



**Outcome Statement of the Stakeholders' Kick-off Workshop on Umma Zakat Fund, Organized by D-8 Health and Social Protection Programme at Hawthorn Suites, Area 11 Garki, Abuja, on the 19<sup>th</sup> of July 2022.**





## 1. Preamble

- 1.0. The Developing-8 (D-8) Organization for Economic Cooperation is a multilateral alliance of eight emerging economies including Bangladesh, Egypt, Indonesia, Iran, Malaysia, Nigeria, Pakistan, and Turkey with a combined population of 1.3 billion that is approximately 13% of the World's population. The objectives of the Developing-8 are to “improve the member states” position in the global economy, diversify and create new opportunities in trade relations, enhance participation in decision making at the international level, and improve standards of living. The D-8 Health and Social Protection Programme (D-8 HSP) was established in 2018 with mandate to address the human capital development that is critical for improving living standards and economic growth in order to accelerate the attainment of the Sustainable Development Goals (SDGs) 1, 2 and 3.
- 1.1. The D-8 HSP mission is to catalyse Member Countries action through evidence-based advocacy, collaboration and partnership that facilitate health trade, improved livelihoods, and the rapid attainment of SDG 1, 2 and 3 in a way that the bloc begins to have healthy and prosperous citizens. D-8 HSP 2021-2025 strategic plan is hinged on innovative sustainable financing of interventions, improving trade in health, and ensuring that performance is driven by data, which directly speak to the reduction of poverty, hunger, and diseases. The Umma Zakat Fund initiative is an innovative sustainable financing strategy using Islamic philanthropy to pool domestic resources that supports health and social protection interventions.

## 2. Context

- 2.0. Ensuring that there is no poverty, zero hunger, good health and well-being are at the heart of addressing poverty, hunger, and disease. Therefore, the SDGs help countries identify result-driven interventions to save lives, develop the economic capacity of the people, and grow the economy of nations. In alignment with these global goals, the D-8 HSP identification and use of Zakat, Waqf and Sadaqat instruments will help to provide the solutions to the root problems of poverty hunger and disease in a world where conflicts, disasters, displacements (natural, climate change and man-made), pandemics, corruption, lack of transparency and accountability have and continue to send many more people into destitution. The immediate priority of D-8 HSP is to support D-8 countries with mechanisms of deploying this strategy to mobilise domestic resources to complement national governments funding for health and social protection.
- 2.1. Learning from Malaysia and UNHCR successes of managing Zakat, Waqf and Sadaqat systems, the D-8 HSP has developed a web-based platform to pool resources for meaningful impact in the health and social protection sectors. The framework design provides for a seamless transparent, accountable disbursements to eligible recipients such that the recipients become and stay healthy, not hungry anymore, are productive and become entrepreneurs that will also become eligible to give Zakat, Waqf and Sadaqat. The programme in Nigeria will



support the humanitarian ministry and national cash transfer office technically and with resources, while also help to fast-track Universal Health Coverage for citizens.

- 2.2. Following on series of consultations with religious bodies, international bodies, Zakat houses, government humanitarian agencies, banks, investors, experts (in Islamic finance, Zakat, Communications, and Regulatory issues), the Umma Zakat Fund implementation kicked off on July 19, 2022, at a workshop where all stakeholders signed off the Memorandum of Understanding to collaborate.

### 3. Participants

- 3.0. The organizations and participants in no specific order includes but not limited to the following:

- D-8 Secretary General from Istanbul.
- Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development.
- Foreign Commonwealth Development Office, Lafiya programme.
- National Cash Transfer Office (NCTO).
- United Nations High Commission for Refugees (UNHCR).
- Islamic Development Bank (ISDB).
- Jama'atu Izalatil Bidá Wa Iqamatis Sunnah (JIBWIS).
- Nasrul-Lahi-il Fathi Society of Nigeria (NASFAT).
- Tijjaniyya
- Association of Zakat Houses of Nigeria (AZAWON).
- Waqf and Sadaqat Foundation.
- Jaiz Bank.
- Keystone Bank.
- Norrenberger.
- TAJ Bank.
- Zenith Bank.
- Centre for Wellbeing and Integrated Nutrition Solutions.
- Triple E Media Productions Limited.
- Zuma Health Trust Limited.
- West Africa Academy of Public Health.
- Media (NTA, Daily Trust, Vision FM, News Agency of Nigeria, Leadership Newspaper and Newsday online)

### 4. During the workshop, participants noted that:

- 4.0. Zakat is a workable philanthropy according to Islamic prescriptions and has the potential to improve livelihoods. They further noted that Zakat is obligatory for all eligible Muslims whose asset value is more than the specified Nissab. The Zakat system has worked in Malaysia and provided the premise that Nigeria can use the Umma Zakat Fund to improve lives, support the

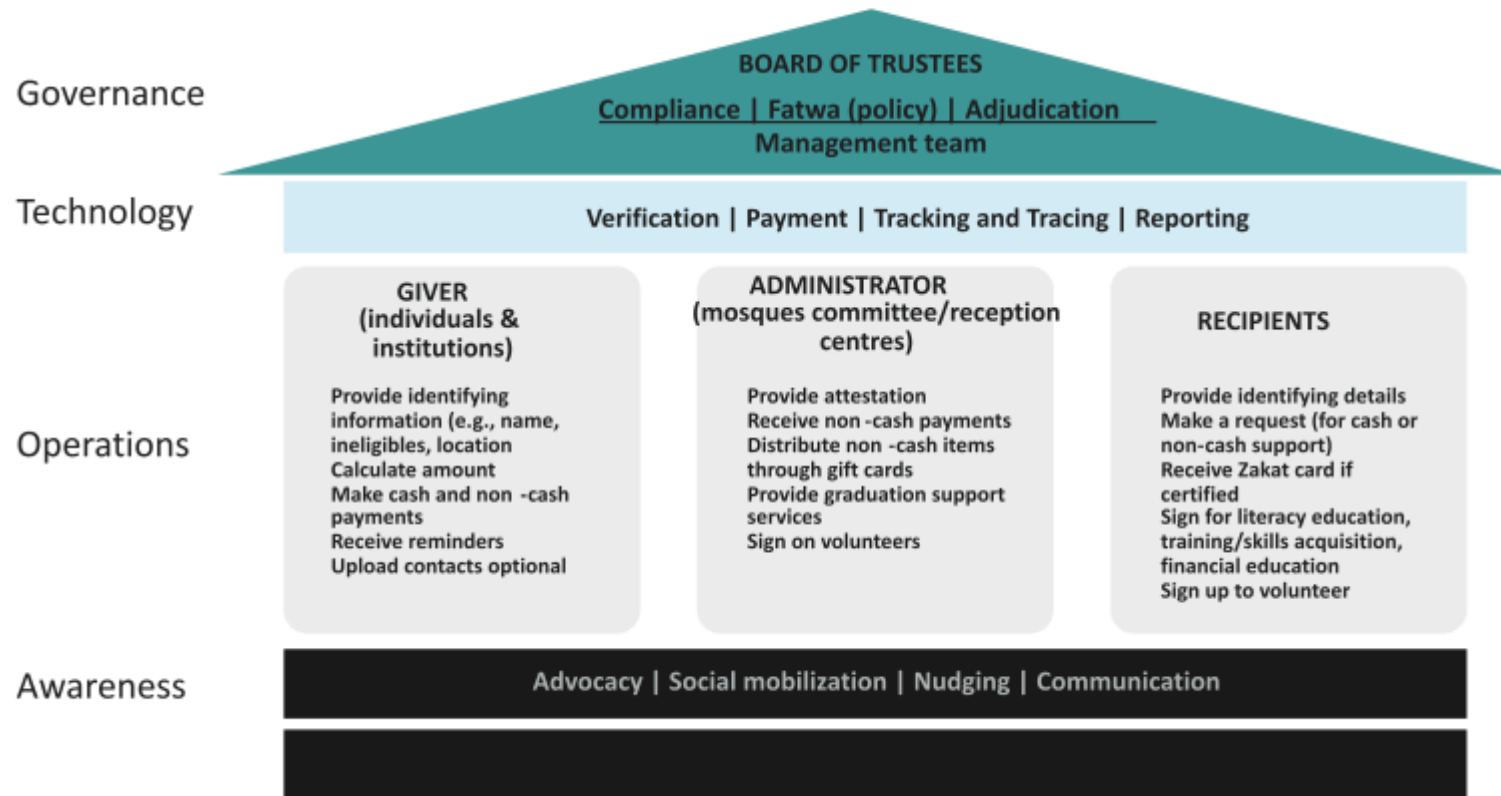


weak and grow the nation's economy, given that it can contribute approximately \$4.5 billion annually or 1.8% of the Gross Domestic Product (GDP), more than enough to take out 5million people out of poverty.

- 4.1. The D-8 Umma Zakat Fund is a web-based system that connects the benefactors and the beneficiaries seamlessly to ensure a smooth transparent distribution of wealth in line with Islamic principles. It is designed in such a way that the processes, mode of operations, governance arrangement, advocacy, communications, and social mobilization are compliant with the Sharia (it is non-interest banking, abides by Nissab eligibility criteria, and maintains uniform standards prescribed by Fatwa to guide implementation).
- 4.2. It was also agreed that a Steering Committee be constituted to midwife the set-up of the fund in Nigeria. The D-8 HSP agreed to serve as the secretariat of the Steering Committee. The Steering Committee will identify the technical sub-committees to work with, and establish the board of trustees as well as other advisory bodies.
- 4.3. The Fund will complement other global funds available to address health and social intervention financing especially to achieve the SDGs 1, 2 and 3. It was also noted that the Umma Zakat Fund will serve as a domestic resource mobilization mechanism to complement government financing of interventions that address poverty, hunger, and diseases.
- 4.4. The Fund's design has continuous tracking tools that allows for easy accountability and transparency. A multipurpose Umma Zakat Card will be used for accessing the money and gift card to access non-cash items. With already established partnership with banks, the Zakat card and gift cards will be designed in a way that beneficiaries can access their monthly sustenance allowance, health insurance, social services, and savings.

## 5. [The Umma Zakat Fund Strategic Framework](#)

- 5.0. At the end of the workshop, participants agreed on:
- 5.1. The Strategic framework as depicted info graphically below:





*Figure 1: Strategic framework*



## 5.2. The composition of the Umma Zakat Fund

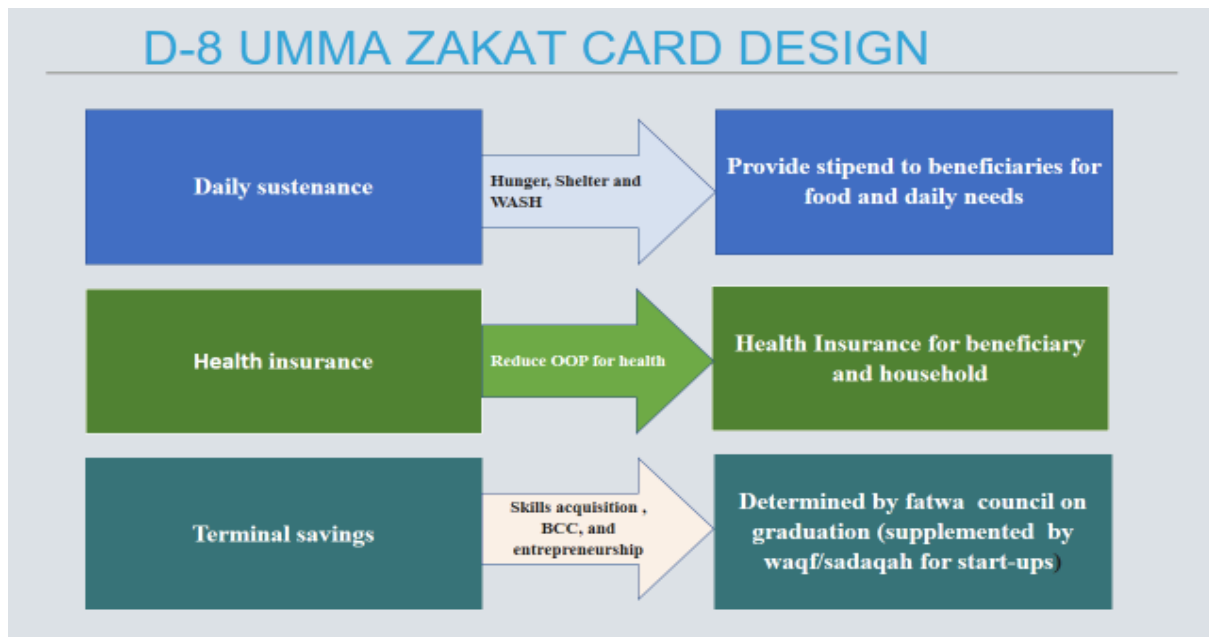


Figure 2: Zakat card composition

## 5.3. Sample of Umma Zakat Card Design



Figure 3: Zakat card sample



## 6. At the end of the workshop participants resolved and:

- 6.0. Signed a Memorandum of Understanding (MoU) to officially commence partnership with all the stakeholders. By signing the MoU, Participating partners agreed to be promoters of the Umma Zakat Fund in Nigeria. A mutual Non-Disclosure Agreement (NDA) document was also signed to protect the intellectual property rights of all partners involved in the Umma Zakat Fund.
- 6.1. Constituted a Steering Committee who was tasked to set-up the Umma Zakat Fund. The Key role of the Steering Committee includes but not limited to:
  - Ensuring that all partners and promoters of the Umma Zakat fund signed the MOU and NDA
  - Identify and constitute the board of trustees and interim management team
  - Navigate and address regulatory issues (trustee act, money laundering concerns, corporate registration, securities, and exchange concerns.
  - Umma Zakat Fund account opening at the participating banks
  - Develop operational manual or blueprint for the account and zakat cards
  - Develop the banking algorithm for the platform and deploy the tool
- 6.2. The members of the steering committee are;
  - JIBWIS - Ahmad Ibrahim Lau.
  - Tijjaniyya - Hon Umar Mustafa.
  - NASFAT - Isiaq Ajibola.
  - Finance Expert - Ahmed Yusuf.
  - Legal Expert - Prof A. J. Suleiman.
  - FCDO - Dr Sam Agbo.
  - AZAWON - Dr Dahiru Aliyu.
  - NCTO - Sadiya Abdullahi.
  - UNHCR - Abubakar Musa Adamu.
  - Triple E Media - Dr Ramat Muhammad.
  - D-8 HSP - Dr Mahmud Mustafa.

## 7. Next Steps

- 7.0. At the end of the workshop, participants agreed on the following next steps:
- 7.1. The D-8 HSP was charged to:
  - Officially communicate to the nominated members of the steering committee and share terms of reference
  - Organize Inaugural meeting of the steering committee
  - Provide Secretarial support to the Steering Committee
- 7.2. The Steering Committee was charged to:
  - Fine-tune the Umma Zakat Fund proposal and produce a deployment blueprint.
  - Set-up Sub-committees on IT, Technical, Banking and Financial, Legal, Governance, Advocacy, communications, and social mobilization





- Nominate people of Impeccable character to be members of the Board of Trustee and inaugurate them
- Work within the agreed terms of reference

## 8. Conclusion

The Workshop achieved its goal. It received buy-in and commitment of partnership from government, international bodies, religious and Zakat houses, banks and financial institutions and the well-wishers.

- 8.0. By signing the MoU and the NDA, the Promoting organizations are officially recognized as key promoters of the Umma Zakat Fund.
- 8.1. The D-8 HSP is commended for this Initiative that will be collectively implemented to grow wealth, lift Nigerians out of poverty, support the weak and improve livelihoods.

9. Attendance



Workshop/Meeting Registration Sheet

Event: Stakeholders' Kick-off Workshop on Umma Zakat Fund      Venue: Hawthorn Suites, Area 11, Behind Sahad Store, Abuja.      Date: July 19, 2022

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## OUR PARTNERS



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