

Exploring Faith-based Economic Model (Zakat) for Ensuring Sustainability of Clean Water Provision and Sanitation in Nigeria: A Lesson from Indonesia.

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ABSTRACT

This study aims to propose an Islamic model that can be used with the conventional approach of alleviating water shortage in Nigeria. This study therefore explores the causes and problems related to water accessibility while highlighting the relevance of zakat in achieving sustainability of water and clean sanitation in Nigeria. The study adopts qualitative research method by using secondary data, which is generated through reviewing relevant literatures, case studies, working papers and reports. The study found that in its effort to reduce water scarcity and improve the well-being of people through proper sanitation, BAZNAS, an institution in Indonesia, justifies the use of Zakat funds in providing clean water and sanitation. By making reference to the viability of using Zakat fund in promoting the accessibility and sustainability of clean water and sanitation in Indonesia, the paper findings justify the relevance of using the approach in Nigeria. The paper is limited to reviewed literature and hence, further research should be carried out on empirical research to validate the use of Zakat in promoting the sustainability of water and clean sanitation in Nigeria. The study is of practical importance as it aims at reducing health issues and poverty while upgrading the quality of people's life through improving the accessibility of clean water and sanitation. To this end, this paper contributes to the existing literature of Zakat.

Keywords: Zakat, Sustainability of water, clean sanitation, Nigeria.

INTRODUCTION

Water is crucial for maintaining healthy living and socio-economic development of any society. The growing demand for water due to increase in domestic, agriculture and industrial sector suppress the water availability (UNICEF, 2023). The increasing global population exerts unprecedented pressure on water resources, thus, access to clean water remain a major concern around the globe (Adeyemi et al., 2023). Billions of people around the world are still suffering from this problem as indicated by UNICEF and World Health Organization. It is estimated that around 2.2 billion people do not have safely managed drinking water services (WHO, 2021). The report further reveals that by 2025, 1.8 billion people will be living in region with absolute water scarcity. Thus, water security remains a challenge to many countries (Taiwo et al., 2023). In European region, many still lack regular supply of clean water. Almost 140 million (16%) do not have a household connection to a drinking-water; 85 million (10%) and over 41 million (5%) lack access to safe drinking-water supply which threatens the health of millions of people (wash.earthforever.org, 2008).

In the Asia and Pacific, 780 million people are still practicing open defecation, and 80% of wastewater are being disposed without appropriate treatment (Asian Development Bank, 2016)

WHO (2021) reported that about 2.2 million deaths worldwide are caused by drinking unhygienic water by children from the developing countries. In Africa, 320 million people lack access to safe drinking water, which constitute 40% of the 783 million people in the world without access to clean water (UNICEF, 2021). Considering 60 million people who lack access to basic drinking water services and 80 million without access to improved sanitation facilities in Nigeria by 2019, it can be argued that Nigeria could be the most affected country by the global water crisis in Africa (UNICEF, 2021). Despite being the mainstay of Nigerian economy, the agricultural sector is immensely affected by water shortage. As a result, a sharp decline in food production is observed, resulting to food insecurity and decrease in employment opportunities (Eqbueri, 2023). Water shortage aggravates the level of poverty in Nigeria as it undermines the productive capacity of poor farmers, who are the majority. It escalates diseases and other health related problems which deplete poor people's saving, thereby rendering them in perpetual poverty. The possibility of water scarcity to inflict serious economic, political, and humanitarian consequences across emerging countries is high. Thus, water scarcity is a universal problem with dangerous consequences that requires instant action to expand water efficiency and management.

Attempt to improve the availability of water has occupied the attention of local and National, governments as well as global and international organisations (Allan, 1993; Xenarios, *et al.*, 2018; Alaerts, 2019; Saatsaz, 2020). UN acknowledge the importance of water scarcity challenge to international community thereby adopting the short-term target of developing "integrated water resources management and water efficiency plans by 2005, with support to developing countries through actions at all levels. The UN General Assembly on 22 March 2018 launched water Action decade to muster action that will aid management of water (UN, 2018). Some strategies adopted to reduce water scarcity includes part of millennium development goals in ensuring steady and regular access to clean water. The recent sustainable development goals also emphasize on ensuring sustainable and adequate water supply. Sustainable development goals (SDGs) comprise 17 goals that are aimed to be achieved by the year 2030. Many countries around the world joint the effort of this development agenda by combining various bodies including intergovernmental and non-governmental agencies to achieve the main objectives of economic, human and environmental sustainability and development by the year 2030 (Atah, *et al.*, 2018).

Recently, a state of emergency was declared in Nigeria by president Muhammad Buhari which led to launching of 13 years National Action Plan (NAP) for reviving Nigeria's water supply, sanitation and hygiene (WASH) aim at ensuring widespread access to sustainable water supply, sanitation and hygiene by 2030 corresponding to Sustainable Development Goals (World Bank, 2021). Other initiatives by the Government of Nigeria in ensuring portable water was the National Urban Water Sector Reform Program (NUWSRP). The Nigerian Sustainable Urban and Rural Water Supply Sanitation and Hygiene (SURWASH) Program was launched by World bank to expand access to and increase the use of WASH services in urban and rural areas and small towns (World Bank, 2021). It has been observed that despite all the initiatives, policies and programmes to improve water accessibility and good sanitation the situation in Nigeria worsens (Eqburei *et al.*, 2023). It is in light of this problems that this study aims to highlight the need for utilizing Zakat fund in providing clean water and proper sanitation. This intervention is reported to be sharia compliant and useful in enhancing state of living in society (BAZNASS 2019). The Objectives of this intervention is to protect and improve people's lives through provision of clean water and good sanitation. This will ultimately improve health condition and increase savings and productivity in the society. The remaining of this conceptual article is structured as, literature on current situation of water and sanitation in developing and third world countries, effects of water and sanitation problems in Nigeria, Shariah legitimacy on distribution of zakat for construction of wells, need for using zakat fund to sustain water and sanitation in Nigeria by deriving lesson from Indonesia, recommendations, conclusion and

references.

CURRENT SITUATION OF WATER AND SANITATION IN DEVELOPING AND THIRD WORLD COUNTRIES

Water scarcity is a global problem as in Europe many still lack a regular supply almost 140) It is estimated by the United Nations that 970 million urban settlements in Africa, Asia and Latin America and the Caribbean have inadequate access to water (UN Habitat 2006). A report by WHO/UNICEF JMP (2020) indicated that in developing countries, over one billion have inadequate access to clean water. The sources of getting water are through ground water aquifers, as well as surface water which are liable to be contaminated. The availability of freshwater is limited by wastewater and sewage treatment. This challenge is unresolved due to several underlying hurdles such as poverty, climate change and poor governance. However, the practices of open defecation remain a huge problem that contaminate most of water bodies. Consequently, in developing countries 80% of the diseases are associated with water quality. This poses a great health risk and vulnerability of the community to water borne diseases such as cholera, malaria, and bilharziases among others. It is estimated that in developing countries cholera takes the lives of almost 1.5 million children yearly and children under five are the most vulnerable. It claims lives of over 297 000 under 5 years children by exposing them to unprecedented health issues (WHO,2023)

WHO/UNICEF JMP (2020) reported that people living in fragile contexts (Latin America and the Caribbean, Northern Africa and Western Asia, Oceania, Central Asia and Southern Asia and Sub-Saharan Africa) were half as likely as those living in non-fragile contexts to have safely managed drinking water (43% vs 82%) and safely managed sanitation services (33% vs 60%). The fragile context was found to be five times as likely to lack even basic drinking water (26% vs 5%), four times as likely to lack basic sanitation (52% vs 13%) and three times as likely to practise open defecation (13% vs 4%).

Problem of water and sanitation in Nigeria

Water is indispensable and most precious natural resources with which human cannot survive without it. It is demand for the basic needs of human existence and therefore is intricately link as one of the resources necessary for societal development. In Nigeria the demand for water has risen considerably due to hyper exponential increase in population and economic development. Hence the issue of clean water and proper sanitation remain a major concern in Nigeria. The situation is more pathetic in the rural areas where 39 percent of households lack access to water supply services and sanitation while almost a third (29 percent) practice open defecation (World Bank, 2021). Although, there are various factors both natural and anthropogenic liable for the dilapidation in quality and quantity of groundwater resources (Eqbueri *et al.*, 2023).

Poverty is a huge barrier to access to water and sanitation, and most of the world's poorest countries are in sub-Saharan Africa. It is estimated that over 71 million Nigerians are poor and living in extremely poverty according to 2022 NBS report (National Bureau of Statistics, 2022). Provision of clean water and sanitation in Nigeria is a function that is limited to some few selected areas within the city, let alone rural areas (Olalekan *et al.*, 2019). Urban sanitation is of marginal priority in public policies as urban sanitation is left to individual fate (Akpabio *et al.*, 2021). It is evident that open defecation is common in open places in urban areas such as roadsides, grooves, and garbage trash and river sides. The situation is even worse in the rural areas (Akpabio *et al.*, 2021). Excuses by the authority are often laid on inadequate resources. However, Infinitesimal budgetary allocation impedes the WASH sector improvement. This brings about untold hardship due to water related sickness that engulf huge amount of money resulting in lower productivity of the people (Udjoh, 2019).

In Nigeria particularly Niger-Delta water is being polluted due to oil spillage and other exploration activities which drastically affect farming production, economic growth and people's health. Other studies conducted in south-eastern Nigeria found that most of the samples in Awka are polluted with heavy metals and 45% recorded high-very ecological risk. The results indicates that the urban groundwater supply in Awka is posed with higher pollution threat (Eqbueri, 2023). The adverse effect of Polluted water and poor sanitation result to spread of water borne diseases which includes diarrhoea, bilhaziarres, schidysentery, hepatitis, typhoid, polio and malaria (Besada and Werner, 2015; Ahuja, 2021). Similarly, exposure to contaminated groundwater through ingestion and dermal contact may pose serious and irreversible health problems including non-carcinogenic and carcinogenic illnesses, such as inhibition of hemoglobin, psychosis, damage to the kidney and gastrointestinal tract (GIT), hemochromatosis, kidney and urinary tract illness, lung and breast cancer, teratogenic effects, neurological disorder (central nervous system (CNS) and peripheral nervous system (PNS), poor intelligence quotient (IQ), increases in systolic and diastolic blood pressure, and poor development and low intelligent quotient in children (Taiwo *et al.*, 2023).

In Nigeria it is estimated that over 151,000 deaths occurred as a result of poor-quality water resulting to diarrhea annually. As a result, Nigeria was ranked as a second-largest contributor to the under-five mortality rate worldwide (Adamu *et al.*, 2022). It is apparent that the challenges are daunting and becoming more difficult if not addressed (Olaleken, *et al.*, 2019). The effects of unclean water and dirty environment affects not only health wise, but consumes a lot of time, which could have been use to invest in other self-developmental projects. It is estimated by African Development Bank (2020) that sub-Saharan Africa lose 40 billion hours each year in search for accessing clean water.

It has been noted that the declaration of Nigeria's Water Supply and Sanitation Interim Strategy is a cause for concern as it states in note (2000) that it is only Lagos and Abuja amongst the 36 urban community in Nigeria have a sewerage system. This contributes to the means that sewage and silage in urban areas either lie stagnant or are disposed through the storm water drainage system (Akpabio, 2021). As a result of this poor urban planning, inadequate water delivery systems and the range of poorly serviced and managed water utilities emerged. It is equally found in a study conducted in Osun state that the poor microbiological quality of all water samples shows that they are unfit for drinking as well as for various other domestic and agricultural purpose (Adeyemi *et al.*, 2023). Studies of Taiwo (2023) focussed on finding the health risk data for adult and children on packaged ground water. The CRs of the packaged groundwater for Co and Ni at many sites revealed values $>$ the acceptable limit of 1×10^{-4} , indicating possible development of cancer by the consumers. Meanwhile studies conducted by Olalekan *et al.* 2023 in Osun State South-West found that the release of heavy metals from mining-related operations into surface water is harmful to human health. The study highlights important pollutants impacting surface water quality as it passes through Osun State's gold mining regions (Olalekan, *et al.*, 2023).

Unfortunately, little effort has been made by the Government to tackle these issues which result to serious health issues to poor vulnerable people particularly women and children. Ostensibly, the veracity of prevalent water shortage and its poor quality has not been receiving adequate attention by the government (Shehu and Nazim, 2022). Consequently, Nigeria amongst the worst affected by lack of clean water and sanitation in Africa. Akanwa *et al.*, (2022) has identified the gaps that impedes Nigeria's effort to tackle the issue of water shortage and sanitation to includes dearth of population monitoring, updated water modelling and assessment of vulnerability to water scarcity, fragile institutional framework and implementation of policies, inadequate funds, corruption, poor research, publications and development, poor orientation on basic hygiene and sanitation, awkward government agencies with inconsistency in proper data record and documentation and lack of sensitization campaign by the media to create awareness and importance of hygiene especially in rural areas. Muid *et al.*, (2023), found that in rural areas in Nigeria poor sanitation practices is as a result of lack of national policies and sanitation regulators, poor sanitation

infrastructure, poor financing as well as poor government monitoring and evaluation. The need to tackle water shortage requires urgent workable solution to save the life of Nigerian people. Therefore, the need for alternative sources of providing clean water and sanitation to ease the human suffering can never be over emphasized. Islam is a religion that leaves no stone unturned. To this end, it considers the public interest to supersede any other interest (Lahsasna, 2016; Sidani, 2019). Against the backdrop of pathetic water scarcity and poor sanitation facilities, Islam legitimise the use of Zakat fund for the benefit (Maslaha) of the Ummah (Baznas, 2019).

The relevance of Zakat from primary source

In its search for happiness, humanity explores systems from cultural to spirituals and scientific spheres, leaving no stone unturned to perfect its order and attain the apex of egalitarian status. In this endeavor, the spiritual injunction in Islamic sphere stands out to be passing the test of time for over 1000 years. This is because the basic intent of the Shariah in Islam is to support and protect the weaker ones as well as protecting the interest of the stronger ones. It is a win-win situation built on compassionate support while the wealth is distributed across the society to inculcate the socio-economic justice among people. Consequently, it is not surprising that the Islamic financial system is being adopted by non-Islamic nations across the world. To this end, Zakat is identified as one of the most effective and equitable Islamic injunctions that balance the socioeconomic spectrum of society.

Zakat as one of the five pillars of Islam plays significant role in improving the welfare and life of Muslims due to its 'give and take nature (Hassan & Khan, 2007). It generally levies the rich who accumulates wealth that reach Nisab (stipulated amount) and fulfilled certain required conditions (Sane, adult Muslim and Muslimat, Sahib al-nisab and is responsible for its payment (Atah, Nasr, & Mohammed, 2018). Its importance is clearly spelled out in both the Qur'an and Hadith. In the Quran Allah (S.W.T) says;

“Those who believe, and do deeds of righteousness, and establish regular Prayers and give Zakat, will have their reward with their Lord: on them shall be no fear, nor shall they grieve” (2:277).

The importance of Zakat is obvious from the above Quranic verse as Allah couple it with prayer. To stressed the importance of Zakat to mankind Allah (S.W.T) clearly mentioned the categorise of people eligible to give Zakat 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 Allah, and Allah is full of knowledge and wisdom (9:60).”

The importance of Zakat is testified by the Hadith where it is narrated by Imam al-Ridha (peace be upon him), that he said:

“The reason for zakat is to ensure the sustenance of the poor and to levy the wealth of the rich, for Allah, the Blessed and Exalted, has charged the people of good health with upholding the affairs of the people afflicted with illness and tribulation”

(Bihar al-Anwar, Volume 93, Page 18)

Zakat is designated as a lawful way to provide basic needs of the poor and less privilege people in any society as attested by the following Hadith;

On the authority of Imam Musa ibn Jafar al-Kadhim (peace be upon him): “Zakat has only been enforced to ensure the sustenance of the poor and to secure the availability of their wealth”

legitimacy for using Zakat fund in providing clean water and proper sanitation

Islam as pure and clean religion gives so much importance to cleanliness. This includes personal (body and clothes) and environmental (homes, roads, mosques, public parks, school premises, places of work, and the government offices) cleanliness (Muhammad *et al.*, 2023). The following Quranic verse and Hadith is a testimony on how Islam attached much value to hygiene and cleanliness as follows;

“God loves those who repent and loves those who purify” Surah Al-Baqarah, (222).

The importance of hygiene and cleanliness is also mentioned in many prophetic Hadith as follows;

“Purity is half of Iman (faith)” (Sahih Muslim, Book of Purification, No. 2).

Water is essential and indispensable as far as personal and environmental hygiene is concern. On this note it is importance can never be overemphasized. Importance of water is clearly evident from the following verse of the Qur’an where Allah (S.W.T) said;

“We made from water every living thing” (Al-Anbiyaa’ verse 30).

Islam is a religion that essentially protects and safeguard the necessities of individual which includes life, religion, progeny and well-being (Auda, 2008; Lahsasna, 2016). Provision of clean water and sanitation are embedded within this function. Part of United Nations Sustainable Development Goals (6) aims at ensuring equitable access to safe and affordable drinking water for all by 2030. Achieving this goal is challenging without focusing on concerted measures to reduce the water crisis. To reach all States and all communities affected by interventions in the field of water, a strong economic commitment and significant expansion of international, national, local and other alternative financial resources are required.

Therefore, Zakat is viewed as the most superb Islamic model that can be used to ensure provision of clean water and proper sanitation (BAZNAS, 2019; Hudaefi *et al.*, 2020; Fauzia and Rosifah, 2021; Muhammad *et al.*, 2023). The basis for using Zakat fund in providing clean water and proper sanitation can be traced from the primary source of shariah i.e Qur’an and Hadith and the four school of thought. The following Quranic verses serve as a basis of using Zakat fund for the construction of clean water and sanitation facilities for the betterment of the Ummah as follows;

Take alms out of their richness and thereby cleanse them and bring about their growth in righteousness....” (Al-Tawbah, 9:103).

“Have you not seen that Allah sends down water from the sky? With it We produce fruits of various colors. And in the mountains are streaks of white and red— varying in their hue—and pitch-black” (Fathi: 27).

Equally, in Surat Sajadah Allah says;

“Do they not see how We conduct the water to a dry land, and with it We produce vegetation, from which their livestock eat, and themselves? Do they not see?” (AsSajadah: 27).

It is obvious from the above Quranic verses that the use of Zakat funds for the development of clean and safe water facilities and proper sanitation is legitimate and allowed in Islam.

However, there are number of Hadith that encourage and shows the relevance of using Sadaqat fund to establish wells;

The messenger of Allah (SAW) said, ‘Allah, the Exalted and Glorious, will say on the Day of Resurrection, “...O son of Adam, I asked you for something to drink but you did not give it to me”. He will say,” O Lord, how can I give You something to drink when You are the Lord of the worlds”?’

He will say, my servant so-and-so asked you to give him something to drink and you did not give it to him. Had it to you given to him, you would have surely found it with me” (Muslim).

By making reference to the above Hadith, one can deduced that provision of water should be given utmost priority as Allah will question those who refuse to give out water to the needy.

A hadith by Allah’s Messenger (saw) said, ‘Prostitute was forgiven by Allah, because, passing by a painting dog near a well and seeing that the dog was about to die of thirst, she took off her shoe and tying it with her head- cover. She drew out some for it. Allah forgave her because of that (Bukhari).

The above Hadith portrayed the gigantic benefit of given water even to animals as it’s so pleasant to Allah that can lead to forgiveness of His servant.

In the same way Sa’d ibn Ubadah reported: I said, “O Messenger of Allah, my mother has died. Shall I give charity on her behalf?” The Prophet, peace and blessings be upon him, said, “Yes.” I said, “Which charity is best?” The Prophet said, “A drink of water.”
(Hadith – Sunan al-Nasā’ī).

It could be inferred from the Quranic verses and mentioned prophetic Hadith the legitimacy and need of using Zakat fund for building well.

However, Hassan & Ashraf (2010 pp267) also highlight the legitimacy of using Zakat fund to undertake development projects as follows;

“the Fatwa issued by the International Shari’ah Board on Zakat (ISBOZ) explains that Zakat funds might be used in undertaking development projects, educational services, and health care services as long as the beneficiaries of such projects fulfil the criteria to be recipients of Zakat”.

Therefore, to maintain sustainability of water and proper sanitation we must harness the strength of Zakat to cater for the welfare of poor people and ease their daily life activities”.

The optimal Zakat fund utilization – case study of Indonesia

One of the most quintessential case in reference for utilizing zakat fund in developing socioeconomic wellbeing and health status is seen in Indonesia. The Indonesian government initiated a unique and viable scheme through BAZNAS to ensure effective implementation of SDG6 by providing clean water and proper sanitation in the country. In the non-economic empowerment project of zakat-funding, there is Community Lead Total Sanitation (CLTS) of LAZ Harapan Dhuafa (Harfa) in Banten Province (Fauzia and Rosifah, 2021). This project has the objective of developing the healthy behavior of *mustahiq* so that they can be optimal in performing their functions in the society. The CLTS project dwells on creating knowledge and does not distribute zakat in the form of cash or products. A specific case study of innovative distribution of Zakat in Indonesia through BAZNAS was held in Boyolali at Kendel village in Central Java (Hudaifi *et al.*, 2020). Prior to the BAZNAS project in Boyalali, the resident faced difficulties in dry season as they had to trek for over 4 kilometres to access water in nearby river. Most of the residents there do not have toilets and as such, open defecation is often practiced around the river. Consequently, diarrhoea, typhoid and other

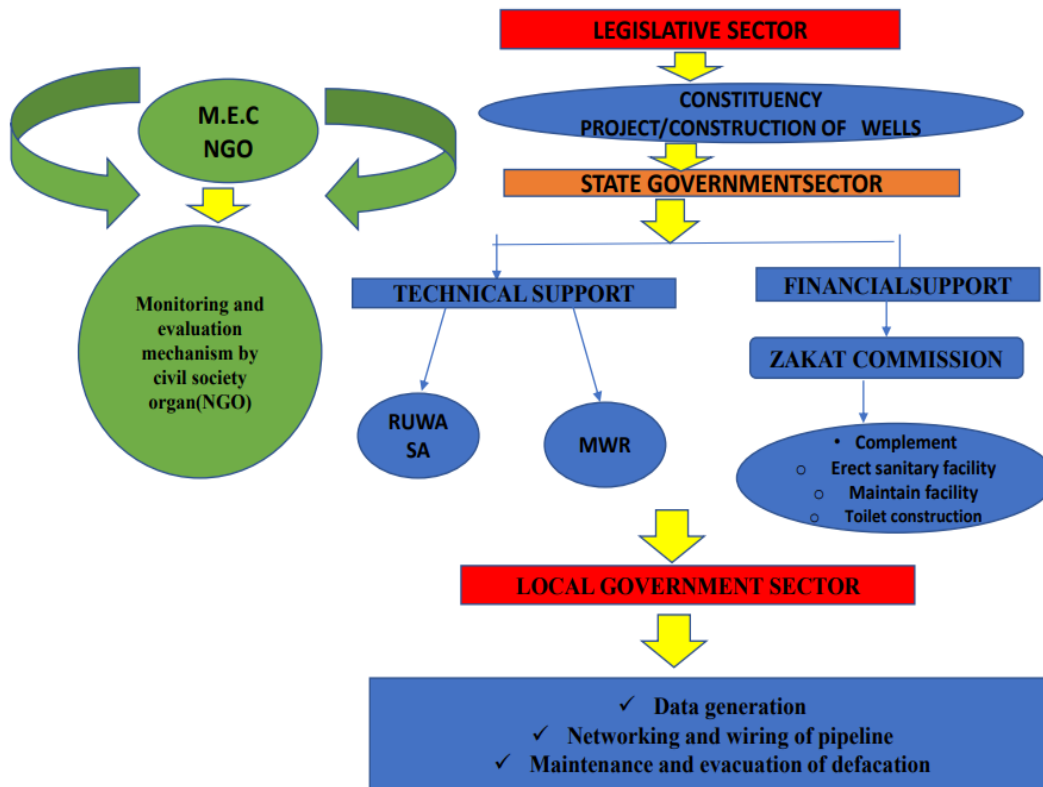
water borne diseases affected the resident of the area.

To address the problems in Kendel village, BAZNAS launches an innovative Zakat distribution in the form of a scheme. The programme was collaborative effort between BAZNAS and the local government to provide clean water and proper sanitation project aimed at upgrading the quality of life of the less-privileged people in the area. The local government provide assistance in the form of constructing water source facility and build water tanks. In addition, it provides pump that will generate water from nearby river. In the meantime, BAZNAS project provide assistance in the form of funding to construct toilets for 40 households. The study found an upgrade in the quality of life of the recipients as they now have access to water and notably in their practicing of healthier sanitation. This is because practice of open defecation declined significantly. Therefore, the programme has impacted in the improvement of health as the number of people affected by diarrhoea dropped. Therefore, the study revealed the degree of relativity and interconnection between water, sanitation and good health.

Stakeholders collaborative model for construction of well and toilets in Nigeria

Lack of clean water is a serious issue that requires urgent attention in Nigeria. 60 million Nigerians lack access to basic drinking water services. The situation is more pathetic in rural areas where 39 percent of households lack access to water supply services. This poses great health challenge and exacerbates the wide spread of waterborne diseases. Despite several measures and strategies embarked upon by governments, the problem persists, in view of this, this paper proposed an innovative model that can be used to ensure the provision of clean water and proper sanitation in Nigeria. The model highlights the innovative synergy of various stakeholders for the provision of clean water and proper sanitation in Nigeria

STAKEHOLDERS COLLABORATIVE MODEL FOR WELL AND TOILETS CONSTRUCTION IN NIGERIA



Source: Author's own initiative

The model has major actors which include legislative sector as executive input, state government sector and

local government sector respectively. Each sector has specific or intersectional role to play. The state government sector has organs which can give either technical or financial support. The technical organ consists of state Ministry of Water Resources (MWR) and RUWASA. The financial organ is the Zakat commission. The role of technical organ is simply giving technical support for the execution of the project whereas the role of Zakat commission is multiple consisting of

1. Construction of toilets
2. Maintenance of the facility
3. Complementing sector B and C where shortfall is experienced

The legislative sector consists of senators, house of representative and state house of assembly members. Each of this have allocation of money inform of constituency project and each will set aside for instance 25% of his/her constituency project for well construction. Normally, four years is tenure for each senator or house of representative members in Nigeria he/she will spend 100% of his annual constituency projects for the four years tenure. This money will be solely be used for secure analysis, digging of borehole, pump machine, erection of overhead tank for the community to have clean water. The last subsector is the local government, who are the closest to the community. In the local government councillors who emerged from wards and knows every nuke and cranny of the settlement. Their role includes;

1. Data generation on areas that critically need the intervention
2. Networking their community into pipes that will be placed into a designated and strategic location.
3. Maintenance and evacuation of the faeces/ sanitary facility that will be provided by Zakat omission. The Zakat commission should be empowered to monitor the maintenance and came into help when the local government fails.

Considering the non-challant attitude of the politicians in Nigeria, it is imperative to introduce a strong monitoring and evaluation mechanism (MEM) and on this note civil society organization (N.G.O) should be employed to give their service for monitoring and evaluation of the project.

METHODOLOGY

The paper adopted qualitative research method by critically reviewed relevant and up to date literatures, reports, documentaries, case studies and websites to get adequate data for the research.

FINDINGS AND DISCUSSION

The study found that the problem of clean water and proper sanitation is persisting in Nigeria and the proposed model if optimally utilize can help to achieve the sustainable development goal 6 of ensuring clean water and proper sanitation in Nigeria. This is by making reference to its achievement in Indonesia where through optimal utilization of funding from Zakat, the Indonesian government initiated a unique and viable scheme through BAZNAS to ensure effective implementation of SDG6, which proscribed provision of clean water and proper sanitation. The scheme succeeded in achieving its objectives of providing clean water and good sanitation in the country. This study also finds a gap of definition in the previous study wherein activity with huge economic impact is termed as non-economic. This study therefore bet to re-define the concept of “non-economic empowerment project” in this case as “economic-prone empowerment project” because economic developments in any society comes when there are fewer competing demands on the scare’s resources available. The money that would have otherwise been spent on medication due to sickness as a result of poor sanitation and non-clean water would be channelled to other economically viable ventures. Therefore, provision of clean water is economically viable project. It also indicates collaborative effort between Zakat institutions and local government as the key in ensuring and promoting access to

water, proper sanitation and personal health.

The similarities between Nigeria and Indonesia are large enough to superimpose a system of one over another with little or no adjustment. The large population, the difficulty of accessing remote areas, growing economy, and ethnic diversity are but few intersect between the two countries. In addition, majority of the population are subsistence farmers with greater proportion of Muslims majority in the two countries. This and many more factors are strong enough to make their people share some psychosocial and spiritual mind-set. To this end, the pragmatic approach of Indonesia to the administration of zakat for ensuring clean water and sanitation is hereby analysed for possible application in Nigeria. BAZNASS set aside some key indicators for gauging the success of the programme and on account of Nigeria's peculiarities, these indicators are reviewed and modified to fit into Nigerian system.

The BAZNASS aimed at improving welfare of people and hence the programme requires measurable instruments to enhance the effectiveness and relevance to the context of its objectives. To make it more robust, the programme through centre of strategic studies coined a term as BAZNAS index for sustainable water and sanitation (BIWAS). The administration of which is expected to stimulate growth and reflect in the output size of the National Zakat Index (IZN). These layers of networks with independent, but related bodies and multiple assessment tools are very important for success of the programme in Nigerian context. This is because presently, administration of zakat is an exclusive right of zakat commission alone, body that is gullible to compromise and lack of creativity. More so, lack of comprehensive systems that can assess and gauge the effectiveness of the programme in Nigeria reduce its expansion and development.

CONCLUSION

In conclusion it is evident from study findings that Zakat has the potentiality of achieving sustainable development goal 6 of achieving sustainable water and proper sanitation in Nigeria. When properly utilize the model can help to reduced unhealth open defecation, water borne disease and improve the health condition and general wellbeing of the poor people in Nigeria. Therefore, in Nigeria these synergies and strenuous effort between state government, legislative, local government and Zakat institutions is required to ensure achieving access to water and proper sanitation in Nigeria. This is by borrowing a leaf from Indonesia. Doing so, will reduce poverty and improve the quality of life of poor people through improved living standards, health condition as well as ensuring healthy and productive labour force.

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