

## POTENTIALS OF ISLAMIC SOCIAL SECURITY IN ADDRESSING SOCIAL CRISES IN NORTH WESTERN NIGERIA

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**Abstract (In English).** *Islam is a humanitarian religion that addresses all social imbalances among people for its betterment in this world and the hereafter. It naturally pointed out in the Qur'an and Sunnah that the state (government) and wealthy segment of the Muslim society must render care and benevolence to the poor class within and outside their localities. These social programs are meant to improve the social conditions of the people to live happily as relatives and provide protection to themselves and society in general. This system was used in the early period of Islam to reduce inequality gaps and provide mutual living among Muslims. The social crises confronting the people of the North-western part of Nigerian society could lead to the total collapse of the region due to banditry, kidnapping, cattle rustling and other devastating social problems affecting the area. This paper adopts qualitative methods from library literature and observation to analyse its findings. The research observes that the involvement of middle and young people in these social problems results from moral decadence and poverty, among other issues. Finally, this work recommends general character reorientation, general public welfare awareness, remodelling of Islamic charity structure, establishing sustainable entrepreneurship programs etc.*

**Keywords:** *Islam, Social security, Social Crisis, North-western Nigeria.*



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**Abstract (In Bahasa).** Islam adalah agama yang humanis yang membahas semua ketidakseimbangan sosial di antara manusia demi perbaikan di dunia dan akhirat. Secara alamiah, Islam telah menunjukkan dalam Al-Qur'an dan Sunnah bahwa negara (pemerintah) dan golongan kaya dari masyarakat Muslim harus memberikan perhatian dan belas kasih kepada golongan miskin di dalam dan di luar daerah mereka. Program-program sosial ini dimaksudkan untuk meningkatkan kondisi sosial masyarakat agar dapat hidup bahagia sebagai saudara dan memberikan perlindungan bagi diri mereka sendiri dan masyarakat secara umum. Sistem ini digunakan pada periode awal Islam untuk mengurangi kesenjangan ketimpangan dan menyediakan kehidupan bersama di antara umat Islam. Krisis sosial yang dihadapi masyarakat di wilayah Barat Laut Nigeria dapat menyebabkan kehancuran total wilayah tersebut karena banditisme, penculikan, pencurian ternak, dan masalah sosial lain yang menghancurkan yang mempengaruhi wilayah tersebut. Makalah ini mengadopsi metode kualitatif dari literatur perpustakaan dan observasi untuk menganalisis temuannya. Penelitian ini mengamati bahwa keterlibatan orang-orang menengah dan muda dalam masalah-masalah sosial ini disebabkan oleh kemerosotan moral dan kemiskinan, di antara masalah-masalah lainnya. Akhirnya, karya ini merekomendasikan reorientasi karakter umum, kesadaran kesejahteraan masyarakat umum, perombakan struktur amal Islam, pembentukan program kewirausahaan berkelanjutan, dll.

*Kata kunci: Islam, Jaminan sosial, Krisis sosial, Nigeria Barat Laut.*

## A. INTRODUCTIONS

Allah Almighty created humans and divided them into tribes and families. Then they started to live together. From here, social life developed<sup>1</sup>, As Rasulullah SAW said, *"Sun your homes with prayer and reading the Koran." Strengthening family resilience can be a way to produce the next generation who are strong, like religious injunctions, so they can survive in overcoming life's problems. As Allah SWT says in Surah An-nisa verse 9 "And fear Allah, those who leave behind them weak children, whose welfare they fear. Therefore, let them fear Allah, and let them speak the right words." Family resilience through optimizing the role of the Muslim congregation plays an important role in the nation's resilience. A quality family will give birth to a quality next generation of the nation (qurrata a'yun).*

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<sup>1</sup> Sofia Fahrany, Rahman Yasin, and Sirojuddin Sirojuddin, "PENINGKATAN KETAHANAN KELUARGA MELALUI OPTIMALISASI PERAN JAMA'AH MUSLIMAH DI MASJID RAYA AL-MUHAJIRIN KABUPATEN BEKASI," *Spektra: Jurnal Ilmu-ilmu Sosial* 6, no. 2 (2024): 258–273.

and the residents of the area naturally began to work together. People now experience bad emotions like hostility, selfishness, greed, anger, envy, malice, and enmity, as well as positive feelings like empathy, love, brotherhood, and self-sacrifice. As a result of conflicting impulses, humans begin to feel driven to adopt principles that ensure social security. The notion of social security is anchored principally in the principles of social justice and the universal human rights to a standard of living adequate for leading a decent life. The concept of social security seems to have appeared in the West only during the first two decades of the last century. However, this concept of social security had already been well-established in the Islamic teachings for social solidarity nearly fourteen centuries ago.

Monzer Kahf and Samira Al Yafai (2015:190). Preceding all nations establishing social security, Islam has emphasized that everyone has the right to lead a decent life. It also has made achieving this right by individuals the collective responsibility of all society members as it articulated many institutional frameworks for social solidarity, the institution of zakah being one of the most important ones *ibid*.

Social modernization of islamic boarding school is important because it contains some important meanings; *first*, the study of innovation and modernization of *pesantren* is relevant in the context of Indonesia which is in the process of development and modernization; *second*, *pesantren* is a subculture of Indonesia islamic education so that in relation to innovation and modernization it will provide a unique color; *Third*, education in *pesantren* is a prototype of the ideal education model for Indonesia because it integrates cognitive, affective, and psychomotor domain. This paper concludes that the terms of both innovation and modernization relate to social change. The only difference is in the emphasis of characteristic of the change. Innovation emphasizes the traits being observed known as something new for individuals or communities, while modernization focuses on the process of change from traditional to modern, or from underdeveloped to a developed state. In the context of today's *pesantren*, there are at least three aspects involving in the modernization, innovation, and reform of the *pesantren*, namely the aspect of the method, content, and

management.<sup>2</sup> Social security is based on the notion that some people cannot afford to deal with fundamental economic risks. There are always individuals whose means and efforts fall shorter than their minimum needs. These needs and losses arising from these risks would burden these people, depriving them of what is considered a minimum or reasonable standard of living (ibid, 191). Furthermore, according to the Universal Islamic Declaration of Human Rights, adopted by the Islamic Council of Europe on September 19, 1981 CE/21 Dhul-Qa'dah 1401 AH., under article XVIII, *Right to Social Security states that*: “Every person has the right to food, shelter, clothing, education and medical care consistent with the community's resources.” This obligation of the district extends, in particular, to all individuals who cannot care for themselves due to some temporary or permanent disability (UIDHR, 1981). Corporate social responsibility (CSR) as a social approach to business organization has been the subject of scientific research since 1953 when Howard Bowen published “Social Responsibilities of the Businessman.” In this conventional approach to CSR, this concept has a voluntary character because it can be observed as an expense, as a marketing activity, or as an activity that creates an added value for a business organization. Contrary to conventional approach of CSR, the Islamic approach implies that CSR is an integral part of Sharia because the emphasis of the Islamic economy is social welfare, which implies that Islamic financial institutions are also the bearers of this process.<sup>3</sup>

Nigeria is a country in West Africa and the world's sixth most populous country. By Land area, it's the 32nd largest country in the world. As per the World Population Prospects 2019 by the United Nations, the population of Nigeria in 2021 will be 211,000,587 (211 million). Source: World Population Prospects 2019. The year 2022 is projected to have a population growth rate of 216,746,933 (216 million), equivalent to 2.64% of the total world population (<https://www.findeasy.in/population-of->

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<sup>2</sup> Muhammad Hasan, “Inovasi Dan Modernisasi Pendidikan Pondok Pesantren,” *KARSA Journal of Social and Islamic Culture* 23, no. 2 (2015): 296–306.

<sup>3</sup> Aida Hanić and Velid Efendic, “Islamic Approach to Corporate Social Responsibility in Scientific Research with CSR Overview in Banking Sector of Bosnia and Herzegovina,” *Islamic Finance Practices: Experiences from South Eastern Europe* (2020): 41–76.

[nigeria/](#)).Nigeria is one of the largest Muslim populations in West Africa. In Nigeria, about 50-52 percent of the population is Muslim. Most of Nigeria's Muslim population lives in the Northern and Central states of the country.

A statistic according to Sahara Reporters, New York January 7, 2022 reveals that, the level of poverty in Nigeria could be seen in the following percentage: the figures released based on six geo-political zones shows, for every one hundred poor Nigerian citizens, 40 live in the North-West, 19 live in the North-East, seventeen (17) live in the North-Central, eleven (11) live in the South-East, eight (8) live in the South-South, and five (5) live in the South-West. It added that most poor people in Northern Nigeria were found in Kano, Jigawa, Katsina, Sokoto, Bauchi, Niger, and Kaduna states in that order of occurrence. While analysing the data further, the report states that for every 100 poor Nigerians, nine (9) live in Kano, and six (6) live each in Jigawa, Katsina and Sokoto state. In contrast, five (5) live each in Bauchi, Niger and Kaduna states. Also, there are four poor people in Zamfara and Adamawa states, while three are each found in Taraba, Enugu, Yobe, Plateau, Ebonyi, Kebbi and Gombe states.

The above recently presented data becomes annoying, especially to the Muslim elites, leaders, and researchers, to examine these findings according to Islam's provisions and propose possible ways to address these regional social crises.

## **B. METHOD**

This research method uses qualitative descriptive through online journals, scientific books, library studies, scientific literature, online media, from the verses mentioned above of the qur'an and *the ahaadith* of the holy prophet, it is clear that the islamic state, the guardian of the poor and helpless, is responsible for providing the barest necessities of life to obtain systematic, good and correct data.

## **C. RESEARCH**

**General Concept of Social Security:**

The term social security<sup>4</sup> is rooted in welfarism, which is generally thought of as an application of social justice which entails that all persons, apart from their conduct or choice, have a claim to an equal share in all those things (advantages) which are generally desired and are in fact conducive to their wellbeing. This principle is not identical to the demand for equal treatment of all persons; it rather requires preferential treatment for the underprivileged who lack advantages possessed by others has recently become common usage. However, this term has not been defined precisely, so every individual and community assigns meanings of their own liking to it. Social security laws according to jurists, are: "those legal mechanisms primarily concerned to ensure the provision for the individual of a cash income adequate, when taken along with the benefits in kind provided by other social services, to ensure for him a culturally acceptable minimum standard of living when the normal means of doing so fail."

Broadly speaking, social security embraces social assistance, provision of necessities of life, social insurance against risks of hazards (such as sickness, old age, unemployment), general maintenance, etc. (Muhammad Sharif Chaudhry).

This assistance may be provided through public policies or programs focusing on income security and extending essential services. For instance, the International Social Security Association (ISSA) defines social security as "any program of social protection established by legislation, or any other mandatory arrangement, that provides individuals with a degree of income security when faced with contingencies of old age, survivorship, incapacity, disability, unemployment or rearing children. It may also offer access to curative or preventive medical care. "The International Social Security Association (ISSA) (1927) cited in Monzer 2015:192).

### **Social Security in Islam:**

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<sup>4</sup> Kehinde Anifalaje, "Implementation of the Right to Social Security in Nigeria," *African Human Rights Law Journal* 17, no. 2 (2017): 413–435.

Islam has provided social security<sup>5</sup> to everyone regardless of colour, caste, race, language, nationality, and religion. The Islamic society has been tasked with protecting the honour and dignity of Muslim subjects, as well as their lives, property, and well-being. The Islamic community has also been charged with the social protection of the non-Muslim minority and their well-being. The principles of social security established by Islam contribute to a tranquil and pure society. Islam, it appears, instructs people to pay attention to even the tiniest details that could jeopardise their safety. In Islam, social duty is given the highest priority. Its ambit includes everyone, Muslims and non-Muslims, equally. Allah declares, "O mankind! Truly We created you from a male and a female, and We made you nations and tribes that you may come to know one another. Verily the most honourable of you before Allah is the most righteous of you. Truly Allah is Knowing, Aware". (49:13).

This well-known verse aids in the formation of social bonds. The words "...from a male and a female" refer to Adam and Eve (peace be upon them). The fact that people are separated into nations and tribes implies that variations in ethnicity, nationality, tribe, race, and religion can be sources for human beings to gain a deeper understanding of the reality of their situation. In this sense, it is essential to consider that human beings' external diversity is only a test they must pass in this worldly life, as Allah Almighty states. "And had Allah willed, He would have made you one community, but (He willed otherwise), that He might test you in that which He has given you. So compete with one another in good deeds. To Allah is your return all together, and He will [then] inform you concerning that over which you used to differ" (5:48).

Human kindness, justice, and ethics are the foundations of social responsibility. The Quran advises all people, both believers, and non-believers, to treat one another with kindness and justice. "Allah does not forbid you to deal justly and kindly with those who fought not against you because of your religion nor drove you out of our homes. Verily Allah loves those who deal justly" (60:8).

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<sup>5</sup> Martha-Rose Ifeoma UWAEZUOKE, "TEACHING ETHICS AND MORALITY EDUCATION IN NIGERIAN SCHOOLS FOR SUSTAINABLE DEVELOPMENT," *UNIZIK Journal of Educational Research and Policy Studies* 1 (2020): 36–44.

Islam is one of the universal religions with the largest number of adherents and is spread throughout the world<sup>6</sup>, including in Indonesia. According to the report of The Royal Islamic Strategic Studies Center (RISSC), the Muslim population currently reaches 237.56 million people, making Indonesia the country with the largest Muslim population in the world in 2022 (Rizaty, 2022). The existence of Muslims in Indonesia cannot be separated from the efforts made by Arab traders to the Nusantara land since the 7th century AD (Azra, 1994). At the beginning of its emergence, Islam was brought by the Apostle, continued by the caliph, fought for together with friends and their successors in facing various obstacles, threats, difficulties both from outside and inside that are worthy of emulation so that Islam can survive until now. So this is one proof that Islam is the last religion chosen by Allah as a mercy for the universe (Gunawan, 2019).

The Islamic concept of social security originates from the following verses of the Qur'an and the *Ahaadith*, which urge the believers of Islam to help their poor and needy brothers-in-faith who are unable to fulfill their basic human needs: "They ask thee, (O Muhammad), what they shall spend. Say that which ye spend for good (must go) to parents and near kindred and orphans and the needy and the wayfarer. And whatsoever good ye do; Lo! Allah is Aware of it.(2: 215). Allah (S.W.T.) also states: And serve Allah. Ascribe nothing as partner unto Him. (Show) kindness unto parents, and unto near kindred, and orphans, and the needy, and unto the neighbour who is of kin (unto you) and the neighbour who is not of kin, and the fellow-traveller and the wayfarer and (the slaves) whom your right hands possess. Lo! Allah loveth not such as are proud and boastful.(4: 36). There are many such injunctions in the Book of Allah (S.W.T.), such as Qur'an 9: 60, Q 51: 19, Q 59: 7, and Q 70: 24-25. In the prophetic sayings, it was reported that: The Holy Prophet is reported to have said: The government is the guardian of anyone without any other guardian. (Abu Daud, Tirmizi). Another narration from the tradition of the Prophet (Pbuh) says: Miqdam reported that the Messenger of Allah said: "I am nearer to every believer than his self; so whoever leaves behind a debt or children to support, it shall be our charge; and whoever leaves the property, it is for his heirs, and I am the heir of the person who has no heir. – I inherit his property and pay his

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<sup>6</sup> Abid Nurhuda, "Peran Dan Kontribusi Islam Dalam Dunia Ilmu Pengetahuan," *Jurnal Pemikiran Islam* 2, no. 2 (2022): 222–232.

debt."(Muslim). The Messenger of Allah said: There is a key for everything, and the key of Paradise is love for the poor.

*Social justice is a society or the nature of a society that is just and prosperous, happy for everyone, not insulting, because we must end this extreme poverty as quickly as possible in order to create social justice for all people. The functional flow, which considers the facts of state development and people's problems to be increasingly comprehensive, makes it very difficult to strictly separate the functions of the organs administering state power without any coordination between these organs. This flow of argumentation is based on the assumption of making the task of administering state power effective and efficient, so that the target of achieving people's welfare can be realized quickly.<sup>7</sup>*

Prophet Muhammad (Pbuh) was also reported in the narration of Anas (R.A.) to have said: Anas reported that the Messenger of Allah said: The best charity is to satisfy a hungry belly. (Baihaqi). From the verses mentioned above of the Qur'an and *the Ahaadith* of the Holy Prophet, it is clear that the Islamic State, the guardian of the poor and helpless, is responsible for providing the barest necessities of life to its poor and needy citizens. In the state's income from Zakat, spoils of war and *fai*, the Qur'an has specially mentioned the share of the poor and the needy. Besides making the Islamic state responsible for providing for the poor, Islam also enjoins its wealthy followers to help their poor relatives, friends and neighbours (Muhammad Sharif Chaudhry).

#### **D. RESULT**

Basic human needs, or the barest necessities of life, include food, clothes and a house; the following verse of the Qur'an and Hadith of the Holy Prophet has defined these needs: There is therein (enough provision) for thee not to go hungry nor to go naked, nor to suffer from thirst, nor from the sun's heat. [\(Al-Quran 20 : 118-119\)](#).

Every person living in the Islamic state is entitled to these basic needs. But suppose he is unable to procure them for himself and his family due to

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<sup>7</sup> Damrah Mamang, "PENGUATAN PRESIDENSIALISME DALAM KEHIDUPAN SOSIAL DI INDONESIA," *Spektra: Jurnal Ilmu-ilmu Sosial* 6, no. 2 (2024): 226–257.

unemployment, sickness, disability, old age, or due to any other reason. In that case, the Islamic State must provide him with the same. In case of a lack of resources, the state must find ways to make arrangements to help its needy citizens. For this purpose, according to Muhammad Sharif Chaudhry, "the state has been allowed to levy taxes in addition to Zakat on the authority of the following Hadith of the Prophet," and in one's wealth, there are rights other than Zakat also".

Many Muslim jurists of the classical age thoughtfully considered the notion of state responsibility for meeting the basic human needs of every eligible citizen and ruled that the allegiance of the Islamic state depended upon this condition. If the state fails to provide these needs to its citizens, it forfeits its right to their obedience.

As cited by Muhammad Sharif Chaudhry, an eminent economist of Islam, Afzal-ur-Rahman calls Zakat (which is collected by the Islamic State) an insurance fund of the Islamic State. He says: "It is an insurance fund to which only the wealthy make contributions. If you are rich today, you contribute to this fund. The needy and the poor benefit from this fund today, but if the vicissitudes of this world render you (or your children) poor tomorrow, you (or your children) will also benefit from it. Thus, no Muslim community member need ever feel financially insecure for himself, his wife or his children because the social insurance fund (*Zakat*) will always look after the interests of the needy and the poor. A Muslim should, therefore, never worry himself even about unforeseeable catastrophes, such as diseases, fire, accidents, floods, bankruptcies, death etc., which might wreck his career, destroy his property or business and render his descendants penniless, for the *Zakat* fund is his permanent insurance against all types of risks. Even when one is on a journey and becomes penniless through theft, sickness or other reasons, this fund will meet all one's needs".

### **Social Security in the Early Period of Islam**

After migration to Madinah in the early seventh century, the Islamic state accepted its responsibility towards the needy. The Prophet (Pbuh) initiated the policy of providing economic assistance to the needy and the poor from the state treasury. He utilized the limited revenues of the state collected from *Zakat*, *Khums*, and *Fai* to meet the needs of the poor, orphans, widows, the disabled, debtors, enslaved people,

prisoners of war, and those unemployed among the people Muhammad Sharif Chaudhry.

This policy was adopted by the caliph Abu Bakr (R.A.), who continued helping the poor and the needy. During the time of Umar (R.A.), the scheme of social security for all was established on a permanent footing as the state had expanded to include many rich countries like Iraq, Syria, and Egypt, and its revenues had substantially increased (ibid). In the year 20 A.H., caliph Umar (R.A.) established a department called *Diwan* to hold a census of people at regular intervals. Based on this census, annual pensions were fixed to accommodate: a) widows and orphans, b) all disabled, sick, and old people, c) widows of the prophet, d) survivors of the battle of Badr and all others who had been in the forefront of the struggle for Islam and; e) early *Muhajiruun* and *Ansaar* (ibid). This initiative gave a certain amount of money to these categories to meet their needs and was extended to aged non-muslims living in the state.

Caliph Umar (R.A.) once saw an older adult begging, and he asked him why he was doing so. The older man replied that he was a non-Muslim and had to beg to pay his *Jizyah* tax to the state. Umar took him home, gave him some money and sent him to the charge of *Bait-ul-Mal* with the order that such people should be helped financially and exempted from *Jizyah*. He also issued a general order, based on his *ijtihad* (interpretation) of verse 60 of chapter 9 of the Holy Qur'an, that destitute the non-Muslims should also be provided financial assistance from the *Sadaqat* Fund of the public treasury (ibid).

After caliph Umar, the social security system continued to be maintained with almost the same zeal by his successors, caliph Usman and caliph Ali (R.A.). However, with the dismemberment of the pious caliphate, this noble system of helping the poor also deteriorated. Umar-bin-Abdul Aziz, another righteous caliph, revived it for a shorter period during his brief reign (ibid). But unfortunately, during the later period, the system gradually disappeared due to the Muslim rulers' lack of personal interest, resulting in social crises among generation after generation.

### **Social Crises in Northern Nigeria**

According to Suleiman (2019) states that social crises in Northern Nigerian championed in Zamfara and parts of neighbouring Katsina, Sokoto states, among others in the Northwest, rampaging gangs of armed bandits have engaged in violent acts, attacking, abducting, killing, and robbing villagers and travellers, and engaging in cattle rustling. Although sometimes exaggerated or underestimated by some political actors, casualty figures are quite alarming.

In Nigeria, most social crises originated due to violent conflicts between ethnic groups and religious and political undertones. Thousand are internally displaced annually due to natural disasters, including flooding in the North and West, erosion in the East, oil spillage and development projects in the Niger Delta (South-South). Some incidences also occur because of clashes between Fulani herders and farmers and between government forces and armed groups (Kangiwa, H. S., 2013). On the other hand, there is severe deterioration of morality among the people of the North, which ranges from smoking, social betting games, sexual abuse and rape, among others.

### **Prospects of Social Security for Social changes**

Having the above paragraphs of data that ranges from the provisions of Islam in addressing social problems and the impact it resulted in changing the lives of people in the early period of Islam, the paper will present how social security programmes will enhance peaceful coexistence and economic stability among the people of the North-western region.

The region is the most populous area occupied by Muslims, with many wealthy/rich people who are indigenes of these areas. Still, it's more significant percentage lives in abject poverty, which led to the current social problems disturbing the region. If Muslim leaders and elites put social welfare programmes of Islam into effective administration and management, it would gradually reduce these problems.

There are obligatory and non-obligatory Islamic social funds which include; Zakah, waqf (Sofia Fahrany, Siti Nur Intihani, 2024) and other forms of charity, which Muslims are practising poorly or ineffectively not reaching the deserving beneficiaries either as a result of selfishness, corruption or ignorance. This has continued to increase serious poverty gaps between the haves and have-nots. Today in the region, even though frequent omission and commission (sahwi) by many imams in the prayer will automatically justify the need to restructure the social security programs of the Muslims

to address the poverty levels of Muslims. The following proposed ways could be a way-out to address these problems:

**Character Reorientation:** Morality is the central point of character change among Muslims, especially the youth who are the leaders of tomorrow. Parents should carefully stand to their obligations of training their children according to Islamic principles. This task must be taken by the father, mother or immediate family member in case of the death of anyone in the primary family<sup>8</sup>.

Suppose there is no active member from the family and its immediate one. In that case, it becomes mandatory for the community leaders to take the responsibility of changing the character of these teaming youth that are the region's future. This could be achieved through sponsored religious and educational orientation, both Islamic and conventional Ainol-Basirah, A. W., & Siti-Nabiha, A. K. (2023), They Are:

- a- **Islamic Public Welfare Awareness:** The low level of social security programs in the region is enough to show fewer concerns and the selfish nature of the wealthy people in North-western Nigeria. The administration of the institution of Zakah has continued to diminish or become insignificant by the rich as most of it (Zakah)<sup>9</sup> is given to the friends of the rich, middle-class/average people, family members of the rich (wives, children, brothers and sisters) which should have been taken care from other philanthropic programs of the rich family member. This kind of Zakah will only widen the gap of poverty among people than reducing it. Another sector has to do with the low-level and ineffective practice of *waqf* (endowment), Waqf is the legal action of the Wakif (the person who gives the Waqf) to separate and/or hand over part of his property to be used forever or for a certain period of time in accordance with his interests for the purposes of worship and/or general welfare according to sharia. Waqf is a sacred and noble legal act and as shodaqoh jariyah, as long as the items donated can be used by people

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<sup>8</sup> Fahrany, Yasin, and Sirojuddin, "PENINGKATAN KETAHANAN KELUARGA MELALUI OPTIMALISASI PERAN JAMAAH MUSLIMAH DI MASJID RAYA AL-MUHAJIRIN KABUPATEN BEKASI."

<sup>9</sup> Monzer Kahf and Samira Al Yafai, "Social Security And Zakah In Theory And Practice," *International Journal of Economics, Management and Accounting* 23, no. 2 (2015): 189–215.

who need them, the rewards will continue to flow even if the Wakif has died.<sup>10</sup> among the Muslims in the area. Daily or periodical charity is also low compared to some active Muslim countries, Saudi Arabia, Jordan, and Turkey and even among Muslims living in non-Muslim countries.

**b- Remodelling the Islamic Charity Structure<sup>11</sup>:** By remodelling the Islamic charity structure in North-western Nigeria, it is possible to address the region's specific social security challenges, promote sustainable development, and improve the well-being of millions of people. North-western Nigeria could enhance social security in the following ways: **Poverty Reduction:** Efficient distribution of Zakat funds could directly address poverty, hunger, and malnutrition in the region. **Education and Skills Development:** Investing in education and skills training programs could empower youth and women, reducing unemployment and dependence on charity. **Healthcare Access:** Zakat funds could be channelled into healthcare initiatives, improving access to quality medical care and reducing infant mortality rates. **Orphan and Widow Support:** Targeted assistance programs could provide shelter, education, and economic empowerment for vulnerable orphans and widows. **Community Development:** Zakat funds could finance community development projects, such as water supply, sanitation, and infrastructure improvements. **Disaster Response and Preparedness:** A reformed Zakat system could quickly respond to natural disasters and conflicts, providing emergency assistance and support. **Social Cohesion and Peace building:** Inclusive and equitable distribution of Zakat funds could foster social harmony and reduce inter-communal conflicts. **Economic Empowerment:** Zakat-funded microfinance and entrepreneurship programs could promote economic self-sufficiency and reduce dependence on charity. **Food Security:** Zakat-supported agricultural initiatives could enhance food production, reduce hunger, and improve

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<sup>10</sup> Sofia Fahrany and Siti Nur Intihani, "The Position of Wakaf in Islamic Law and Its Implementation in Indonesia," *Al-Risalah: Jurnal Studi Agama dan Pemikiran Islam* 15, no. 2 (2024): 583–605.

<sup>11</sup> A W Ainol-Basirah and A K Siti-Nabiha, "Accountability in Waqf Institutions: A Meta-Narrative Review," *Journal of Islamic Accounting and Business Research* 14, no. 1 (2023): 181–201.

nutrition in the region. **Transparency and Accountability:** A reformed Zakat system could ensure transparency, accountability, and good governance, increasing trust and credibility.

- c- **Establishing Entrepreneurship Programs:** By establishing entrepreneurship programs in North-western Nigeria, it is possible to address the region's specific social security challenges, promote sustainable development, and improve the well-being of millions of people in North-western Nigeria could enhance social security in the following ways: **Job Creation:** Entrepreneurship programs can create employment opportunities, reducing unemployment and poverty. **Economic Empowerment:** Entrepreneurship training and support can empower individuals, especially women and youth, to become self-sufficient and contribute to their communities. **Poverty Reduction:** Entrepreneurship programs can help individuals lift themselves out of poverty, reducing dependence on charity and social support. **Food Security:** Agricultural entrepreneurship programs can increase food production, improving food security and reducing hunger. **Improved Healthcare:** Entrepreneurship programs can generate income for healthcare services, improving access to quality medical care. **Education and Skills Development:** Entrepreneurship programs can provide training and skills development, enhancing education and employability. **Social Cohesion and Peace-building:** Entrepreneurship programs can unite individuals from different communities, fostering social harmony and reducing inter-communal conflicts. **Women's Empowerment:** Entrepreneurship programs can empower women, reducing gender inequality and improving their socio-economic status. **Youth Engagement:** Entrepreneurship programs can engage youth in productive activities, reducing idleness and the likelihood of involvement in criminal or extremist activities. **Community Development:** Entrepreneurship programs can generate income for community development projects, improving infrastructure and social services.

## E. CONCLUSION

In conclusion, Islamic social security has immense potential to enhance social crises in North-western Nigeria. By leveraging the principles of Zakat, *Sadaqah*, and social solidarity, Islamic social security can: Address poverty and economic inequality, provide healthcare and education support, empower women and youth, foster social cohesion and peace-building, promote entrepreneurship and economic development, support disaster response and preparedness, strengthen community development and infrastructure, encourage social justice and human rights, provide spiritual support and counselling, enhance overall well-being and social security.

To fully harness this potential, it is crucial to: Establish efficient and transparent Zakat management systems, increase awareness and education about Islamic social security, encourage community participation and engagement, foster partnerships with governments, NGOs, and international organizations; develop innovative and sustainable solutions tailored to local needs, ensure inclusive and equitable access to Islamic social security services, monitor and evaluate the impact of Islamic social security initiatives, address cultural and societal barriers to accessing Islamic social security, promote policy and legal frameworks supporting Islamic social security, encourage continuous research and development in Islamic social security. By doing so, Islamic social security can play a vital role in enhancing social crises in North-western Nigeria, promoting a more just, equitable, and prosperous society for all.

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