

Conceptualization of Zakat in Islam

The word “Zakat” according to Tola Kareem (2006) appears in no less than 30 times in the Holy Qur’an. Also, Islamic history has it that the institution of Zakat commenced in Madinah in the second year of Hijrah (2AH) during the month of Shawwal, to be precise. Literally, Zakat means to purify or cleanse. Technically, Zakat is an Islamic concept used to describe the obligatory charity incumbent on the wealthy Muslims to cater for the well-being of specified persons as well as projects for sustainable growth and development in human society. Oloso (2008) quotes Aghnides as having submitted thus:

Zakat means growth and increase and the tax has been named zakat because its giving leads to increase in property in this world and growth of religious reward in the hereafter

From the above definition, one could easily deduce that the importance of Zakat is to systematically regulate man’s financial engagement towards the growth and development of man and his society with due recourse to sanity and purity of the means of accumulation of such wealth and or property. The Qur’an confirms this where it decrees thus:

Of their wealth take alms in order to purify and sanctify them; and pray on their behalf, verily, thy prayers are a source of security for them; and God is All-Hearing, All-Knowing (Qur’an 9:103)

At this juncture, it will not be out of place to link man’s development with ‘empowerment’ and ‘security’ for there can hardly be any meaningful development in any society devoid of these two keywords. Hence, going by the Islamic philosophy, Zakat is both ‘empowerment’ and ‘security’ inclined.

Entrepreneurship and Creativity Defined

The concept “entrepreneurship” is conceived in a variety of meanings but with the central perception that it is an activity that involves the transfer of power which makes one independent and self reliant. Most captivating in this regard is the submission of Dairo (2013) which asserts thus:

Entrepreneurship is a dynamic process of vision, change and creation. It requires an application of energy and passion towards the creation and implementation of new ideals and creative solution

Culminating from this assertion of Dairo, one could reasonably juxtapose the Islamic philosophy of Zakat as an institution for empowerment and security as postulated in this paper. Furthermore, Udeh (1999) sheds more light on the concept of entrepreneurship linking and substantiating it with several activities as enunciated in his twelve(12) points as follows:

- i. Generation of business ideas
- ii. Identification of investment opportunities

- iii. Making decisions towards exploiting such opportunities
- iv. Formulating organizational objectives
- v. Conducting market research and survey
- vi. Putting together scarce resource (human financial and physical)
- vii. Establishing an enterprise
- viii. Starting off the actual Business operation
- ix. Distributing and promoting an organization's product/services
- x. Organizing and managing the human material resources for the attainment of the objectives of the enterprise.
- xi. Bearing of risks and uncertainties
- xii. Innovation and diversification

Ruminating objectivity on this submission of Udeh, a good researcher would not be left with an iota of doubt that entrepreneurship is an embodiment of innovative ideas and cumulative experiences geared towards creating job opportunities to foster socialization and enhance commercial activities in human society. The resultant effect of which would be social harmony and self reliance. Hence, Udeh noted further that linking entrepreneurship with economic growth could be traced back to the early fifties when ideas from the disciplines of economic and psychology were combined as an interdisciplinary unit for better result. However, creativity, according to Oxford English Dictionary, involves the use of skill and the imagination to produce something new or a work of art. Creativity and originality are more important than technical skill.

Islamic Antidote to the Cankerworms of Poverty and Unemployment

First and foremost, it is pertinent to state categorically that Islam and poverty are two opposite variables. Thus, Sayyid Sabiq (1987) narrated that the Prophet Muhammad (S.A.W) used to seek Allah's refuge against *Kufr* (unbelief) and *Faqr* (poverty) as saying "O Allah, I seek refuge with You from disbelief and poverty". Substantiating this Prophetic tradition, the Qur'an listed the eight (8) Zakat beneficiaries as follows:

Alms are for the poor and the needy, and those employed to administer the funds, for those whose hearts have been recently reconciled (to truth); for those in bondage, and in debt; in the cause of Allah, and for the wayfarer, (Thus is it) ordained by God, and God is full of knowledge and wisdom. (Qur'an 9:60)

Also, Ibrahim (2016), in his definition of poverty, asserts that:

Islam defines poverty simply as the lack or deprivation of basic resources and means to live a comfortable and happy life. This includes lack of education, sufficient or stable income comprehensive healthcare, food, fundamental human rights and opportunity to acquire assets and social acceptance. Poverty in Islamic terminology therefore, encompasses the lack of basic material and physical needs, political and social exclusion as well as cultural,

religious and educational deprivations

If one carefully ruminates over this submission of Ibrahim, it may be a logical and convincing evidence to substantiate the word of Allah which says:

Shaytan, the evil one, threatens you with poverty and bids you to
conduct unseemly. Allah promises you His forgiveness
and bounties and Allah careth for all and
He knoweth all things (Qur'an 2:268)

It could be further deduced from the foregoing that were men to be adequately acquainted with the Islamic Shari'ah regarding the administration and utilization of Zakat as at when due, perhaps the lamentations of poverty and unemployment would have been drastically curtailed if not completely wiped off in our contemporary society. It may be suggested therefore, at this juncture, that irrespective of man's talent and wisdom, man definitely has no substitute to God's divine revelation if he must live a comfortable life devoid of deprivation, lamentation and abject poverty. The Qur'an says thus:

If only they had stood fast by the law, the Gospel,
and all the revelations that were sent to them from their
Lord, they would have enjoyed happiness from every
side. There is from among them a party on the right course:
but many of them follow a course that is evil. (Qur'an 5:66)

Based on this premise, one can assert that Zakat, to a large extent, constitutes an important tenet of Islam that caters for man's welfarism and social well-being. Therefore, institutions such as *Waqf* (endowment fund), *Hibah* charity organization and *Tas'ir* (Price-fixing commission), play prominent roles as organs or subsidiaries of Zakat and Sadaqah foundation springing up in recent time, purposely for poverty eradication and enhancing commercial opportunities for all and sundry without religious bias or racial prejudice are therefore most welcomed. Ibrahim (2016) also corroborates this philosophy when he says:

To eradicate poverty in answer to the Prophet's supplication
therefore, the Islamic economic system predicated on the
Zakah economics was instituted by Allah to bring about a just
redistribution of income and wealth using these *Maqasid*
derived Zakah divine injunctions, rulings and principles

Interestingly, the core motive of Islam behind Zakat could be realized summarily as:

- i. To create hope for the hopeless and improve the living standard of man and his society through provision of such social amenities as schools mosques hospitals e.t.c
- ii. To put smile on the faces of the less privileged and create in them a scenes of belonging.
- iii. To guarantee the Zakat payers of Allah's divine protection and security thereby facilitating a leeway for the actualization of an egalitarian society.

It is perhaps in this direction that Yusuf (1999) has postulated and asserted thus:

Islamic perspective to a corruption – free society is hinged not only on the nexus between the divine and the creatures but equally on the promotion of public wealth and prosperity. It is in line with this philosophy that Islam demands the payment of a regime of wages that will not only make the employees of the state or capitalists “exist” but “live” a descent life. This ideal operates at the core of Islamic concept of an egalitarian society

Apparently, from the foregoing analysis, there could be no better avenue to address the current global catastrophe called “recession” than now. As pointed out earlier in Quran 2 verse 268, the source of poverty is best attributed to the accursed Satan as well as his cohorts who, for their greed and selfish desire, have persistently constituted this global (particularly Africa born) menace known as “recession”. Some have attributed the bane of recession to “power” and “authority” which they describe as both “honey” and “poison” at the same time (Ibrahim 2016) while others see it in different perspectives.

However, every conscious Muslim would not unnecessarily magnify recession than to view it objectively as a mere trial but serious warning from the Creator of the entire universe, Allah (see Quran 30:41).

In specific terms, the Holy Quran declares thus:

Be sure We shall test you with something of fear and hunger, some loss in goods or lives or the fruits (of your toil) but give glad tidings to those who patiently persevere, who say, when afflicted with calamity! To God we belong, and to Him is our return they are those on whom descend blessings from God, and mercy and they are the ones that receive guidance (Quran 2:155-157)

Recommendations

- i. Issues bothering on Zakat should be given a more robust and holistic approach that would facilitate a hitch-free administration and utilization of Zakat as practised in organized Islamic world.
- ii. Specially trained Muslim personnels should be engaged by government licensed and registered Islamic organization to oversee Zakat related programmes.
- iii. Such registered Islamic organization shall operate under one umbrella with manageable branches across all states and or Local Government Areas of Nigeria (as a typical example).
- iv. The Holy Qur’an and the Prophet’s Sunnah shall be the exclusive operational manual and or modus operandi of such Zakat organizations.

- v. Such Zakat organizations should work assiduously and exclusively on Zakat to the fullest implementation and execution of Qur'an 9 verse 60.
- vi. None of the eight (8) Zakat beneficiaries as enunciated in the Qur'an should be marginalized in the scheme for proper reckoning.

Conclusion

Zakat, as discussed and articulated in this paper is indeed an Islamic catalyst for the emancipation of man and his society from poverty, recession, deprivation and joblessness. Remarkably, Zakat is a rekindled hope for meaningful and sustainable livelihood for the individuals on the one hand and a viable means for security and serenity of the society on the other hand.

Finally, this paper posits that, all things being equal, a zakat-conscious community will certainly breed a corruption-free society. By implication, therefore, Zakat is indeed a powerful spur to entrepreneurial skills and creativity bringing about self-esteem and self-reliance.

References

- Ali A.Y. (1968) The Holy Qur'an: Translation and Commentary Dar al-Qiblah for Islamic Literature, Jeddah, Saudi Arabia. Qur'an 9:60, 103: Q5:66 Q22155-157, 268, Q5:66
- Dairo A.O. (2013) Entrepreneurship Skills, A Guide to Small Business Management. Korem prints (JITW) Ibadan, Nigeria. ISBN: 978-978-51458-3-0
- Ibrahim O.U. (2016) Islamic Economic System: An Antidote to Poverty and Unemployment in Nigeria. Ramadan Lecture Series 004. Publication of Muslim Community, Adeyemi College of Education, Ondo, Nigeria
- Oloso, K.K. (2008) "Zakat as a Poverty Alleviator" in Zakariyau I. Oseni (ed) Fluorescence of Arabic and Islamic Studies in Nigeria. HEBN Publishers Plc pp. 122-131
- Sayyid Sabiq (1987) Fiqh Al-Sunnah; the chapter on Adhkar. Dar ar-kitab al-Ilmiyyah, Lebanon
- Tola Kareem M.O. (2006) Search the Holy Qur'an, Bamo Publishers, ISBN: 978-075—062-7
- Udeh (1999) "Concept of Entrepreneurship" in Dairo 2013, Entrepreneurship Skills. A Guide to Small Business Management p 13.
- Yusuf, Al-Qaradawi (1999) Fiqh al-Zakah Translated by Monzor Kahf, Vol. II, Scientific Publishing Centre, Jeddah. King Abdul-Aziz University p.46