

Analysis of the Role of *Zakat* (Alms Tax) in addressing Crime Rate within Maiduguri Metropolis, Borno State

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Abstract

The study attempts to examine the role of Zakat (Alms tax) on addressing crime rate within Maiduguri Metropolis. By, so doing, the study was hinged on the Shariah model and relative deprivation theory. Descriptive survey research design was employed alongside primary data which was obtained through the use of structured questionnaire administered to respondents. The population was purposely selected which comprises of Key individuals within the value chain of Zakat. Simple random sampling was employed in the distribution of the questionnaires to a sample size of 271. Additionally, the data obtained was presented using simple table, frequency and percentages and it was analysed descriptively. The finding shows that the Burglary, theft and vandalism type of crime is prevalent within metropolis and are mostly committed by youths which is as a result of unemployment and poverty. More so, the study revealed that Zakat is decentralized and individuals/organization don't comply with Zakat payment which has adverse effect on its collections on yearly basis. Further finding depicts that both cash and non-cash form of Zakat are distributed to the specific beneficiaries as identified by the holy Quran and this has positively impacted on the level of crime rate especially crimes related to burglary, theft and vandalism. Consequently, the study concluded that Zakat distribution has resulted to a reduction in the level of crime rate with the metropolis. Recommendations suggested includes that, there need to set up more Zakat institutions across the metropolis and public awareness should be intensified at this could go along way to increase the number of Zakat payers as well as its volume of collections.

Keywords: *Zakat, Crime, Maiduguri, Theft, Unemployment*

Introduction

There exist no societies on the globe that has zero crime rates because it is an evil act that society cannot live without it as far as human beings still exist within such a society. In other words, it is a phenomenon which can only be reduced to the barest minimum but cannot be eradicated completely. However, what matter is the level or quantum of the crime rate been committed. Globally, the rate of crime is not on the decrease as there are countries that have taken the lead in term of their crime rate. This top ten (10) as at 2022 include the following; Venezuela (83.6%), Papua New Guinea (81.2%), Afghanistan (77.0%), South Africa (76.1%), Honduras (74.2%), Trinidad & Tabago (71.4%), Guyana (68.9%), El-Salvador (68.6%), Jamaica (67.8%) and Syria (67.5%) [Numbeo Report, 2023]

Conversely, countries that have crime rate less than 20% include Oman, Isle of Man, Taiwan, United Arab Emirates and Qatar. However, this crime rate is largely associated among population within the ages of 20-30 years (Numbeo Report, 2023) and it's largely attributed to the countries level of poverty, unemployment and to mention but a few. Amidst the high and low crime rate of different countries, Nigeria falls in between as it has a crime rate of about 63.8% which is considered as high. This score card is largely attributed to the country's

poverty rate which is about 83 million of the population are living in extreme poverty (National Bureau of Statistics, 2019) and unemployment rate of 43.25% (Statistica, 2021).

Zooming into state-specific, available records have shown that Borno state is not exempted from crime rate because according to the National Bureau of Statistics (2017), the state has a crime statistic of 1,591 cases which is 1 per cent of the total crimes rate in the country. These crimes are decomposed as thus: offences against Persons (681 cases), offences against property (907 cases), and offences against lawful authority (3). These crime cases are attributed to many factors among which include the level of insecurity in the state especially the Boko Haram insurgence which have given birth to the internally displaced persons (IDPs), the state poverty and unemployment rate which is about of 70.1% and 43.25%, respectively (Oxford Poverty and Human Development Initiative, 2016; National Bureau of Statistics, 2017; Statistica, 2021)

In order to address the issue of crime, significant amount resources is required but with the decline in the state revenue or allocation from the Federal level, couple with other obligations, the state is in a dilemma, thus, necessitate the need to search for an alternative means of finance specifically by adopting *Zakat*. It is also referred to as alms tax and is considered as the third pillars of Islam. It is an obligatory payment or deduction which must be made by the wealthy individuals in order to cater for the vulnerable individuals in the society. This instrument has demonstrated its potentials owing to the fact that it has served as a revenue generating centre during the time of the prophet Muhammad (PBUH), the various caliphs and among others.

Additionally, available studies such as the works of Aliyu et al (2018), Adebayo (2011), Muntaka (2018), Isahaque and Zulkanain (2014), Ahmad (2006), Hassan (2013), Khan (2005) have examined the nexus between *Zakat* and poverty, employment among others which they concluded that *Zakat* has created employment as well as succeeded in reducing poverty among the vulnerable. However, it is pertinent to note that little or no studies has been documented specifically on the link between *Zakat* and crime rate with focus to Maiduguri metropolis, Borno state. It is against this vacuum that this study seeks to examine the role of *Zakat* (arms tax) in addressing crime rate within Maiduguri metropolis Borno state.

Literature Review

This section is decomposed into three sub-sections which include the following: conceptual review, theoretical framework and empirical review.

Conceptual Review

Zakat: According to Al-Sayid (1985) refers as that portion of a man's wealth which is designated for the poor. The word is derived from the Arabic verbal root meaning "to increase" "to purify" and to bless. *Zakat* is largely associated with *salat* in twenty-eight (28) qur'anic verses. Allah (SWT) and his messenger (PBUH) has enjoined upon us to give *Zakat* and failure to oblige attracts punishment.

Zakat payment has certain criteria which has to be fulfilled which include the payer must be a Muslim, he/she must be free, An Islamic year (al-hawl) must pass *Zakat* should be paid on any amount of money outstanding after meeting the expenses, the payer must have a Nisab (Threshold) which this implies that for money, one must have a minimum of 85 grams of pure Gold (20 Gold which is 1grams of Gold is 4.235) or its equivalent in currency (paper or coins) or 595 grams of pure silver (i.e., 200 dirhams where 1grams of silver is 2.946) (AAOIFI, 2015) which must have stayed up an Islamic year. For agricultural produce, the *nisab* is 1200 mudds, 300 sa'i or 5 awsaks and for animals such as Goats and Sheep, they

must reach 40 and above while for cows and camels they must also reach 30 and 5 above for *Zakat* to be due on them (Abubakar, 2015).

More so, *Zakat* rate is 2.5% or 1/40 and its specifically meant for certain category of persons as stipulated by the Glorious Quran 9:60 which include the following: The Poor (*al-Fuqara*), The Needy (*al-miskeen*), Its Administrators (*Al-Amilina Alayha*), Those whose hearts are inclined towards Islam (*Al-Mu'allafah Qullubhum*), The Slaves (*Fir-Riqab*) Debtors (*Al-Gharimin*) For Allah's Cause (*Fi-Sabilillah*), The Wayfarer (*Ibn al-Sabil*). Consequently, to conceptualize the concept of *Zakat*, the study adopts the definition of Al-Sayid (1985).

Crime: Crime is derived from a Latin word "*crimen*" which implies offence or wrongdoer. Sowmyya (2014) see the concept as "an offence that violates the laws of the state and is disapproved by the society". In other words, a crime can be considered as an act or action that contravenes the rules or laws of a state which is punishable by fines or imprisonment. However, what may be defined as crime varies from individual to individual and society to society. Crime is in different types namely; Personal crimes (assault, homicide), property crime (Burglary, theft, arson fires, automobiles, vandalism), victimless crimes, while collar crimes (embezzlement, fraud, corruption), organized crimes, juvenile delinquency, cybercrime (Sowmyya,2014) to mention but a few. To conceptualize this concept, the study adopted the definition of Sowmyya (2014).

Theoretical Framework:

The study is hinged on the two models or theory which include the following: the *Shariah* Model and relative deprivation theory.

Shariah Model:

This model is anchored on the dictates of the Quran, Sunnah and consensus of Muslim jurist. The model has a long history which is link to the advent of Islam and it considers *Zakat* as a pillar, act of worship and a direct instruction from Allah (SWT) on Muslims especially the wealthy individuals to the poor. These instructions are found in various verses of the Holy Quran which include the following but a few. "*And establish prayer and give Zakat and bow with those who bow [in worship and obedience],*"(Q2:43).

"And whatever you give for interest to increase within the wealth of people will not increase with Allah. But what you give in Zakat, desiring the countenance of Allah –those are the multipliers" (Q30:39).

"And establish prayer and give Zakat and obey the Messenger – that you may receive mercy." (Q24:56).

In addition, it was reported from Aisha that the Messenger of Allah (PBUH) said: "*I swear upon three things: Allah does not equate one who has a portion in Islam with one who does not. The portions of Islam are three: prayer, fasting, and Zakat. If Allah takes care of a man in this world, he will take care of him on the Day of Judgment. If a man likes a group of people, Allah will certainly include him among them. As for the fourth, if I swear on it, I hope I will not sin: if Allah conceals a man's sin in this world, he will certainly not expose him on the Day of Judgment.*" (Fiqh-us-Sunnah, 3:3). Therefore, the *Shariah* model is relevant to the study because it demonstrates the basis or essence in which *Zakat* was initiated and how it should be administered and managed with the aim of ensuring income/wealth redistributions between the have and haves not so as to mitigate factors that could spur crime, thus guaranteeing a better and peaceful society.

Relative Deprivation Theory:

It is widely used in sociology, criminology, economics, history and political sciences among others. The theory is associated or credited to both Garry Runciman and Ted Gurr in 1930 and was made to flourish by Samuel Stouffer in his book "The American Soldier". The theory is based on the notion that an individual may feel deprived of some basic necessities or items when compared to their own past, other individuals or group. This deprivation could be attributed to social and economic inequalities that exist among individuals or group. In other words, it is the judgement that an individual is worse-off compared to some standard or yardstick specifically accompanied by anger and resentment (Heather *et al*, n.d).

Additionally, the theory is social psychological in nature which provide better explanation to shape emotions, cognition and behaviour especially of the reasons why an individual engages into certain act. Though, empirical studies such as Adler *et al* (2000), Newton *et al* (1980) and Moghaddam, (2005) have demonstrated the fact that the theory is cogent on certain phenomena which varies from poor physical health, individuals participating in protest and exposure to terrorist recruitment and among others. The theory is relevant to this study because it tries to show the nexus between social/income inequalities which *Zakat* tends to bridge and crime rate because if people who are deprived from basic necessities for the survival, they may decide to organize and engage into acts that are contrary to the norms and values of the society.

Empirical Review:

Shittu and Olaofe (2013) carried out a study which examined an efficient *Zakat* institution as a panacea for poverty alleviation and security challenges. By so doing, the study stressed that it could result to wealth circulation, minimize street begging, discourage hoarding to mention but a few. Thus, result to a reduction in poverty. On the other hand, if the funds are further employed judiciously, it will create employment for the idle youth that have been tools of the political elites in committing all sorts of crimes and as for the those that are school drop-outs they will be enrol back to school and some of them will be empowered to start up their own businesses and become employer of labour. By so doing it will directly and indirectly combat insecurity.

Abdulwahid, Taqiyah and Tika (2017) conducted a similar study on *Zakat* as an obligatory system and its implication for social psychology of society with adopting a social tafsir from surah *al Taubah* (103). By so doing it shows that *Zakat* management should be centrally coordinated and as such it will ensure equity which by implication is will create tranquillity, security and harmony in a society. Also, Yusuf (2019) examine the role *Zakat* on poverty alleviation and security development in Nigeria which the study uses evidences from the revealed text and concluded that *Zakat* would take care of humanitarian needs, create employment, create harmonious relationship and as such would reduce street begging and theft. More so, the funds realized from *Zakat* can be used for recruitment and training of security operatives, procurement of security equipment which will be used to combat insecurity.

Also, Sebulan (2021) in his study on the factors that affects crime rate in Sto Tomas Davoa Del Notre which was survey method was employed revealed that unemployment and low income constitute a major factor that affects crime rate and that the demographic features such as age, sex, religion among others has a correlation with crime rate. Similar view was also found in the works of Nath (2006) which he stresses that the major factor that affects crime is economic in nature which includes unemployment, income level among others. However, Criag (1997) in his study on the age pattern of victims of series violent crime

argued that individuals with the ages of 18-21 years are most likely to experience violent crimes when compared to other ages which he buttressed that for instance the average number of robberies committed annually revealed that 457,000 cases are among persons with age of 12-21 and it get diminishes as the individuals advances in age.

In addition, Khan and Hamid (2020) carried out a study in Pakistan with emphasis on the socio-economic role of *Zakat* while zooming into funds expended on human resource development via education. As a result, its effect is decomposed into individual and collective effect. The individual effects include generosity, sincerity, self-purification whereas the collective effect comprises of social harmony & justice, social security, mitigate against hoarding, circulation and wealth, discourages begging of money, facilitating social services which includes health care, education and employment generation. By so doing, it will improve literacy, mitigate against moral bankruptcy and on the overall reduces crime rate.

Aktar (2015) in his study on the role of *Zakat* in establishing a society concluded that *Zakat* reduces illiteracy, bridge that gap between the rich and the poor, reduce crime rate. In addition, it will promote self-respect, peace and prosperity, morality and by so doing man will imbibe the spirit of goodwill, cooperation, brotherhood which invariably will create a better society. Other studies such as Aliyu *et al* (2018), Adebayo (2011), Muntaka (2018), Isahaque and Zulkanain (2014), Ahmad (2006), Hassan (2013), Khan (2005) concluded that *Zakat* has a significant impact on poverty alleviation and invariably will result to a better society. However, from these reviewed studies most of it are skewed towards the nexus between *Zakat* and poverty alleviation, education, security but little or no efforts have been made towards examining the role of *Zakat* on crime rate specifically within Maiduguri metropolis Borno state.

Methodology

The study is hinged on descriptive survey research design. Primary data was employed which was gotten through structured questionnaires administered to key stakeholders. The stakeholders are Muslims and were purposely selected which includes Imam of Mosques/Religious Scholars, Traditional rulers, Security operatives, *Zakat* payers, Humanitarian Workers, civil servants and Academics. However, considering the fact that the exact population is unknown, the sample size determination technique employed was adopted from the works of Ashwin *et al* (2020) which is presented as thus:

$$S = (Z\text{-score})^2 * P * (1-P) / (m)^2.$$

Where S = Sample of the infinite population,

Z = Z-Score

m = Margin of error

P = standard deviation = population proportion, assumed to be 50% = 0.50.

Confidence interval is 95%, therefore the Z value is 1.645.

$$S = (1.645)^2 * 0.50 * (1-0.50) / (.05)^2$$

Sample size. = 271.

Subsequently, the questionnaires were distributed equally among each of the stakeholders within the seven (7) administrative districts that made up the metropolis. These wards include Bolori Gwenge, Galtimari, Maisandari, Maiduwuri, Shehuri and Yerwa districts. The information or data obtained was presented using simple tables, frequencies, percentages and analysis of the data presented was done descriptively

Results and Discussion

Response Rate

Out of the 271 questionnaires that was randomly distributed about 208 was successfully returned while 63 remain unsuccessful. This further implies it has about 77 per cent response rate which is above the threshold of about 55.6 per cent as buttressed in the works of Yehuda (1999).

Table 4.1: Demographic Characteristics of Respondents

Statement	Response	Frequency	Percentage
Gender	Male	177	85
	Female	31	15
		208	100
Age	>25years	15	7
	26-35years	71	34
	36-45years	39	19
	46-55years	64	31
	>56years	19	9
		208	100
Marital Status	Married	145	70
	Single	61	29
	Divorcee	01	00
	Widow	01	00
		208	100
Occupation	Chief Imam/Religious Scholar	14	07
	Humanitarian Worker	12	06
	Self employed	38	18
	Civil Servant/Lecturer	103	50
	Traditional Ruler	01	00
	Security Personnel	05	02
	Others (Students, Bankers)	35	17
		208	100
Working Experience	0-3 years	46	22
	4- 7 years	53	25
	8- 11 years	27	13
	> 12 years	82	39
		208	100

Source: **Field Survey, 2023**

Table 4.1 depicts the socio-economic characteristics of the respondents. Majority of the respondents are male who are within the ages of 26-35years and 46-55years and are married. More so, most of the respondents are civil servant/lecturers who have the working experience of over 12 years. This socio-economic profile implies that most of the respondents have the requisite experience, literacy level and exposure to provide vital information on the theme.

Level of Crime Rate

Table 4.2: Assessing the Level of Crime Rate within the Metropolis

SN	Statements	Reponses	Frequency	Percentages
1	What is the level of Crime rate with your area?	High	23	11
		Medium	96	46
		Low	89	43
			208	100
2	Which type of crime that is prevalent within your area?	Prostitution/ Gambling/ Drug use	48	23
		Burglary/theft/vandalism	99	48
		Kidnapping/Banditry	12	06
		Juvenile crimes	18	09
		Domestic Violence/Rape	06	03
		Assault/Homicide	05	02
		All of the above	20	10
			208	100
3	What is the age bracket of those involved in such crime?	< 18 years	17	08
		18-25 years	142	68
		26-33 years	45	22
		34-41 years	02	01
		> 42years	02	01
			208	100
4	What do you think are the causes of this crime within your area	Unemployment	45	22
		Poverty	35	17
		Peer Pressure	18	09
		Drugs	21	10
		Illiteracy	25	12
		Family Condition	20	10
		Politics	11	05
		All of the above	33	16
			208	100

Source: **Field Survey, 2023**

Table 4.2 seeks to assess the prevalent of crime within the Maiduguri metropolis. 23(11%) opted that the level of crime is high while 96(46%) stressed that the crime rate is neither high nor low while 89% says the crime rate is low. It can be concluded that the crime rate within the metropolis is on the average. This is in line with the works of National Bureau of Statistics (2018) where the state is neither categorized under state with high (i.e., Lagos) nor low (i.e., Kebbi) crime rate.

More so, on the type of crime that is prevalent, 48(23%) opted for Prostitution/ Gambling/ Drug use. 48% representing 99 respondents argue in favour of Burglary/theft/vandalism, 12(6%) opted for Kidnapping/Banditry, 18(9%) are of the opinion that Juvenile crimes is prevalence while 6(3%) and 5(2%) opted for Domestic Violence/Rape and Assault/Homicide and 10% representing 20 respondents stress that all the crimes are prevalence. Consequently, we can conclude that the type of crime that is prevalent is Burglary/theft/vandalism within the

metropolis. The outcome corroborates with the report of National Bureau of Statistics (2018) which stressed that crime against property constitute a large chunk of crimes committed in the state.

Subsequently, the age bracket of those involved in such crime are within the ages of 18-25years about 68% representing 142 of the respondents opted for it. Other age brackets involve in such crime are 26-33years which represents about 22%. This implies that the age bracket that are involved in major crimes of Burglary/theft/vandalism are the active youths within the metropolis. This corroborates with the works of Craig (1997). However, on the causal factors of this crime, majority of the respondents which constitute 22% opted unemployment and poverty (17%) are responsible to the crimes committed within the metropolis which is highly linked to the youths. Therefore, tackling unemployment is cogent among the youths within the metropolis. This outcome is in consonance with the works of Nath (2006) and Sebulan (2021).

Zakat Collection

Table 4.3: Accessing Zakat Collection within the Metropolis

SN	Statements	Reponses	Frequency	Percentages
1	Is <i>Zakat</i> collection centrally coordinated?	Yes	42	20
		No	166	80
			208	100
2	Do you agree that individuals or organization comply with <i>Zakat</i> payment within your area	Strongly Agree	14	07
		Agree	48	23
		Neutral	51	25
		Disagree	71	34
		Strongly Agree	24	12
		208	100	
3	Have you been participating in the collection process of <i>Zakat</i> ?	Yes	23	11
		No	185	89
			208	100
4	Does the <i>Zakat</i> collection record increase on yearly basis?	Yes	83	40
		No	125	60
			208	100

Source: Field Survey, 2023

Table 4.3 seeks to assess the *Zakat* collection within the metropolis. It reveals that *Zakat* collection within the metropolis is not centrally coordinated as about 80% representing 166 of the respondents opted for a No option while 20% are on the contrary. This further inform the fact that *Zakat* is decentralised. This outcome is in consonance with the practice of caliph Abu Bakar and Umar ibn Khattab as obtained in the works of Siti and Nurizal (2019). During Umar ibn Khattab reign, *Mu'adz bin Jabal was again sent to raise Zakat. In the first year Mu'adz ibn Jabal sent one-third Zakat to Umar, but was rejected him. He said to him, I did not send you to take and gather a jizyah, but I sent you to take away the treasures of the rich people and be distributed to the poor. Mu'adz said, I will not send any substance to you if I find the one who has the right to take away my part.). Still, in the second to third year Mu'adz repeated same and was rejected by Umar ibn Khattab, saying, do not find one who needs anything from me.* This can be seen that the Caliph supported a decentralized *Zakat* Management system.

More so, on whether individuals or organization comply with *Zakat* payment, 14(7%) strongly agree, 48(23%) agree while 71(34%) and 24(12%) opted for disagree and strongly disagree respectively but 51(25) were neutral. Therefore, it depicts the fact that most of the respondents disagree to the fact that individual or organization comply to *Zakat* payment. This is contrary to the verse of Holy Quran that instructed the payment of *Zakat*. For instance, *and establish prayer and give Zakat and loan Allah a goodly loan. And whatever you put forward for yourselves – you will find it with Allah. It is better and greater in reward.*” (Q73:20). Although, a consequence awaits those not complying to *Zakat* payment as obtain in Q9:35-35 that *"And those who hoard up Gold and silver [Al-Kanz: the money, the Zakat (obligatory charity) of which has not been paid] and spend them not in the way of Allah, announce to them a painful torment. On the Day when that [Al-Kanza: money, Gold, and silver, the Zakat (obligatory charity of which has not been paid)] will be heated in the fire of Hell and with it will be branded their foreheads, their flanks, and their backs, (and it will be said to them) "This is the treasure which you hoarded for yourselves. Now taste of what you used to hoard."*

In addition, most of the respondents which constitute about 89% agreed to the fact that they do not participate in the collection process of *Zakat* while about 23(11%) are on the contrary. This outcome is in tandem with Holy Quran that states *“As-Sadaqah (Zakat) are only for the Fuqara'(poor), and Al-Masakeen (the needy), and those employed to collect (the Zakat) Q9:60.* This further implies that not all Muslims will participate in the collection process except those duly appointed. Also, as to whether the *Zakat* collection is on the increase on yearly basis, 125 of the respondents representing 60% opted for No while 83(40%) are on the contrary. This implies that *Zakat* collection is not on the increase on yearly basis which is not far from the issue of non-compliance by some payers, little or absence of *Zakat* Institutions, poor calculation of *Zakat*, and couple with the insecurity condition which has affected the net worth of *Zakat* payers within the metropolis.

Zakat and Crime Rate

Table 4.4: Zakat and Crime Rate within the Metropolis

SN	Statements	Reponses	Frequencies	Percentages
1	In what form is the <i>Zakat</i> distributed?	Cash	65	31
		Non-Cash	12	06
		Both	131	63
			208	100
2	Do you agree that the <i>Zakat</i> is actually distributed to the specified category of persons (i.e., poor, needy, debtors among others) within your area?	Strongly Agree	37	18
		Agree	54	26
		Neutral	46	22
		Disagree	60	29
		Strongly Disagree	11	5
			208	100
3	Do you think that with the distribution of <i>Zakat</i> , it has to some extent reduced the crime rate within your area?	Strongly Agree	36	17
		Agree	67	32
		Neutral	47	23
		Disagree	49	24
		Strongly Disagree	09	04
			208	100

4	What type of crime has recorded a reduction due to <i>Zakat</i> distribution?	Assault/Homicide	17	8
		Burglary/theft/vandalism	55	26
		Prostitution/Gambling/ Drug use	20	10
		Kidnapping/banditry	07	03
		Juvenile Delinquency	12	06
		Domestic Violence/Rape	25	12
		All of the Above	33	16
		None of the Above	40	19
			208	100

Source: **Field Survey, 2023**

Table 4.4 depicts the nexus between *Zakat* and crime rate within the metropolis. 65 respondents representing 31% opted that *Zakat* is distributed on cash basis, 12(6%) argued that it is non-cash basis while 131 of the respondents which represents 63% stresses that *Zakat* is distributed base on cash and non-cash basis. This implies that *Zakat* is been distributed both on cash and non-cash basis within the metropolis. The non-cash components distributed are in form of empower items such as generator set, grinding machines, refrigerators, vulcanizer kits and other start-up business kits whereas the cash item involved cash or cheque directly issued to beneficiaries either to augment existing business working capital, start-up new ones, and scholarship among others.

Subsequently, on whether the distribution is actually given to the specified category of person (i.e., poor, needy, debtors among others). 37 (18%) opted for strongly agree, 54 (26%) agreed while 60 (29%) and 11 (5%) opted for disagree and strongly disagree. Although, 46(22%) were neutral on their stance. Therefore, we can conclude that majority agree to the fact that *Zakat* is actually distributed to the specified persons within the metropolis. This distribution is in form of empowerment scheme where by beneficiaries are given startup kits to start their business, scholarships to schools among others. This is in consonance with the Holy Qur'an 9: 60 which states that "*As-Sadaqah (Zakat) are only for the Fuqara'(poor), and Al-Masakeen (the needy), and those employed to collect (the Zakat), and to attract the hearts of those who have been inclined towards Islam, and to free captives, and for those in debt, and Allah's cause (i.e. for those fighting in holy battles), and for the wayfarer (a traveler who is cut off from everything); a duty imposed by Allah. Allah is All-Knower, All-Wise*" and also the works of Shittu and Olaofe (2013) and Aliyu et al (2018) are not an exception.

Furthermore, as to whether the *Zakat* distribution has to some extent reduced the crime rate within the metropolis, 36 (17%) and 67(32%) strongly agree and agree while 47 respondents representing 23% were neutral while 49 and 9 of the respondents representing 24% and 9% respectively opted for disagree and strongly disagree. Therefore, it implies that majority of the respondents agreed to the fact that the *Zakat* distribution has reduced crime rate within the metropolis. This outcome is valid owing to the fact that the root cause of these major crimes identified are poverty and unemployment, thus addressing these challenges with the application of *Zakat* has resulted to a reduction in crime level within the metropolis and it is further buttressed with the works of Aktar (2015) and Khan and Hamid (2020).

In a similar vein, the crime that had a major reduction due to the impact of *Zakat* was Burglary/theft/vandalism which recorded 55 respondents representing 26%. Assault/Homicide, 17(8%), Prostitution/Gambling/ Drug use, 20(10%), Kidnapping/banditry, 7(3%), Juvenile Delinquency, 12(6%) and Domestic violence/Rape, 25(12%). More so, 33 of

the respondents representing 16% opted for all of the above while 40(19%) were neutral. This outcome justifies the fact that, the crimes within the metropolis majorly due to poverty and unemployment. So, *Zakat* has actually demonstrated its potentials towards addressing these causal factors especially by empowering these youths that are unemployed and supporting those in poverty which by extension has accounted for the reduction in Burglary/theft/vandalism and other related crimes. This finding further corroborates with the works of Yusuf (2019) which stress that *Zakat* is an antidote to theft.

Conclusion and Recommendations

Zakat potentials is yet to be fully harnessed by all relevant stakeholders not just in Borno state but the world at large. However, within the context of study, it revealed that crime is largely linked among the youths of the state and this is attributed to high rate of unemployment, hence *Zakat* was employed even though its management is not centrally coordinated to fill the vacuum through its cash and non-cash distribution and as a result it has led to a reduction in the crime rate especially crime involving burglary, theft and vandalism. Consequently, the study concluded that *Zakat* has a positive impact on crime reduction within Maiduguri Metropolis. Recommendations were suggested for possible implementation include the following:

- i. There is need to ensure that more *Zakat* institutions are set up as this will go a long way to boost its scope of collections and operations within and outside the metropolis.
- ii. Public awareness needs to be intensified through the use of adverts, radio stations, community and traditional leaders among other so that *Zakat* payers net can be increased.
- iii. Individuals with high level of integrity, knowledge and experience should be assigned to managed the affairs of the *Zakat* institutions.
- iv. *Zakat* institutions should adequately monitor the activities of the beneficiaries so as to ensure that funds or tool kits are not diverted for other purposes.
- v. *Zakat* institution should deploy Information and Communication Technology (ICT) infrastructure so as to ensure seamless collection, monitoring and auditing of its activities as this will go a long way to boast its level of transparency.
- vi. There is need to showcase success story in media so that it will attract more *Zakat* payers that the *Zakat* collected are actually utilized for same purpose.

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