

Poverty Alleviation Through Good Governance In Nigeria: An Islamic Perspective

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Abstract: Poverty is a phenomenon found in every society. It is a world problem that attracts the policy response of the global community. Statistics shows that at 2011, 91.8 million of the country's population which represents 60% is living in poverty. Many institutions of production have closed down. Different governments initiated programmes for poverty eradication, alleviation or reduction but still the poverty level is even increasing. This suggests that the Muslims must go back to the divine provisions to find solutions that are economically rewarding, socially meaningful and spiritually satisfying. The statistics of poverty rate of the country was used as sample, using simple percentage to represent the ratio of poverty. The paper suggests for a return to the divine provisions in governance for poverty alleviation. Doing so will boost the country's economic activities and reduce the scourge of poverty in our country.

I. INTRODUCTION

Poverty is a phenomenon that could be found in every society. *The scourge of poverty has attracted the policy response of the global community.* (Umo 1986, Torado & Smith 2006) Fighting poverty have therefore become a central pillar of the economic policy agenda of most governments, hence the need for Muslims to adapt the teachings of Islam towards alleviating poverty. The paper discusses after introduction, types of poverty, poverty in Islamic point of view, causes of poverty in the views of economists, causes of poverty in the Islamic point of view, good governance a conclusion and provided some suggestions.

The concept of poverty has been defined by many scholars. Abubakar and Aliyu (2009), Abdullahi (1998) defined it as *Lack of sufficient material and cultural resources to sustain a healthy existence.* This definition explains that poverty is a deficit in material form. To some scholars, this definition is only inclining to physiological needs that include the necessities of life - food, clothing and shelter etc. Umo is of the view that this definition is only inclined to monetary aspect and referred it as 'income poverty'. It is observed that the poor is not only lacking in money but is faced by other needs such as education, health etc. So to Umo, lack of food

clothing and shelter are to be called social needs while the concept could be better defined as 'capability deprivation'. Poverty deserves much attention because Nigeria is ranked the third poorest country in the world after Nepal and Tanzania as per the World development report of 1999-2000. (Jhingan 2010). In the Islamic point of view, the definition of poverty is far more than lack of material or money for sustenance. The religion covers both the material and spiritual life of the believer. So Mannan (1990) opines that the *abundance of goods alone does not ensure richness in Islam.* In a hadith reported by Abu Huraira, the Messenger of Allah (saw) said, *Richness does not lie in the abundance of worldly goods, but richness is richness of the heart itself* (Muslim hadith no.1051). This hadith explains that to a Muslim the worldly materials are only one part of a whole. The two must go together – the material and spiritual.

While it could be easy to quantify the magnitude of material richness, it is quite difficult to quantify the level and magnitude of spiritual richness or poverty. But really spiritual poverty exists among the Muslims. Thus it is suffice to say mankind nowadays over emphasis the material aspect of life at the expense of spiritual values. Perhaps that is why people allow greed to overpower them and they easily become corrupted and misappropriate funds that are meant for the

entire people to their personal life. The issue of spiritual quality is emphasised to every believer. It is to be understood that poverty includes inequalities of power, prestige, status, gender, job satisfaction, conditions of work, freedom of choice, degree of participation etc.

Scholars have classified poverty into many classes. For example Torado and Smith (2006) suggest ways of measuring inequality in the following ways:

- ✓ Size distribution; from this perspective inequality is measured by the income an individual or household receives without consideration to how it is earned – through employment, interest, gifts, rent, profit or inheritance.
- ✓ Frictional distribution; this type discusses the factor share distribution of income. The factors of production - land, labour and capital are considered to ascertain what each of the factors receives.

TYPES OF POVERTY

Scholars have explained many types of poverty. Umo (2012) discusses two types of poverty –absolute and relative poverty, while Yandaki discussed five types: (i) absolute poverty (destitute) (ii) relative poverty (iii) moderate poverty and (iv) extreme poverty (v) ultra poverty. For the purpose of this work, the absolute and relative poverty will be discussed.

- ✓ Absolute poverty: Those who belong to this group are those who lack the ability to purchase the necessities of their basic needs, such as food, clothing, and shelter (rent). For those who belong to this group if they could not find solution to their basic needs, they may be forced to engage in crimes in order to survive. (Yandaki 2012) According to Jamri and Hayatuddeen, (2009) those who belong to this group are those who are lacking or impaired access to productive resources, outcome of inefficient use of common resources.
- ✓ Relative poverty: This type is usually measured by comparing one's earning to another person's earning. They are those who lack the necessary resources to enable them live and participate in the normal and desirable pattern of life that prevail in a given society at a given time. This measure has more to do with income inequality among people, regions or nations.

Nigeria is one of the richest countries in Africa but according to the National Bureau of Statistics (NBS) in 1996, the population of the poor in the country was 67.1million.(NBS 1980-1996) But in 2011 the number rose to 91.8million which is about 60% of the country's population. This indicates that the poverty rate is rising instead of declining. This cause a moment for thought so that we can device other means of getting some avenues to pull out some reasonable number of the Muslims from such a miserable condition, especially those in absolute poverty.

II. POVERTY IN ISLAMIC POINT OF VIEW

Islam looks at man in his totality. Therefore poverty according to Irfan Ul-Haq covers the physiological, safety &

security, and social needs of an individual. Let us look at them one after the other.

- ✓ Physiological needs: these are the basic necessities of every person. It includes adequate provision of food, clothing, shelter water and rest. Any short in these needs affects his life and may prevent him from performing effectively his duty of serving his creator. Muslims are therefore urged to work and earn their living where possible. Allah says: *And surely, We gave you authority on the earth and appointed for you therein provisions (for your life). Little thanks do you give* (Qur'an 7:10). While Islam encourages the poor to strive for livelihood, it calls on the well to do to give out the right of the poor from what they possess.

And those in whose wealth there is a recognised right. For the beggar who asks, and for the unlucky who has lost his property and wealth, (and his means of living has been straitened). (Q 70:24-25)

- ✓ Safety and security: Islam protects the life of every individual. This will enable him go to work and earn for his living. The Qur'an states: *O you who believe! Be afraid of Allah and give up what remains (due to you) from Riba (usury) (from now onward), if you are (really) believers.* (Q 2:?) This gives the poor protection from unjust usurpation of his wealth, and for the protection of his life;

Say (O Muhammad saw) "Come, I will recite what your Lord has prohibited you from: Join not anything in worship with Him; be good and dutiful to your parents; kill not your children because of poverty – We provide sustenance for you and for them; come not near to *Al-Fawahish* (great sins, sexual intercourse) whether committed openly or secretly; and kill not anyone whom Allah has forbidden, except for a just cause (according to Islamic law). This He commanded you that you may understand. (Q 6:151)

This verse indicates that killing is not allowed in Islam except on a just cause. More so it is only the court that has the prerogative power to rule for the killing of an offender. To that regard Islam puts stringent punishment for illegal killings.

And whoever kills a believer intentionally, his recompense is Hell to abide therein; and the Wrath and the curse of Allah are upon him, and a great punishment is prepared for him.(Q 4:93)

Islam does not protect only life but health, religion, honour, property etc.

- ✓ Social needs: There are needs that are related to sense of belonging and association, the need of esteem (for himself – the individual and others), the need for knowledge through education and learning. This entails that the state should make provision for the education of her members where possible. An individual should freely participate in both family and community affairs through *shurah* (assembly) in decisions that affect the community.

Poverty is seen to some degree as a blessing to mankind. It gives a chance for peaceful co-existence among people. Because no one can live as an independent person without interacting with others, everybody needs the services of others. The rich needs services from the

poor which he will pay for, while the poor needs money to boost his purchasing power.

Is it they who would portion out the Mercy of your lord? It is We Who portion out between them their livelihood in this world, and We raised some of them above others in ranks, so that some may employ others in their work. But the Mercy (paradise) of your Lord (O Muhammad saw) is better than the (wealth of this world) which they amass.(Q43:32)

The verse explains that the wisdom behind making some rich and others relatively poor is to make a balance in the society. If everybody should be rich, then no one will par-take a difficult work. But in this case, the rich needs some services which he cannot afford doing himself, while the poor has to sell his labour in order to earn and solve his immediate needs. So Islam is not agitating for total eradication of poverty (which is impossible) but calls for poverty alleviation. In a similar view, it is opined that ... *if everyone had the same income, no matter what, there would be little incentive to work hard, gain skills, or innovate* (Torado & Smith2006). From this we can comfortably conclude that the problem of eradicating absolute poverty is one of bad news and good news at the same time. Is like a glass that may be seen as either *half empty or half full*. (Torado & Smith 2006). Therefore in the Islamic point of view some degree of poverty among people is inevitable, but when some segment of the *Ummah* (Muslim community) is living at a starvation level, it is important that absolute poverty must be attacked as a matter of priority. This therefore means that the cause of such poverty should be identified and possible remedies suggested in consistent with the spirit of the *Shari'ah*. (Islamic laws) This is why the paper suggests cooperation in setting up businesses to create job opportunities for our youth.

III. CAUSES OF POVERTY IN THE VIEWS OF ECONOMISTS

Poverty is a phenomenon that is wide spread and remains a major challenge to the development efforts. Therefore absolute poverty exists in every country no matter how developed it may be, though the level and the magnitude differs from one country to the other. But poverty is found in "New York city as it does in Calcutta, Cairo, Lagos or Bogota." Similarly, the causes of poverty differ from one country to another, but from a general look of things, we can take the following issues as they affect our country Nigeria. The colonial masters contributed to impoverishing their colonised nations through systematic transfer of valuable resources as raw materials to man their industries. So while Nigeria for example stayed on as a poor agrarian nation, *it supported the industrial revolution and structural transformation of the British economy through transfer of groundnuts, cotton, hides & skin cocoa, tin etc.*(Mannan 1990), these items were sold for nominal prices. This activity affected the country's economy negatively because it caused a shift from production of food crops to cash crops.

In the Islamic point of view, there should be no bias in the rural – urban relationship.

Another problem is the existence of local and modern system of production. We have not yet acquired the required mastery in handling the new technology; as such maintenance of the imported machines becomes another problem. When any of the machines develop a mechanical problem, no experts to put them back to service so they have to be abandoned and new ones will have to be purchased still from them. This does not give progress in business. That means we have to be importing the factors of production instead of developing an indigenous technology.

A. NEGLECT OF HUMAN RESOURCES

It is a fact that basic abilities of individuals differ. This causes difference in earnings due to difference in talents and intelligence. Abilities and skills acquired through different training have a powerful effect on earnings. And *lack of knowledge and skills makes it impossible for people to create wealth and get out of poverty* (Mannan 1990). He is of the view that many people are poor because they had little training and posses few natural abilities having wide marketability. Thus they can hardly be absorbed into existing vacancies.

This calls for a reform for investment in 'functional literacy and training' coupled with creating job opportunities for such group to be empowered to get out of the 'vicious cycle' of poverty.

B. DECLINE IN INVESTMENT IN BOTH PUBLIC AND PRIVATE SECTORS

A survey has shown that many industries within the country are either under- producing or are closed down. That means many able bodied workers have been laid off their jobs because of trimming production or closure of the industries. Thus all those affected are now in the labour market seeking for job to secure what they will take care of themselves and their families

The research is therefore calling for the restoration of investment in all the critical sectors of the economy. It will create an enormous momentum for solving poverty problem within the country. Productive employment especially through the private sector by exploring the institution of *Sharikah* will certainly reduce environmental degradation, poverty, crime rate, hunger and malnutrition.

IV. CAUSES OF POVERTY FROM THE ISLAMIC POINT OF VIEW

The above discussion has given us general causes of poverty. At this point we shall study approaches provided in the Qur'an and Sunnah. The issues discussed in the Qur'an are numerous so for the purpose of this work, only few of the issues will be discussed. Poverty at the individual level could be due to unemployment, age, health condition etc while on the societal level it might be due to ideologies, institutions and values. Therefore it will not be an easy task to point out at a particular reason for the prevalence of poverty within a

particular time in which it appears. According to Haq (1996) poverty in certain segments of society is largely characterised by *man's deviation from Devine teachings*. That is to say if Muslims translate the Devine teachings in action by implementing faith in their daily societal affairs, in major theme of social justice, the needy group will not face poverty.

O you who believe! Spend of the good things which you have (legally) earned, and of that which We have produced from the earth for you, and do not aim at that which is bad to spend from it, (though) you would not accept it save if you close your eyes and tolerate therein. And know that Allah is Rich (Free from all needs), and Worthy of all praise. (Q 2:267)

Allah in this verse urges believers to spend their wealth legally earned and out of the surplus of agricultural produce for the purpose of assistance to the needy. This could be in form of *Zakat* or *sadaqa* (charity) and such act if put into practice, is one of the ways of poverty alleviation. In another verse it says, "Have you seen him who denies the Recompense? That is he who repulses the orphans (harshly), and urges not on the feeding of *Al-Miskin* (the needy)." (Q107: 1-2)

In the teachings of Islam, the orphans, needy, aged, weak etc form the vulnerable groups that need to be assisted by the community. In order to explain further the importance of helping those who fall within this group;

Narrated by Sahal ibn Sa'ad: The Prophet (saw) said; "I and the person who looks after an orphan and provides for him, will be in paradise like this" putting his index and middle fingers together. (Bukhari vol.8:34)

And with regard to helping the widows and poor,

Narrated Abu Huraira, the Prophet (saw) said "The one who looks after a widow or a poor person is like a *Mujahid* (fighter) who fights for Allah's cause, or like him who performs prayers all the night and fasts all the day.

Going by these verses and prophetic narrations, if the Muslims will practice these teachings those mentioned above – orphans, widows and the poor will be pulled out of the clutches of poverty.

Poverty could be due to lack of institutionalizing *Zakat* and other charities. The Qur'an states out situations where the rich and the poor can co-exist within the same society with spirit of altruism. There are natural factors that can cause vulnerability such as age, sickness handicap etc. The Qur'an on this point urges Muslims to behave responsibly to satisfy the needs of the disadvantaged group through *Zakat*, *sadaqa*, *Infraq*, *It'am* (feeding) etc. By implication, Muslims are called upon to engage in businesses and agriculture. This can lead them to give out *Zakat* of cash and crops to the vulnerable section of the society. By engaging in business and agriculture some of the job seekers will be employed. This will give them the power to purchase some of the necessities of life instead of waiting for charity.

A. EQUITABLE TREATMENT OF PEOPLE

Man has been endowed with faculties to think and manipulate for his livelihood and harness the natural resources created for his use in order to fulfil the essence of his creation – worship of Allah. But because man is a selfish creature, he

sometimes restricts the distribution or utilization of these resources to certain groups and excludes others.

And let not those who covetously withhold of that which Allah has bestowed on them of His Bounty (wealth) think that it is good for them and so they do not pay the obligatory *Zakat*. Nay, it will be worse for them; the things which they covetously withhold shall be tied to their necks like a collar on the Day of Resurrection... (Q 3:180)

In the quest for equitable distribution of acquired resources,

What Allah gave as booty (Fai) to His Messenger (Muhammad saw), the kindred, the orphans, *Al-Miskin* (the needy) and the wayfarer, in order that it may not become a fortune used by the rich among you. And whatsoever the Messenger (Muhammad saw) gives you, take it; and whatsoever he forbids you, abstain (from it). And verily, Allah is Severe in punishment. (Q 59:7)

The above verse serves as a warning to those who intentionally withhold the entitlement of the poor thinking that it will increase their wealth or decrease it by giving it out.

B. PROBLEMS OF THE POOR

Islam encourages the poor to exert themselves sufficiently. By so doing they will adequately harness the natural resources readily available within the environment available for their use. That is to say that man can meet his basic necessities if he strives and labours. That is why Islam condemns lethargy and indolence. It is to this effect that asking for public or private assistance by healthy adults without valid reasons is prohibited.

Narrated by Abu Huraira who said; The Messenger of Allah (saw) said: That is better for one of you to get firewood as one bale on his back, than asking anyone that he gives him or not. (Bukhari vol.3:268, Muslim vol. 4:260)

Even those who are pressed by some needs that they could not solve, it is better for them to be calm and be identified by their fellow Muslims as stated in the Qur'an;

(Charity is) for *fuqara'* (the poor), who in Allah's cause are restricted (from travel), and cannot move about in the land (for trade or work). The one who knows them not, thinks that they are rich because of their modesty. You may know them by their mark, they do not beg of people at all. And whatever you spend of good, surely, Allah knows it well. (Q2:273)

The characteristics of the poor who put their faith into practice, they shun away from begging people in order to protect their modesty. So the act of begging should never be a profession as assumed by some unscrupulous people. On the other hand the entire *Umma* should be very vigilant, when they notice a sign of destitution with any member, assistance should be rendered to him before he is forced by the scourge of poverty to start begging and humiliate himself.

C. DISTRIBUTION OF POWER

History has shown that when political power is restricted to one segment of the society, there is every possibility for those in power to dominate the economy thereby living the other segment in poverty. For example Pharaoh in Egypt controlled power and economy and left the Israelites in

poverty. Also the Muslims in the early days of Makkan period suffered destitution. They were disallowed from ameliorating their economic condition. So it happens in any community where power is dominated by one segment.

Islam in its teaching and effort to curtail any segment from being neglected in societal affairs, the institution of *shura* is embodied for distribution of political power and active participation of all section of the *Ummah*. And for sharing economic benefit, Islam emphasises the distribution of *Zakat*, the institution of inheritance, *sadaqa* (charity) for economic benefit of the destitute, and *shura* for active participation of all members of the society or their representatives. We are in a period of democracy which should have given every member the right to air his view and participate in one way or the other in running the affairs of the government. Unfortunately, the poor cannot in practical terms participate because of the domination of those in power. Stringent rules are made to protect the interest of the well to do in the process of contesting and being elected to an office.

D. LACK OF SOCIAL PEACE

Poverty can be as a result of unsettled conditions or the presence of war. Islam therefore attaches primacy to peace, both within and among nations. Therefore all effort should be made to establish and maintain peace, harmony and order. Islam therefore places responsibility on the collective *Ummah* and the state to remove the hardships that comes as a result of calamities.

To sum up, Islam does not accept poverty as permissible to civilised life, just as opined by Torado (2006) that *No civilised people can feel satisfied with a state of affairs in which their fellow humans exist in conditions of such absolute human misery...* Keynes was quoted in Umo (2012) as saying: *... economic problem is not the permanent problem of the human race.* These statements entails that solution to absolute poverty is not impossible just as presented by Islam. Muslims are urged to develop social responsibility, commitment and concern to one another's problem. By so doing there will be perpetuation of growth with equity and justice.

V. GOOD GOVERNANCE AND POVERTY ALLEVIATION

The word governance has many definitions. But here we shall use the definition of the World Bank in Ajayi (2012); it is an *exercise of political authority and the use of institutional resources to manage society's problems and affairs.* This shows that governance involves having an institution, binding decisions, coordination and delivery of effective services for the people. The institutions are responsible for the allocation of resources, while the coordinators are guided by the laid down laws in executing the binding decisions for the benefit of the people. Good governance could therefore be understood as deeply involving the citizens in governmental affairs which will provide good conception, formulation and implementation of policies through the appropriate organs for development. During the first decade, the Islamic system of governance was demonstrated in Madinah after *hijrah* (migration). Muslims

were prohibited from all sorts of unearned income; such as usury, gambling, speculation in trade and monopolistic practices. (Gatawa in Shehu, Idris & Isma'il 2013) The reign of Umar Ibn Al-Khatab and Umar Ibn Abdulaziz could be cited as examples. During their time every member of the society was protected and given his due right. (Muhmudunnasir 1981). Similarly, during the reign of Sultan Muhammad Bello, he encouraged hard work, ensured security for traders and because of welfare, there were no beggars roaming in the streets (Yahaya, Musa, Bagudu, Muhammad, Mustapha & Abdullahi [eds] 2013). The state built bridges and schools and sent all the vulnerable groups – the adults, children and adults to school. On health care he was concerned with common sickness of his community He wrote many books on health care of his community. Quarters were built for the blind and rehabilitated the disabled. The Islamic system of governance therefore calls for providing equal opportunity without any form of discrimination on citizens to benefit from the resources endowed to the nation.

VI. CONCLUSION

Poverty in Nigeria consists of many of the above mentioned characteristics. Therefore, this proves that there is the need for the Muslims to look inward and use the Islamic teachings provided to tackle the absolute poverty affecting a large number of their members. One of the suggested ways is by increasing the physical stock of capital through the institution of *Sharikah* which will boost business by increasing job opportunities for the growing population of our youth. The Islamic economic system makes it an obligation of the state and a collective duty to eliminate operation, establish social justice, and defend the weaker segment of society as well as the protection of citizens. The well-to-do are enjoined to support the poor while the state must ensure the provision of the basic minimum standard for every citizen. Therefore Islam encourages investment instead of keeping cash, buying hard currency, and landed properties or hoarding of foodstuff.

VII. SUGGESTIONS

- ✓ Educational policies should be geared toward functional knowledge that encourages self employment.
- ✓ Every person that has excess money should invest in agriculture or trade so that other members of the society will benefit from it.
- ✓ Joint venture could provide enough capital for starting a business or establishment of small scale enterprise.

Muslims must keep away from any business that will include *riba* (interest) because it is distractive in nature, causes exploitation, injustice and attracts severe punishment in the Hell.

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