
POVERTY AS A BANE TO THE SOCIAL ECONOMIC DEVELOPMENT IN NIGERIA – ISLAMIC EDUCATION VALUES AS A PANACEA

GANIYU, MOJEED ADEMOLA

DEPARTMENT OF ISLAMIC STUDIES

SCHOOL OF SECONDARY EDUCATION

(ARTS & SOCIAL SCIENCES)

OYO STATE COLLEGE OF EDUCATION, LANLATE

OYO STATE

Abstract

Universally, poverty reduction has continued to draw the attention of international communities. With the World Millennium Summit in New York in year 2000, as renewed effort was made to reduce poverty globally. This led to the establishment of eight Millennium Development Goals (MDGS), each with its own quantifiable target and time frame for their achievement. The first goal is the eradication of extreme poverty and hunger. The goal has two associated targets; reducing by halve the proportion of living in extreme poverty, defined as \$1 per day and reducing by halve the proportion of people who suffer hunger. The targeted period is 2015. Nigeria is one of the countries attempting to achieve these goals. The paper reviews the various efforts put in place to achieve their goals. These include: the rationalization of past and some existing poverty eradication agencies, the establishment of National Poverty Reduction Strategy Eradication Programme (PRSP) called NEEDS, among others. Despite these efforts by the government, it is very difficult for Nigeria to reduce poverty and hunger level till date. Therefore, this paper employs qualitative approach towards looking at Islamic education; related studies on the practice of Islamic Educations, its objectives and significances were reviewed. The exertion affirmatively revealed that Islamic education through its aims and objectives, motivates and trains humankind to self-employment, self-independence and self-sustainability. It is the type of education that also promotes helping the needy through the practice of Zakat as charity act. Again, Islamic Education calls for Waqf (Islamic Endorsement) that provides means in which individuals can donate their wealth and properties in order to gain blessings from the Almighty Allah (SWT); and permeate individual with morality. In addition, there are other recommendations and teachings of Islamic education that portray relevance of hardworking. Therefore, the aims, content and teaching of Islamic Education are recommended to be explored for job creation and poverty alleviation in Nigeria.

Keywords: Poverty, bane, social economic development, Islamic Education Panacea.

Introduction

According to the UN Millennium Goals (2008),

The poor are defined as individuals living in households with command over no more than \$1 per day person valued at international prices.

With the assertion quoted above shows the example of absolute poverty line, while most countries define their own absolute poverty line as well inclusive to Nigeria. According to the World Development Report 2000/2001, Ravallion and Bidani (1994) writes:

The various dimensions of poverty are lack of job opportunity, lack of empowerment and lack of security. The window of opportunity remains closed to the poor masses, and this makes them practically inactive in the society. Their lack of employment limits their choices in almost everything and their lack of security makes them vulnerable to diseases, violence and so on.

Similarly, A United Nation's Statement as quoted in Ravallion (1994) says:

Poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go; not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living a marginal or fragile environments, without access to clean water and sanitation.

In Nigeria, Widespread, and severe poverty is a reality. It is a reality that depicts a lack of food, clothes, education and other basic amenities such as good road, power generation, pipe borne water and so on. Severely poor people lack the most basic necessities of life to a degree that it can be wondered how they manage to survive.

According to Collier, Paul (2007):

There are several effects and deficiencies associated with poverty in Nigeria. One of the main effects of poverty is poor health, as it reflected in Nigeria's high infant mortality and low life expectancy. Poor people in Nigeria face several health issues as they lack basic health amenities and competent medical practitioners. Most children do not have the opportunity of being immunized and this leads to certain physical defects in some of the children. Their health has become low priority and as they have or no choices, they live with whatever they are provided with, whether healthy or not.

CAUSES OF POVERTY IN NIGERIA

Corruption

The persistence of poverty in Nigeria since the independence 1960 could be majorly attributed to corruption. Corruption however has intensified the level of poverty to unprecedented scale. Obua (2010) opine that corruption has adversely affected 20 percent of the GDP in Nigeria. Moreso, the distraction of government attention, increase in operational cost and the wastage of time and resources are other effects of corruption. Another effects of corruption as it affects good governance of consists of country's federal fiscal policies e.g. Nigeria has 36 states and 774 Local Government Areas receive monthly appropriations from the Federal Government.

According to Human Right Watch (2010) cited by Obua (2010):

This system has led to “decentralization of corruptions a situation in which corruption has become rampant and an organised crime.

Due to the menace of corruption in Nigeria, the rich in Nigeria has continued to be rich while the poor continued to be poor, thus the poverty increase every day. In Nigeria, the government's income is generated mostly from natural resources revenue. This income, instead of being used for developmental purposes is then circulated among the political office holders and their families, leaving the rest of people to wallow in poverty.

Unemployment

Unemployment is a major factor contributing to poverty in Nigeria. There is a strong correlation between unemployment and poverty. When people are unemployed, their source of livelihood depletes over time. The cost of living becomes high and the standard of living goes down. There are many people in Nigeria who lack the opportunity of being employed. According to Garcia et al (2006) the formal unemployment in Nigeria as estimated by the World Bank in 2007 was 49 percent and Nigeria ranked 61st across the world's countries.

According to Therbaka Mekonnen (2008) the then newly released African Development Indicators report of the World Bank showed that:

Education once seen as the surest, undisputed gateway to employment, no longer looks so certain.

This is very true in the case of Nigeria. The fact that you are on educated Nigeria is no guarantee that you will be employed. Furthermore, according to the World Bank Report quoted from Therbeka Mekonnen (2008):

Unemployment in Nigeria is higher among those who have attained a higher education of some kind, and also those in wealthy households because they depend solely on the wealth of their families and do not consider employment a priority.

Many graduates in Nigeria wander the streets without anything reasonable to do for a living. The government is capable but unwilling to provide jobs for them. Employment in Nigeria is usually not based on merit but depends on how connected you are with people that

have power. This leaves many highly qualified people in poverty as seemingly no one cares to know what they are capable of achieving. These people are missing out on the income they would have gotten if they were employed. The number of quality jobs in the economy is low and many government resources are misallocated.

Unemployment-induced poverty tends to increase the crime rate and violence in the country such as armed robbery, kidnapping for ransom, internet fraud and other forms of fraudulent activities. The reservation wage they get from these activities is typically barely enough to take care of their basic necessities.

Non- Diversification of the Economy Oil Over Dependency

While Nigeria's poverty has been identified to be caused by many factors, Nigeria's non-diversification of the economy can be seen as a major factor. Before 1970, the Nigerian economy was driven by the agricultural sector. Presently, Nigerian main economic resource is derived from oil sector and every state of the Federation shares its money among the three tiers of Government: Federal, State and Local Government monthly.

In Nigeria, those in power have practically ignored other sources of income, and today, Nigeria depends heavily on exporting oil. This dependency on natural resources is often referred to as Dutch disease, whereby natural resources make a country less competitive excluding the few working in the oil sector, the majority of the people have been impoverished as their products have come irrelevant. The agricultural sector, which was their major means of income before the discovery of oil, is considered almost useless (Ford, 2007).

Beyond the Dutch disease, Nigeria's abundance of natural resource has led to what is known as a resource curse which is reflected in the Niger Delta Crisis (reflecting the region of the country where most of the oil coming from). The people in this region are fighting for resource control as they claim the government is not fulfilling their promise of giving them the large part of the oil revenues. The wealth from natural resources in Nigeria is supposed to be working with the derivation policy, but this policy is not functional in any way, as the oil producing states are still impoverished and this policy is supposed to work in a way such that the state with these natural resources should be able to get a large part of the countries revenue as they contribute a lot to the national wealth (Ford, 2007).

According to Collier (2007) who writes:

The first half of the 1980's gave rise to a huge oil boom in Nigeria and also led to excessive government borrowing and investment on wasteful projects that made the corruption in the country more apparent. As the world price of oil crashed in 1986, Nigeria's oil revenues reduced drastically and Nigeria's external debt increased drastically. The introduction of the structural adjustment program (SAP) was one of the government reforms advocated by the international financial institutions to reduce Nigeria's oil dependency. Despite increased national output in non-oil sectors, poverty and social indicators worsened as most of the revenues generated were used for serving Nigeria's external debt, Nigerians have blamed the soaring poverty level despite the increase in output to the introduction of the reforms and policies introduced during the late 1980's.

LAZINESS

Laziness is a common disease which is virtually suffered by many Nigerians today, especially those from wealthy households. Everyone wants to be comfortable but they are not ready to work towards it. This often leads to greed where people will do whatever they can to keep the family wealth for themselves. In most families, everyone depends on the breadwinners, who work so much to keep the family going and when he dies the family is likely to become poor because of mismanagement of funds. In most Nigerian families the death of the bread winner means the death of the whole family fortunes because everyone was depending on him or her to provide everything.

The death of one's spouse is one of the calamities that befalls couples. Nzewi (1989) cites Holmes and Ronke (1967) as saying:

that the death of a spouse has been rated cross-culturally as the most stressful and devastating experience. Immediately the death of a husband occurs the widow knows that she is in for trouble.

Apart from the loss of a breadwinner, a companion, the father of her children etc. she enters into set of discriminations, privation which make her life miserable (poor).

Therefore, one can deduce the need for hard-work for all and sundry. The lazy people who rely on the property or wealthy of their relations contribute a lot of the challenge of poverty in Nigeria.

Other contribution factors to poverty in Nigeria as contained in Poverty Alleviation Programmes (2000) include the inadequate of financial empowerment, lack adequate of financial empowerment, lack of adequate market outlet for market women, general discriminatory and depreciation and lack of information disseminations organs between the people of the grassroots and government policy makers.

Effects of Poverty on the People

The possible effects of poverty on Nigeria people can be summarized as following. It should be noted that poverty has brought about all set of illicit acts to Nigeria people, such as Uzochukwu (2005).

- Bribery and Corruption: These are two sides of coin which cannot leave or separated from each other.
- Kidnapping: Nigerians are being kidnapping by Nigerians in order to use them for ritual rite which they believe that can produce them money or been kidnapped in order to collect money from their families (Ganiyu, 2016).
- Assassination: People are getting involved assassination crime because they want to collect big money from the person who asks them to kill another man for the purpose best known to him (poverty).
- Adultery and Fornication: Some of our people both man and woman are getting involved in the practice of adultery and fornication because of poverty.

- **Suicide:** This is another effect of poverty on the people, for instance a man who has totally frustrated of this life but in the thought he cannot get any good of this life may commit suicide because he can no longer be living in poverty any more.
- **Theft:** Because of poverty many people has become armed robbers.

The Relevance of Islamic Education on Job and Poverty Alleviation

The philosophy of Islamic education is to inculcate moral values that constitute a wide range of virtues such as honesty, integrity, tolerance, truthfulness, self-discipline, humility, patience, industry and others. Hence, morality should be the basis of education given to record success. This type of education if effectively imported to the people, they will be able to play the vital role in building a society being enriched to the moral and spiritual values, and be really a place of peace and harmony and free from the chronic poverty. This type of society is highly needed in Nigeria today.

Islamic education provided the needed mechanism for the alleviation of poverty suitable to any society. These mechanisms were well explained in the Glorious Qur'an and prophetic teaching. This fact distinguishes Islam from all other religions of the world. The proof for the alleviation of poverty in Islam can be seen in giving out the Zakat and many other Islamic charitable outfits (WAOF) A. ZAKAT

The Almighty Allah ordains in the Holy Scripture (Qur'an) thus:

Verily, the Sadaqat (alms giving) i.e. (Zakat) in particular are only for needy and the poor, and those who work for these taxes, and to those who work for these taxes, and to these who hearts are to be reconciled, and to free the neck (i.e. slaves and prisoners) and the heavily indebted, and in the path of God, and for the way farer a, duty by God, God is all-knowing wise (Qur'an 9:60).

In reference to the above quoted Quranic verses, which ordain for the giving out Sadaqat (Zakat) to certain categories of eight people, the word Zakat is derived from the Arabic word Zakat which literally means cleanliness (purification), growth, blessing and praise (Al-Qaradawi, 2003). Zakat is paid on net balance after a Muslim has spent on necessities, family expenses, due credits, donations and taxes. Every Muslim male or female who at the end of the Hijra year is in possession of a prescribed amount called (Nisab) in excess of his needs, that person is required to pay his or her Zakat at the minimum rate of 2.5 percent or 40th part of the wealth to the poor and needy.

Zakat has a deep humanitarian and social or political value. This religious act prevents the hoarding of wealth and advocates solidarity among Muslims because excessive wealth is distributed among the poor. The paying of Zakat also helps purifying one's soul and encourages a Muslim to have gratitude towards God's bounties.

Zakat is one of the most effective mechanisms designed by Islam to alleviate poverty. It improves the economic condition of the poor as well as awakens in the man, the sense of brotherhood with destitute members of the society and stirs man's moral conscience to make him sacrifice for the sake of others.

The ability of Zakat in solving the societal problem of wealth distribution is an indication that Islam is a way of life that recognizes the dignity of human race under the fundamental principle of its religion.

B. Waqf

Waqf (endowment) on the other hand means the dedication of a property or giving it away in charity for the benefit of certain people for a good purpose. According to Doi (2007) who said that:

It is a detention of specific thing from the ownership of the appropriator, and devoting or appropriating its profits or charity to the poor or for other good objects.

Unlike Zakat, which various verses are found in the Holy Qur'an as follows:

O you who believed! Give in charity of good things you earn and of what we have brought forth for you out of earth. (Quran 9:34)

Doi (2001) quoted earlier shows that there are no Quranic verses specifically talking about Waqf as that of Zakat. Therefore, He further reiterated the fact that the establishment of Waqf in Islam comes up as a result of the head for organize and institutionalize Voluntary charities. It started right in the time of prophet (SAW) when he entered Modina, the Prophet's Mosque (Masjid-al-nabawi) was built on a parcel of land belonging to two orphans who said they want the price to be given by Allah on the day of Judgement (Doi, 2007).

The role of Zakat and Waqf in poverty alleviation guidelines found in Shariah, it is made to serve as a solution to our economic problems which will bring positive economic empowerment in Muslim society, in to other social, moral as well political benefits to Muslims in particular and the mankind in general.

For proper distribution of Zakat properties, an individual is not at liberty to calculate and spend Zakat as he likes, similarly, if zakat is collected and distributed to the rightful beneficiaries stipulated in the Glorious Qur'an, it will not only help in meeting the needs of deprived classes (poors) but also establishing a state of balance among different classes of the people in the society.

Again, through Zakat people become self-reliant because it provides a means of developing capital through engaging into small scale trade. Thus, participation in trade is one of the Islamic Mechanisms geared towards poverty eradication. The Glorious Qur'an and Sunnah of the Prophet Muhammad (SAW) urged Muslims to actively participate in the lawful trade and commerce.

Most of the wealthy companies participated in trade which is clear justification that through trade, poverty can be eradicated and there will be peace and peaceful co-existence (Abubakar Danyaro, 2013).

Zakat also promotes the welfare function of public expenditure if the funds are allocated to those avenues that improve the working conditions and efficiency of the eligible recipients such as improved housing facilities, health services, training programmes and a lot of similar services may be initiated for such purpose, this will definitely tackle the challenges of bribery and corruption, unemployment, inequality of sharing the National Cake and so on which are the major causes of poverty in Nigeria presently.

In a nutshell, one of the most significant roles of Zakat at individual and societal levels is the eradication of poverty, the mother of all social problems by ensuring that the rich, live up to

social responsibility through distributing a portion of their wealth and fortune to the poor and needy members of their society.

As for Waqf, its permanent nature results in providing capital assets which produce an ever increasing flow of revenue to serve the purpose it was meant for. It therefore serves as a source of revenue to the Islamic Economy, because the properties are sufficient to provide huge amount of revenue for benevolent and wide range of activities that can raise the standard of living of many Muslims.

The Waqf revenue could be used for the most frequent needs such as those of Imam's, scholars' or teachers' salaries, in addition to carpeting, water supply, and fuelling of electricity generators. Education is the second largest recipient of waqf revenues which usually covers library books, teachers, and other staff salaries as well as stipends to students. This makes free education accessible to all, giving the poor an equal opportunity to acquire education at a time when it reflects only on those in power and wealth.

The beneficiaries of Waqf include the poor, the needy, the orphans and prisoners etc, and the services provided through it include health services, apprentices, patients, drugs and medicines and helping girls and divorced women to get married.

C. ISLAMIC INJUNCTION ON WORK/LABOR

In order to reduce or totally eradicate the menace of abject poverty and enabling the lazy ones work to earn their living, work is one of strongest mechanisms stipulated by Islamic education to alleviate poverty in the society. In Islam everyone is required to work in order to seek sustenance. The Holy Qur'an encourages skills and professions. It gives the example of a number of prophets and righteous men who were skilled craftsmen. Nuhu (AS) was a carpenter who built boats, Ibrahim and Ismail (AS) were builders of Kabah, and David (AS) was blacksmith and used to make shield (Al-Khattab, 2007). To alleviate poverty Prophet Muhammad (SAW) encouraged Muslims to work no matter how people look at it. He is reported to have said:

If one of you were to make a rope and bring a bundle of firewood on his back and sell it, so that Allah may protect him from humiliation, that would be better for him than begging from people who may give him something or refuse to give him anything (Al-Bukhari, 1998).

The habit of begging for survival of a Muslim is strictly discouraged in the saying of the Prophet (SAW):

No one eats better food than that which he eats out of the work of his own hand (Al-Bukhari).

It was also reported that Umar bin al-khattab saw a group of people sitting in the mosque, he raised his whip and uttered his famous saying:

None of you should sit searching for provision and say: O Allah provide me while he knows that the sky neither rains down gold nor silver. Allah says: and when prayer is finished then disperses in the Land and seeks Allah's grace. (Qardawi, 2007);

In order to root out poverty, Islam stipulates that any field of lawful activity is a chief way of acquiring wealth: One may work in agriculture, mining, medicine, engineering, transportation, teaching, trade and so on (Abubaka and DAnyaro, 2013).

Conclusion

The paper identified some challenges of poverty reduction in Nigeria, these include: ineffective implementation of poverty alleviation programmes, inadequate social and infrastructural facilities, neglect of agricultural sector and rural development, rising incidence of unemployment and high rate of corruption. Therefore, through the implementation of the Islamic education values: Zakat and Waqf would serve as the poverty alleviation on the societal development, socially, morally and economically through diverse humanitarian ways. Through them, both the poor and the rich are to share almost the same prestige. Zakat institution undoubtedly serves as a means of providing employment to people thereby uplifting their economic status. Therefore, its constant and standard collection and distribution will undoubtedly alleviate or eradicate poverty as witnessed during the reign of Umar bu Abdulazeez II, an Ummayyad Caliph when every individual had enough wealth and Zakat collected had to be part in baytul-mal (Public Treasury) without distribution (Shirazi, 2006).

Recommendations

- Islamic policy is based on knowledge, since nothing positive would come out of any act performed with ignorance. Muslims should acquire knowledge of Islam (Islamic Education) in order to be able to carry out Allah's obligations assigned to them.
- Muslims should seek for knowledge of western education also, so that they could participate in the present day technology, by doing so, more job opportunities will be available for them and much dependence of the government will grossly reduce.
- Government should create more chances of preaching Islam in this country because it contains good moral values and discipline to mankind.
- The collection and distribution of *Zakat* and *Waqf* should be carried out systematically, under a committee appointed by the state or on Islamic organization in the absence of Islamic State that will help in identifying the right number of wealthy individuals to give out Zakat and also to identify the number of eligible beneficiaries.
- The beneficiaries should be enlightened on how to spend what is given on Zakat and Waqf proceeds appropriately, in order to serve the purposes for which it is given. These include reduction or eradication of poverty and promoting self-reliance.
- Scholars should write more on Zakat and Waqf; especially as it relates to contemporary issues arising as a result of development.
- The Ulama (Islamic Scholars) including Imams and teacher of religious institutions should motivate the rich people to create Waqf and give out Zakat accordingly.

References

- Abubkar, I. S. & Danyaro, A. (2013). Synthesis and Analysis on some selected Islamic Mechanism for poverty Alleviation. A paper presented at National Conference organised by Nigeria Association of Teachers of Arabic and Islamic Studies (NATALS), held in Ilorin, April, 2013.
- Al-Bukhari, M. I. 1998. Saheeh al- Bukahari. Riyadh, Baitul Fikr.
- Al-Khattab, N. (2007). The ideal Muslim Society as Define in the Qur'an and Sunnah, Riyadh, International Islamic House.

- Al-Quardawu, Y. (2007). *Poverty and its Solution on Islamic*. New Delhi, Adam Publishers and Distributors.
- Collier, Paul. (2007). *The Bottom Billion; why the poorest countries are failing and what can be done about it* (Oxford and New York; Oxford University Press).
- Doi, I. A. (2007). *Shariah: The Islamic Law*. Kurmi, Kano. A-yassar publications.
- Ford, Neil. (2007). *Nigeria: Pouring Oil on Delta's Troubled Water*. African Business, Wednesday, August 1, 2007: available at <http://www.allbusiness.com/government/elections-politics/.8909/901.html>.
- Ganiyu, M. A. (2016). *Boko Haram Insurgence and Its Treat to National Security*. *Journal of the National Association for the Study of Religions and Education* (NASRED). Religions Educator Vo. 15, Number 1, April 2016.
- Garcia, Rose Mary; Rich and Kohl: AnnRuengs sorn; and Julia Zislin (2006). *Nigeria; Economic Performance Assessment* (Washinton, DC: United States Agency for International Development (USAID), February): Available at <http://gradworksumi/.33/36/3336742.html>.
- Holmes, T. H. & Ronke, R. H. (1986). *The Social Readjustment Rating Scale* in *Journal of Psychosomatic Research*. 11:213.
- Obua, E. (2001). *Combating Corruption in a Dialed. State. The Nigerian Economic and Financial Crimes Commission (EFCC)*. *Journal of Sustainable Development in Africa*. Vol. 12. No. 1, 2010.
- Oyinlola, O. (2011). *Corruption Eradication in Nigeria; An Appraisal Library Philosophy and Practice* Retrieved from <http://unilib.uni.edu.pp>.
- Poverty Alleviation Programme (2000). *Guideliness, for implementation of Poverty Alleviation Programme of the Federal Republic of Nigeria*.
- United Nation (n.d.) *The UN Millennium Development Goals* retrieved on February 18, 2008 from web site, <http://www.unorg/millennium.goals/>
- Chochkwu, M. (2015). *Corruption in Nigeria: Review, causes, effects and solutions*. Retrieved from <http://hubpages.com/education>.
- Shirazi, Nashim Sha. (2006). *Providing for the Resource Shortfall for Poverty Elimination through the institution of Zakat in low income Muslim Countries*. *IIUM Journal of Economic Management* 14/1. Pp.1.28
- Therbeka Mekonnen. (2008). *Multir Sectoral Approach to cope with African Youth Unemployment*, walta info of Tuesday, December 9, 2008 available at <http://www.wattainfo.com/idex-index.php?Option=content&task=view&id=54017&itemid=82>.
- Yusuf, A. (1985). *The Holy Qur'an. English Translation of the Meaning and Commentary*. London: King Fahd Holy Qur'an Complex Publication.