

## Islamic Strategies of Poverty Alleviation: A Neglected Dimension of Development in Nigeria

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**Abstract:** Over the years, Poverty alleviation programs and policies have evolved, including a succession of policies and plans by Government, Non-Governmental Organizations and International Donor Agencies. The Nigerian Government at different times introduced policies and plans with a view to addressing the problem of poverty but the problem still persists. In spite of these various efforts as intensified by both internal and external systems, of poverty has become not only more complicated but almost impossible due largely to a number of challenges notable among which are both individual and institutional. This amplifies that the efforts have proven too inadequate to reduce poverty, hence persistence of the scourge in the country. Using poverty indicators such as literacy level, access to safe water, nutrition, infant and maternal mortality, and the number of people living on less than \$1 a day, Nigeria is found to rank among the 25 poorest nations in the world below Kenya, Ghana and Zambia. It is obvious that from 1960 till date, all Nigerian governments, be it military or civilian, have come up with one form of poverty reduction or alleviation programme or another, meant to reduce the level of poverty, give hope and succor to the poor and, or move towards some sort of wealth creation. Strategies, policies and plans have been formulated and executed over these years. These programmes have been judged by scholars not to be satisfactory. In spite of all such previous government efforts at alleviating poverty in Nigeria, the incidence and severity of poverty has continued to pose formidable threats to the welfare of Nigerians and sustainable development of the country. To this end, a myriad of problems have been identified as constraints on poverty alleviation programmes in Nigeria. Despite the relevance of religion in solving developmental problems of Nigeria little is done to explore in the development literature Islamic strategies of alleviating poverty. Against this backdrop, the paper seeks to explore the Islamic strategies of alleviating poverty.

**Keywords:** Poverty, Islam, Nigeria, Development, Zakah, Waqf, Islamic microfinance

### INTRODUCTION

The level of poverty in Nigeria is very serious problem. The statistics about it are scary and alarming. For example, the National Bureau of statistics (NBS) reported that the poverty level in Nigeria as at 2010 is 69%, indicating that about 112. 47 million Nigerians are living below the poverty line. Many different policies and programmes to combat poverty in the country have been embarked upon by successive governments of the country, yet the ugly face of poverty still persists. However, in an effort to explore opportunities and avenues of making positive contributions to national development, this paper sets out to examine Islamic strategies of alleviating poverty, which is a neglected dimension of development in Nigeria. The paper focused on three important institutions of poverty alleviation- Zakat and Waqf. Islam uses these

institutions among others to alleviate poverty. The paper suggests that the Nigerian government at all levels should endeavour to integrate Islamic strategies into their poverty alleviation programmes. The paper is thus divided into seven sections. Section one is the introductory section, where a synopsis of the paper is given. Section two dwells on conceptual clarification where concepts such as poverty, poverty alleviation, zakah, waqf, Islamic microfinance were operationalised. Section three is the section on theoretical framework, where structural functionalist theory and socio-psychological theories of prosocial behaviour were adopted as theoretical base of understanding the issue. Section four focused on poverty profile in Nigeria. Section five dwells on an overview of conventional strategies of poverty alleviation in Nigeria and their shortcomings. The sixth

section is the spine of the paper where Islamic alternative strategies were in some detailed examine and finally section six draw conclusion and proffer some recommendations.

## CONCEPTUAL CLARIFICATION

### The concept of poverty

The World Bank [1] defines poverty as a condition where the basic human needs such as health care, food, water, shelter are not available. It further states in its 2001 publication that a person is deemed poor if his/her consumption level is less than US\$1 per day.

Orgi [2] argued that poverty can be conceptualised as a phenomenon that exists at National, community, household and individual levels. He opined that at the national level, poverty represents a state of general socio-economic underdevelopment arising from poor human resource endowment, poor natural resources endowment, low productivity and stagnating national income or gross domestic product, inadequate availability of social and infrastructural facilities and services and a general inability to provide a minimally decent level of living for the ordinary citizens. At the community level, poverty is a state of general socio-economic deprivation arising from environmental and natural resources degradation, inadequate to social services and basic infrastructure, inadequate local employment and income generating opportunities and general appearance of physical decay and wasting of community assets. At the household or individual levels, poverty is the inability to gain access to basic necessities of life, such as food, clothing and decent shelter and so on.

The words of poverty (faqr, faqir (plural fuqraa') are mentioned in the Holy Quran 12 times. When the verses are examined, it would be seen that there are two categories of poverty-spiritual and material. The majority of these verses dealt with material poverty. Spiritual poverty means that men are (fuqraa' ila Allah), i.e they are unable to sustain themselves and they are in absolute need for Allah's help. Allah Himself is Al-Ganiyy, i.e: He does not need any body.

Poverty (faqr) to Allah means to have no need of anything or anyone except Allah. With this meaning, faqir is not a person who is far from material things and without daily food but one who lives constantly aware only needing Allah. Two out of the 12 verses speak about (spiritual poverty). Allah says: (1) "Men, it is you who stand in need of Allah. Allah is self sufficient and self-praiseworthy". (2) "You are called upon to give in the way of Allah. Some among you are ungenerous; yet who ever id ungenerous to this cause is ungenerous to

himself. Indeed Allah does not need you and you need Him"

On material ground, Islam defines poverty based on individual failure to fulfil basic human requirements of religion, physical self, knowledge, dignity and wealth [8]. Islam, being a religion of balance, views poverty as social and ideological problem. It is considered as social problem because the effects are felt in the society as a whole. It is viewed as ideological problem because it affects one's performance of religious obligation towards community and Islam, and may even lead to *kufir* (disbelief). According to Kware [3] poverty is a condition that poor people find themselves in (*talauri* in Hausa). The term poverty when used in the context of this paper refers to lack of basic human requirements of religion and necessities of life.

### Poverty Alleviation defined

Poverty alleviation refers to efforts aimed at reducing the magnitude of poverty. In the context of this paper poverty alleviation is viewed as Islamic efforts through some of its machineries such as Zakat and waqfaimed at reducing the magnitude of poverty.

### The concept of Zakah

Zakah is an Arabic word meaning "to purify". In Islamic law, zakah refers to the determined share of wealth prescribed by Allah to be distributed among categories of those entitled to receive it [4]. It is a compulsory payment by the wealthy to economically under privileged [5].

Allah (SWT) has made compulsory on wealthy and rich people to transfer certain percentage (2.5) of their wealth to the poor annually. Zakah does not only enhance economic and social development, but it also promotes unity, solidarity and harmony. According to Qhafur cited in Onisabi, [4], Zakah is not just an act of charity but a compulsory duty o every Muslim. It is the right to the poor in the wealth of the rich.

### The concept of Waqf

Waqf or Awqaf in Arabic word literally means hold, confinement or prohibition. In Islam, Awqaf is perpetual charity that means holding certain property and preserving of the confined benefit of certain philanthropic purposes. Although Awqaf applies to properties like land or buildings, it can apply to cash money, books, shares, stocks and other assets.

### Kinds of Awqaf

1. Religious Awqaf focuses on maintenance of religious institutions like mosque, school (*madrassa*) and their adjacent premises and properties.

2. Philanthropic Awqaf aims at providing support for the poor, such as health services, as well as education. In the early days of Islam, Prophet Muhammad (SAW) initiated these types of Awqaf with the objective to reduce the disparity and inequality among the social strata.
3. Family Awqaf is a unique kind of Awqaf that ensures proceeds are given to the family and descendants in the first place and then the excess to the poor [8].

Ahmed [6] observed that Zakah and Awqaf can contribute in the micro-context to the improving of human capital.

### **THEORETICAL FRAMEWORK**

Considering the nature of the topic of discussion, there cannot be any straightjacket theory to use in explaining the issue of discussion. More so theories are partial explanation of social phenomenon. Against this backdrop, structural functionalist theory and social psychological theory of prosocial behaviour would be used as a theoretical base for the paper.

Structural functionalism is a theoretical paradigm in Sociology that views society like a biological organism. To the functionalists, a society is made of institutions that interrelated and interconnected with one another and they work in harmony to the persistence of the whole society. Each of the institution of the society has a function to perform for the survival society. If there is problem in one institution, the tendency is for the whole society to be affected. In this context the religious institution of Zakat and Waqf in Islam serves the function of alleviating poverty. The neglect of this function in Nigeria has the implication of worsening the poverty situation in the country.

On the other hand, prosocial behaviour as a broad category refers to acts that are valued positively by society- simply contrast it the antisocial behaviour. In our culture, helping others is socially valued [7]. Wape (1972) defined prosocial behaviour as behaviour that has positive social consequences and that contributes to the physical and psychological wellbeing of another person. It can be further defined as voluntary and having the intention of being of benefit to others (Eiseberg et-al 1996).

There are quite a lot of theories in Social Psychology about prosocial behavior. The biological position stems on the belief that just as humans have innate tendencies to eat and drink so they have innate tendencies to help. This explanation of helping arises primarily from evolutionary social psychology.

The Social explanation on the other hand holds that prosocial behavior is learned through socialization through processes such as:

1. Giving instructions: Telling children to be helpful to others thus increase helpfulness.
2. Using reinforcement
3. Exposure to models (observational learning)
4. Attribution processes (Just world hypothesis) Attributions about the person in need are also important and are likely to influence whether help is offered.

Batson (1994) on the other hand has distinguished four quite different motives.

1. Egoism- Prosocial behaviour contributes to the welfare of the actor exchange -give to take.
2. Altruism- Prosocial behaviour contributes to the welfare of other people.
3. Collectivism: Welfare of social group e.g. one's family, ethnic group or country.
4. Principalism- Prosocial acts follow from a moral principal such as the greatest good for the greatest reward/status.

The Social Psychological explanation of prosocial behavior is thus relevant in explaining the role of Zakat and Waqf in alleviating poverty since they are meant to help the less privileged members of the society.

### **POVERTY PROFILE OF NIGERIA (1999-2010)**

In Nigeria it was estimated that about 70% in 2010 of the population are living below poverty line [9]. However, when Nigeria returned to democracy in 1999, people were jubilating thinking that their plight would improve, particularly in terms of poverty reduction. The result was not all together positive. The Obasanjo regime in an attempt to make Nigerians realize their dream, introduced in May 2004, the National Economic Empowerment and Development Strategy (NEEDS). This in response to development challenges of Nigeria. The goal of NEEDS according to Obasanjo is to mobilize the resources of Nigeria to make a break with the failures of the past.

Between 2004- 2007 Nigerians assessed the NEEDS program and found it not to have made a fundamental break with the failures of the past. It is estimated that three quarters of the country's inhabitants still lived on roughly \$1 per day [10].

Poverty is better understood and appreciated as a condition in which its victims are unable to have access to the basic needs of life. These needs include not having enough to eat, safe water to drink, adequate housing and health care. In Nigeria, majority of people take cereals and starchy food due to the absence of

nutritional food. Thus, many Nigerians are ill-fed, ill-clothed; ill- educated and is in a state of ill-health.

Though poverty cut across all parts of Nigeria, the rate is higher in the northern parts. According to National Bureau of Statistics, the poverty rate in the country now stands at 54 per cent, with northern parts of the country accounting for more than half the number; as most are said to be living in abject poverty. The MDG report of 2005 reveals that poverty is more acute in rural areas and that some geo-political zones are particularly harder hit than others by the phenomenon. States in northern part of the country use firewood as means of cooking the more, with Jigawa leading with a very high figure of 98.5 per cent closely followed by Kebbi and Yobe 98.1 per cent and 96.7 respectively. Lagos and Oyo formed the least with 1.1 per cent and 38.4 per cent respectively. The latter two states are however leading in the utilization of electricity, gas and kerosene as means of cooking. This is in contrast to states like Jigawa, which has only .9 per cent utilization of kerosene and a zero percent utilization of gas! (Weekly Trust, October 15-21, 2011:17).

In the same vein, Garba [11] found that 78% of the rural dwellers in Sokoto were living below the poverty line. The result of his findings further showed that 28% of rural dwellers were absolutely poor, living below \$1 per day.

It is obvious from the foregoing that poverty is more pervasive in the northern part than in other parts of the country. The poverty situation in the country as a whole is not encouraging. It therefore suggests that Nigeria cannot talk of development going by Seers' fundamental questions about development. The poverty situation in Nigeria affects other aspects like unemployment, which is one of the cardinal points of development. Employment opportunities in Nigeria are grossly inadequate. Nigeria is characterized by high rate of unemployment. The national unemployment rate estimate of the office of the statistics is not encouraging. Cases of retrenchment and redundancy are rampant in Nigeria. Policies put in place by government are more of rhetoric than real action. For example, money allocated to assist unemployed Nigerians through the National Directorate of Employment end up in the pockets of the managers of the agency [12].

Similarly, the monetization policy, which was supposedly meant to cushion the effects of retrenchment, has woefully failed because workers are sacked without any thing to fall back on. The implications of unemployment are numerous. Unemployment leads to the feeling of deprivation and frustration, which serves as a necessary condition for aggression. Most unemployed people are, perhaps,

aggressive. Most actors in riots, armed robbery, theft etc. are unemployed and as rightly argued by Seers, any nation whose unemployment rate is on the increase cannot boost of development [7].

Apart from unemployment, poverty can widen the gap between the rich and the poor. Nigeria as a dependent capitalist nation is characterized by sharp inequality. Abdullahi [13] argues that looking at the lavish life style of some rich Nigerians there is an unacceptable gap between the income of the rich and those of the poor.

### **SHORTCOMINGS OF CONVENTIONAL STRATEGIES OF POVERTY ALLEVIATION IN NIGERIA**

It can be argued that numerous efforts have been and are being made in order to tackle poverty in Nigeria. This section of the review examines past and current conventional efforts by the government to checkmate poverty. In a bid to overcome poverty, government initiated different policies and programmes. The aims of these programmes were to ameliorate the suffering of the people by providing them employment opportunities and accesses to credit facilities to enable them establish their own businesses.

In Nigeria, poverty has evolved over the past few decades to become a critical development issue, demanding concerted efforts from government, civil society organizations and Nigeria's development partners. Initial attention was focused on rural development, together with town and country planning as the approach to dealing with the problem [14].

It is obvious from the above review that from 1960 till date, all Nigerian governments, be it military or civilian, have come up with one form of poverty reduction or alleviation programme or another, meant to reduce the level of poverty, give hope and succor to the poor and, or move towards some sort of wealth creation. Strategies, policies and plans have been formulated and executed over these years. These programmes have been judged by scholars [15-17] not to be satisfactory. In spite of all such previous government efforts at alleviating poverty in Nigeria, the incidence and severity of poverty has continued to pose formidable threats to the welfare of Nigerians and sustainable development of the country (Nigeria Human Development Report NDHR, 2000/2001).

To this end, a myriad of problems have been identified as constraints on poverty alleviation programmes in Nigeria. These include policy inconsistency, lack of effective mechanism for project monitoring, the ad hoc and non-integrated nature of most programmes, lack of accountability and probity in programme implementation, poor co-ordination of

programmes, inadequate funding, to mention but a few of the factors responsible of the failed efforts aimed at poverty reduction in Nigeria.

To support this position, Chukwuemaka, [18] asserts that:

*There is no gainsaying that efforts made by the successive regimes and administrations in Nigeria to stamp out poverty failed due to poor implementation and incompatibility of policy goals.*

In line with the above, Khalid, [10] argues that the responsibility of various administrations to the poverty problem appears to have been ad-hoc and un-coordinated. He, however, acknowledges the fact that none of the programmes was completely without merit. He argues that none of them had significant, lasting or sustainable positive effects. To buttress his position, he outlines some of the major factors hindering the success of government efforts to reduce poverty, which include: poor coordination, the absence of comprehensive policy framework, ineffective targeting of the poor leading to leakage of benefits to unintended beneficiaries, overlapping of functions which led to institutional rivalry and conflicts, the absence of sustainability mechanisms in programmes and projects and lack of involvement of beneficiaries in project design, implementation, monitoring and evaluation.

In the same vein, Esemé [19] observes that corruption in government and neglect of target group—the poor, who were never considered during the formulation of policies, is responsible for the failure of successive governments efforts aimed at poverty reduction in Nigeria. Similarly, Osahon and Owen [17] argue that the major reasons for the failure of many poverty alleviation programmes in Nigeria have been marginalization of the poor in the conceptualization and management of such programmes.

Radda, [20] is however specific about the failure of the Structural Adjustment Programme (SAP) where he asserts that:

*The advent of SAP in 1986 came with the policies and programmes to alleviate poverty and provide safety nets for the poor because of the unintended negative effects of structural adjustment policies on the society's vulnerable groups. The structural adjustment had its negative effects on economic growth and lacked emphasis on development; it also increased socio-economic problems of income inequality, unequal access to food, shelter, education, health and other necessities of life thereby aggravating the incidence of poverty in the country.*

Commenting on Obasanjo's efforts aimed at alleviating poverty, Eze, [21] contends that the government adopted a policy of poverty eradication and promotion of socio-economic development and at the same time pursued a policy of retrenchment of thousands of workers from the federal bureaucracy. This sounds ironical. The government is only paying lip service because the efforts are more of rhetoric than real action. You cannot claim to introduce policies aimed at alleviating poverty and at the same time embark on massive retrenchment. That is why the situation in Nigeria cannot be regarded as a development scenario because Seers' three fundamental questions have all been answered in the negative by Nigeria's situation. Therefore, the result cannot be claimed to be development.

It is obvious from the above that all previous efforts and current efforts at alleviating poverty in Nigeria did not take into account the role of Islamic religion in alleviating poverty. It is necessary to re-emphasize certain facts. As has been already established, the previous administration's effort of reduction in poverty was slow in meeting the target set for 2015. We are now in 2016 and the poverty situation is going worse having radical implication for national security/. The chronic nature of poverty in Nigeria shows that one can hardly call the result development. It is absolutely painful and frustrating when you realize the immense potentials of the country. Sixteen years is enough for any administration to sort out its basic problem (poverty). The effects of poverty on Nigeria's socio-political and economic development are myriad. The present administration has a lot to do especially in the areas of poverty and unemployment. Concerted efforts have to be geared toward realizing the sustainable development goals, which this paper believes that government alone cannot do it. There is therefore the need for the government to partner with religious bodies in alleviating poverty in the country since as seen earlier previous efforts neglected the roles of Islamic religion in this regard. Some countries have adopted the Islamic alternative with lots of successes as would be seen in the later part of the paper and Nigeria has a lot to learn from these best practices.

#### **ISLAMIC STRATEGIES OF POVERTY ALLEVIATION**

Islam encourages lawful earnings and abhors laziness and indolence. It allows mankind to move from place to place in search of viable and reasonable livelihood and there is no room for unwise decision to live in poverty or under persecution and oppression. Islam enjoins man to struggle to earn his living through lawful means while it renounces earning through sinful means like looting, plundering, extortion, gambling and robbery. It equally condemns begging as a means of sustenance.

In his *Ihya'ulumad-din*, Al-Ghazzah identifies two types of poverty, namely: real poverty and poverty due to greed. Real poverty implies lack of having basic necessity of life, while poverty due to greed comes as a result of men insatiable wants of material wealth. Those causes of poverty have also been delved to by Islamic Scholars. This explains the difference in their perception of the term *faqir* and *miskin*. The *faqir* (the poor) is used for those who on account of some defects are unable to earn living, while *miskin* (the needy) are those who though fit to earn living, but due to lack of resources or on account of poverty are unable to do so [22].

Adebayo [22] argued that:

*It is a fact that Allah gives enough guidance and precaution against poor. Also, any existing poverty can be considered man-made. Islam recognises the fact that some people are created weak that to seek better livelihood may be difficult, and so, designs a means of assisting them by instructing the rich and the well-to-do in the society to set aside a fractional part of their wealth to assist the poor members of the family.*

Against this backdrop and as a means of contributing to the social objectives as well as alleviating poverty in the society, a number of institutional arrangements unique to Islamic system are put in place. These include the institution of *zakat*, *sadaqah*, *waqf* and *mirath* (inheritance) among others.

There is evidence in Quran, Sunnah and practice of caliphs to provide food as well as social security to every individual in an Islamic economic system. Pointing to this fact, an ayah of Quran enjoying upon Quraish to worship Allah because He has protected them from starvation and fear by granting them food and peace. The first four caliphs were fully conscious of their obligation, towards meeting the needs of the poor. Hazrat Umar (RA) declared, "if a camel dies at the bank of Euphrates, I am afraid Allah would make accountable of it. That overwhelming stress on satisfaction of basic needs and social security both of current and future generations leaves no justification of prevalence of widespread poverty in Islamic framework. As a matter of fact, Islam and absolute poverty cannot persist together. On his note, the persistence of poverty especially in Northern Nigeria where predominantly the people are Muslims is un-call for. Poverty is a problem affecting most people of northern Nigeria. It is considered as one of the manifestations of underdevelopment. To buttress this point, Sani [23] argues that:

*That poor in Northern States are still widely considered worse off as many indications*

*reflecting the ability to provide for physical subsistence for the upliftment or human dignity are below expectation. Thus poor constitutes a threat to the growth and security of Northern states as well as the general standard of living.*

This is indeed ironical but not surprising because most of these states are not adopting Islamic strategies of poverty alleviation. That most obvious machinery of alleviating poverty in Islam (the institution of *Zakah* which institutionalizes the prime care at individual and community level) is been neglected in these states.

Islam is a complete way of life, an ideology per excellence and a complete code of human behaviour guiding the spiritual, moral, educational, cultural and economic spheres of life to mention but a few. The whole life of a man should be subjected to Divine guidance because Allah The most High is the one who created the creatures and knows best what will be fit them. Allah the most high says: "my prayer, my service of sacrifice, my life and my death are all for Allah the Lord of the universe, there is no partner unto Him in all those and I am the dust of those who submit (to Him)" (Surah 6: verse 172-173).

This verse is commanding all Muslims to direct their life in accordance with the divine guidance that is enshrined in the Qur'an and the Sunnah of the noblest Prophet Muhammad, May Allah's peace and blessing be upon him.

Economic discipline has been enshrined in Islam. Allah guided the believers that one should spend what He has given him judiciously and prudently. Allah the most High says: and render to the kindred their rights as also to those in want and to neither the squander nor (your wealth) in the manner of a spendthrift verily spendthrift are brothers and satan and the satan is to the Lord ungrateful" (Surah 17 Verses 26 – 29).

Man is reminded that it is Allah who enriches and it is He who restrained according to this infinite knowledge and insight for He is all knowing, all seeing. Still in the same surah Allah The most High commends prudent management of the orphans property and keeping of promises that one undertakes either between him and His lord or between him and his fellow men (Surah 17: Verse 34).

Another injunction was given for prudent measures in measurement of grains and promising. He said regarding to economic and business probity.

### Surah 17: Verse 35

There are necessary spending and notorious spending of wealth each of them Allah has given guidance on how to undertake them. Allah has guided the believers about the merits of spending both the necessary and optional one when He describes the qualities of the believers in Surah 2: verse 3 “.....Those who believe in the unseen and establish regular prayer and spend out of which we have given them”. This refers to both the obligatory and the optional spending. As regards the optional spending, the Quran stipulates “... and they ask you what they should spend, say, the surplus likewise he makes His signs clear to you so that you reflect over them” (Surah 2: Verse 219).

Another verse explains this “and he gives his wealth despite the love for it to the relatives and the orphans and the poor and the indigent and for the wayfarer and those who ask and for setting free the slaves”.

Another verse rules: “ They ask what they should spend say (to them) whatever good you spend should be to the two parents and those of kin, the orphans and the needy and the wayfarer whatever you do of good, Allah is verily aware of it” (Surah 2:215). Spending for the family is one of the most basic duties of a Muslim, likewise his needy parents and relatives. As regards the family Allah the most high says:

*“the breast feeding women should foster their children for complete two years for he who wants full fosterage and upon the one to whom the child was born should give them feeding and clothing according to a just means...”*

These are so many ways in which Islam alleviates poverty within the Muslim Ummah. Islam has encouraged trading and mutual transaction and has condemned the eating of the wealth of one another in vanity “Do not eat up your property among yourselves for vanity” (2:188). “Oyou who believe eat not up your property among yourselves in vanities, but let there be amongst you traffic and trade by mutual good will...”

The Prophet (May Allah Peace and Blessing be Upon him) said: The two trading partners has option before they depart. They spoke the truth and explain (all about the trading article) their trading will be blessed and if they told a lie and hide (defects) their trading will be bereft of blessings (Sahih al Bukhari and Sahih Muslim).

Apart from the above mentioned measures of alleviating poverty, another measure of poverty alleviated in Islam is Zakat. Zakat (poor due) which is one of fundamental pillars of Islam alleviates poverty within the Muslim community in no small

measure. Allah the most High said in the Glorious Quran “verily, alms are for the poor and the needy and those employed to administer the (funds) for those whose heart have been (recently reconciled to truth; for those in his bandage and in debt; in the cause of Allah and Allah is full of knowledge and wisdom” (9:60). If Muslims will pay their zakat as and when due, this will reduce poverty in a very great way because if we look at the beneficiaries of zakat, we will realise that the Muslim Ummah will benefit a lot such that the indigent, those in bondage, to be freed from slavery, those in debt to gain their freedom, those whose hearts have been weaned from hostility to the truth and the wayfarer stranded in other than his locality and even those who manages the affairs of the zakat will all benefit from the zakat. In Sokoto state, for example, now a lot of people become relived of their problems and other economic problem is to a reasonable extent reduced. Medical bills are settled through zakat and the zakat of property especially of grains and animals are distributed from where they were collected in a just and equitable way.

Another measure of poverty alleviation in the Muslim Ummah is through establishment of endowment ventures. Endowment is the dedication of property for the upkeep of the poor even after the death of the endower. For example, building a school or establishing a company or dedicating a large garden or building a housing estate for the benefit of the poor.

The messenger of Allah (May Allah peace and blessing be upon him) said: “If a man died, his deeds are cut off except from three things: a re-generating charity, or knowledge being utilized and a righteous child praying for him” (Imam Muslim).

Another measure of alleviating poverty in the Muslim community is sadaqah (charity), one interesting thing to note is that Islam considers even the money one spends on himself, his family, and relatives has the regard of sadaqah.

The messenger (May Allah peace and blessings be upon him) said: give out sadaqah (charity), then a man said: I have a *dinar* oh the messenger of Allah! He said: give out sadaqah to yourself, he said: I have another? He said give out sadaqah to your child: I have another one: He said: spend it as charity to your servant. He said I have another? He said: you most know how to spend it (Abu Dawud, Nasa’i, Ibn Hibban and Hakim).

From Hakeem Ibn Hizam (may Allah be blessed with him) from the Prophet (May Allah’s peace and blessing be upon him) that he said: the upper hand is more better or superior than the lower hand, but start with the one you take care of” (Bukhari and Muslim).

Another measure taken by Islam to alleviate poverty is the system of inheritance. Islam has put inheritance for the deceased family an obligation to be distributed after the death of a relative both for the male and the female, the wives, the husband and the parents and the son or daughters and he relatives like uncle, aunt, etc.

There is an elaborate way to distribute the legacy of a deceased as provided in the Quran and the Sunnah of the prophet (May Allah's peace and blessing be upon him) and the explanation of the Muslim scholars surat al Nisái, talks about the principles of inheritance. Allah the most High says: from what is left by the parents and those nearest related there is a share for men and there is a share for the women whether the property be small or large a determinant share" (Surah 4:7).

The prophet may Allah's peace and blessings be upon him said: Give the legacy to be shared to their definite owners and what remains is for closest male relatives" (Bukhari and Muslim). The Islamic stipulations for sharing legacy of the deceased is well balanced and coordinated that it takes care of the males and the females, the husband, the wife, the father, the son, the grandfather, the brothers and sisters, whether uterine, cognisance or full ones in a very systematic and well balanced order and hierarchy.

Islam also has also stipulated working for one's livelihood such that a grown up male adult is commanded and encourage to get self employed or to work for others for remuneration in order to alleviate poverty for him and other who depend on him. The Prophets of Allah may Allah's peace and blessings be upon them were also gainfully employed such that they had reared animals for remuneration especially Prophet Musa and our noble Prophet Muhammad may Allah's peace and blessings be upon them both and Prophet Dawud (may Allah's peace and blessings be upon him used to eat out of his handwork for he used to make shields and arms for remuneration.

Another measure which Islam took for alleviating poverty is that if a man got a land that does not belong to anyone; he can revive it and utilize it. From Urwah from Aishah, may Allah be blessed with her that the Prophet of Allah (may Allah's peace and blessings be upon him) said "whoever revive a (dead) land which does not belong to anyone then he is more befitted (with it)". Urwah said: Umar (May Allah be blessed with him) utilized this jurisdiction during his caliphate-ship (Bukhari 23:35).

Another method Islam use for alleviating poverty is giving out gifts such that once given is not allowed for the one who gave it to go back on his

words. From Ibn Umar and Ibn Abbas, may Allah be pleased with them from the Prophet (may Allah's peace and blessings be upon him) said: it is not legal for a Muslim man to give a gift and turn back on it except a father in what he gives to his child (Ahmad 2/27 and 28) and others.

From Aby Hurairah (May Allah be pleased with him) that he said from the messenger of Allah (may Allah's peace and blessings be upon him) that he said: give out gifts and you will love each other" (Bukhari AdabulMufrid and Abu Ya'la in his Musnad).

Another measure of Islam for the alleviation of poverty is the giving out of loan or debt to be repaid back. The largest verse in the Qurán talks about debt and the process of giving it out and taking it back (See Surat at Baqarah 283 – 284). Another method of Islam in alleviating poverty is mortgage (See SuratulBaqarah 284).

It is evident from the above that Islam has a lot of strategies of alleviating poverty but effort at this juncture would be geared towards an analysis of some of the benefits to be derived from some of these strategies. To this end, the remaining part of the discussion of the Islamic strategies of alleviating poverty will focus on benefits of Zakat and Awqaf right from the period of the prophet Muhammad (May Allah be pleased with him) to the present time.

The idea of Waqf is as old as humanity, but Muslim jurists argue that the 1<sup>st</sup> Waqf was the Ka'abah, the 1<sup>st</sup> ever place the dedicated for the worship of Allah. The 1<sup>st</sup> Awqaf that were established by the prophet (S.A.W) were masjid Quba and Masjid Al-Nabawi in Madina .This was followed by the Waqf of 7 orchards given to him by Mukhairiq to be an ongoing charity for Muslims, [24]. Other early Awqf included: the Waqf of Umar Ibn Khadab of land in Khaybar, the Waqf of UthmanBnAffan of Roma well in Madina, the Waqf of Ali bn Abi Thalib of a land in Yanbu.

Indeed it was reported that there was not a single companion who could afford to do Waqf and he did not do so. Thereafter many different kinds of Awqaf were created for social purposes such as public utilities, education, and health care etc. in different parts of the Muslim world at different time. In a nutshell, Awqaf played important role in achieving the goal of the community. Apart from the earlier Awqaf, Awqaf were found to be the sources of finance for building and maintenance mosque and universities in recent time, it played an important role in spreading the civilization of Islam (Al Qarawiyyin mosque in Morocco, Al-Azhar mosque in Cairo Egypt, Tumus Zaitunamosque in Tunis, the mosque of Cordoba in Andalusia, the Umayyatu mosque in Damascus, Syria etc [24]. It



should be noted that Awqaf include the establishment of schools, colleges, institutions and universities in the way of Allah for all Muslims and non Muslims interested in acquiring knowledge.

The Awqaf benefits are not exclusive to Muslims, but extended to include the people of book (Jews and Christians). Not only that, but many Awqaf were establish to take care of sick.

Historians confirmed that more than a third of agricultural land and almost half of the buildings in Algeria, Egypt, Morocco, Iraq, Palestine, Syria and Turkey were Awqaf properties. Three quarters (3/4) of the whole arable land in the former Othman empire belong to Waqf. In Algeria, under French occupation, Waqf comprise (1/2) of the land of the country in the middle of 19<sup>th</sup> century for the same period (1/3) of the land in Tunisia. In Egypt, in 1949 about one eight (1/8) of land belonged to this category [25]. Historically there were some Awqaf to improve the conditions of prisoners and take care of their nutrition, health and guidance. They are also some others to help the young people marry, to care of the orphans, the disable and the blind, providing them with food, housing and clothing, to provide the travelers with lodges and food, to pave way and build bridges.

In some countries institutions of Zakat and Awqaf had contributed greatly to the advancement to knowledge, the establishment of hospitals, orphanages, schools, universities, etc. and led to a great civilization that spread from Indonesia to Andalusia [24]. However, the efforts in Nigeria is not all together negative, recently there are signs of revival of these institutions states such as Zamfara and Sokoto state had establish the Zakat and Endowment committees that take care of these.

Today's developmental challenges of unemployment, exclusion, inequality, economic shocks and corruption in Nigeria oblige us to rethink the way out of these problems since successive efforts have failed as stated earlier. This has been taken care of by Islam 1400 years ago through institutions of Zakat, Awqaf, Sadaqat etc. Despite the historical past and present successes recorded through these institutions in Islam, their contributions are neglected in the developmental arena, which is of negative and detrimental effects.

Benefits of Zakat are numerous as outline by scholars. Chachi [24] argued that zakat contributes in increasing the income of the poor and in improving their condition. If zakat is collected and distributed in accordance with the shariah, it will result in cumulative process of consumption and investment so as to guarantee permanent employment but also feed the

economic growth in order to reach a higher stage of economic and social development [9].

Legally, Waqf draw its legality from the Holy Quran, the Sunnah of the prophet (S.A.W) and the consensus of the companions and scholars. Allah says: "You will not attain righteousness until you spend from what you love" (Al-Imran: 92). In a similar verse Allah says: "O you who believe! Spend of the good things which we have provided you with and from what we brought out of the earth (Baqarah: 267).

Historically, Awqaf played a significant role in taking care of the health and education need of the Muslim Ummah and in bringing about the economic growth, development and social justice in Muslim society. It is motivated by the pleasure of Allah and the sign of respect towards humanity at large and even animals.

Awqaf together with Zakat and other Islamic institutions if revived and implemented correctly can play a major role in enhancing the welfare of the members of the society and reducing the burden of the government in providing for health, education and other socio-economic benefits. It is not possible to count all the benefits of establishing Awqaf, but few would be enumerated as the following ones that are mentioned in AwqafSouth African website:

- i) Creating a long term, massive powerful community funds.
- ii) Establishing and supporting projects from Awqaf revenues on sustainable basis.
- iii) Promoting a working unity and stakeholders.
- iv) Promoting independence and self reliance.
- v) Raising the self esteem of the ummah.
- vi) Making Da'awah more meaningful.
- vii) Contributing towards poverty alleviation.
- viii) Developing leadership through project at grassroots level.
- ix) Empowering Muslim, for and disadvantage communities.
- x) Contributing towards free, and empowered, influential and benevolent community
- xi) Contributing towards growth and development.

Summarizingly, the benefits of the Awqaf include providing permanent resources to meet religious, educational, economical, health and security need of the community; to strengthen the network and social relations; to consolidate the values of social solidarity, the essence of brotherhood, and the love between all. This is in addition to economic growth, the sustainable economic development and the social justice it helps to achieve. All these in order to earn the pleasure of Allah Almighty and serve the community which one lives and contribute to its development and prosperity.

## CONCLUSION

Finally, throughout our discussion, it is apparently clear that most poverty alleviation programmes in Nigeria have neglected the Islamic strategies. Islamic institutions like Zakat and Awqaf are very important economical tools that if implemented well, will definitely not only eradicate poverty from Islamic society but reduce government spending, reduce the need for taxes and continue toward better socio-economy justice and development for Muslims communities. It is very unfortunately that these institutions are not implemented in the most Islamic countries and where they are, they are not implemented fully and / or correctly. Infact Muslims have left these institutions behind their back and looked for solutions elsewhere with catastrophic consequences. That is why most Muslims countries are suffering from high unemployment, acute poverty, wide gap between rich and poor, poor government policies for the health education and social security.

It is evidently clear from the foregone discussion that Islamic strategies can play formidable role in poverty alleviation programme and to alleviate scourge affecting large percentage of the population. Waqf proceeds for example can be used to provide goods such as water, health and educational facilities and research institutes that would help develop human capital.

It is thus imperative for the government at various levels to study how the Islamic instruments can be integrated into their poverty alleviation programmes. It has been done in many countries. In a survey carried out by Islamic Research and Training Institute (IRTI) of Islamic Development Bank (IDB), a detailed study on how Zakah and Awqaf have been implemented in Malaysia, Pakistan, Kuwait and South Africa was presented. This paper calls on our governments to partner with Muslim Faith Based Organizations to achieve this laudable objective. It also recommended that Awqaf in Nigeria should venture into contemporary developmental challenges of refugees and internally displaced persons IDPs posed by insecurity in the country.

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