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ZAKAT AND WAQF: A PANACEA FOR ERADICATING POVERTY AND HUNGER IN OUR SOCIETIES/ COMMUNITIES

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ABSTRACT

It is a known fact that the religion of Islam is a religion, which covers all man's aspects of life, be it social, political or economic. Thus, over fourteen hundred years ago Islam was able to play a vital role in eradication of poverty, unifying human race and salvaging human divinity. Thus, this paper attempt to highlights the role played by Islam in eradication of poverty so as to salvage human dignity and unifying its race. There upon, the paper recommends among other things that eradication of poverty and hunger can only be achieved by following the injunctions given by the Glorious Qur'an and Sunnah of the Prophet (S.A.W).

Keywords: Islam; Poverty; Hunger.

INTRODUCTION

The menace of poverty continues to plague human societies/ communities and Nigeria is not in exception. Thus, reports and researches show continuous rise of poverty over the years. Though a number of programmes by both governments and non – governmental organizations were developed out to address the problem, and these programmes are not based on any religious principles. Even though, different religions prescribed ways by which members of the society/ community should be assisted. And in Islam the society or community as a whole is responsible for the well –

being of its members. That is why the religion of Islam established various welfare programmes that aimed at cushioning the suffering of the poor and the destitute and improving the condition so as to be able to stand on their feet and become productive to the society or community. Islam maintains that the rich have the right in it, but the poor and the destitute also have some degree of entitlement to the wealth. Muhammad (1999) posits that Islam places the responsibility of assisting the people who are vulnerable on the society collectively. It does that by mandating the rich to commit part of their wealth for the service of fellow humans as prescribed by the *Shari'ah*.

Similarly, various arms of government embarked upon different strategies so as to curb the ugly situation where both Macro and Micro Finance strategies were employed. Nonetheless, various reforms of agenda were formulated by the government in order to make the country's economy better, but all these efforts made, proved abortive. It is therefore against this background, that this paper calls for reformation through religious devices as it was embarked by the noble Prophet Muhammad (S.A.W) through the institutionalization of *Zakat* (poor dues), *Waqf* (endowment), *Kharāj* (taxation), *Ushr* ($^{1}/_{10}$), *Sadaqah* (Voluntary charity), and *Wasāyah* (wills or bequeath).

CONCEPTUAL DEFINITION OF TERMS

Islam

Islam is not only a religion but also a system which covers the whole man's aspects of life, be it religious, social, economic or political. Islam is an institution of justice and moderation. It is a Straight path and the Muslim fraternity is the nation which practice moderation and justice (Agaji, 2017). Further to the above, Islam has essentially been defined as the perfect way of life in total Submission, Obedience, and adherence to the dictates, teachings and will of Almighty Allah, the Supreme. It denotes that whoever qualifies to be described as an adherent to Islam is constantly in Peace or encapsulated with utmost serenity (Aderinoye, 2016).

Poverty

It is better to describe poverty than to define it, since it is a relative term, because it varies from place to place. However, poverty can be described as a dreaded condition of absence of capacity to maintain at least basic level of decent living. It is a hydra headed condition which tends to restricts people from socio-economic opportunities (Adam, 2016). While Hornby et al (2015) defines poverty as "the state of being poor, conditions of abject or extreme poverty, lack of something; or poor quality." In a nutshell, poverty can be defined as the state of being poor in which one falls in to stage of insufficient food, poor clothing, and poor shelter. In short, it is a state of a miserable condition of survival in which one cannot even feed himself three square meals, talk less of other things necessary for his life, such as clothing, shelter, and education.

Hunger

The word hunger according to Hornby (2015:735) is the state of not having enough food to eat, especially when this causes illness or death. He further described hunger as the feeling caused by a need to eat. In short, hunger is a strong desire for something in order to survive.

INDICES/ RATE OF POVERTY IN NIGERIAN SOCIETIES

Indices of poverty in Nigerian societies is increasingly popular day by day. Statistically, poverty rate in Nigeria as reports have shown the percentage as in 1985 was 46.3%, but in 1996 it has gone up to 65.8%.Thus, the population of the poor in Nigeria has increased four-fold between 1980 and 2004 (Chukwumeka, 2010). At the down of the 21st century approximately70% of the Nigerian population lived in extreme poverty (Oshewolo, 2011). Analysis of poverty regions has shown that the Northern part of the country has the highest incidence of poverty. Thus, according to Olayiwumi and Adetunji (2013), in 2004 poverty incidence in the North-east was 72%, in the North-west was 71.2%, in the North-central was 67%, whereby in the South-east was26.7%, in the south-west was 43.0% and in the South-south was 35.1%.

According to Abdulhameed and Imam (2016), in the 2010 report on poverty profile, the National Bureau of Statistics has applied different measurements to determine the incidence of poverty in Nigeria. According to the report, relative poverty in Nigeria was 54.4% in 2004, this increased to 69% in 2010. North-west and North-east were the zones with highest incidence of 77% and 76.3% respectively. Among the states, Sokoto has the highest with 86.4% while Niger state has the lowest with 43.6%. Using the absolute poverty measurement, 54.7% of Nigerians were living in poverty in 2004, the rate increased to 60.9% in 2010. North-west has 70% and North-east recorded 69%. Sokoto state maintained position of recording the highest incidence with 81.2% and Niger state has the lowest with 33.8%. The Dollar per day measurement indicates that 51.6% were poor in 2004, in 2010 the rate reached 61.2%. North-west recorded 70.4%, Sokoto has 81.9%, and Niger has 33.9. It is clear therefore that poverty incidence increases in Nigeria generally over the years and continues to pace with the growth of population. Thus, there is no need of much effort to predict the heightened incidence of poverty in the years to come.

GOVERNMENT COMMITMENTS IN ERADICATION OF POVERTY IN NIGERIA

Due to the rising incidence of poverty in Nigeria, various governments and non-governmental organizations were committed about the issue, which calls for some strategies to remove the syndrome. Some of such strategies will among others include: Operation Feed the Nation, Green Revolution, Better Life Programme, Family Support Programme, Directorate of Food, Roads and Rural Infrastructure, National Directorate of Employment, Family Economic Advancement Programme, National Poverty Eradication Programme, Micro and Macro Finance Banks, National Reform Agenda, National Economic Development Strategy, National Youth Development Centre, etc.

The above are some of the Policies employed by various governments in order to do away with the Poverty and Hunger by both local, state, and federal governments. However, the efforts are unfortunately yet to yield any fruitful result. But in order to salvage

the inhabitants of this nation in particular and the world in general, there is the need for the concern of the religion.

SOME INSTITUTIONALIZED WAYS OF ERADICATING POVERTY BY ISLAM

The religion of Islam has institutionalized some ways so as to eradicate Poverty and Hunger, some of which are:

Zakat and *Waqf*

Zakat simply means alms giving. It refers to a fiscal policy as it affects the moral and spiritual climate, a vehicle for social change. It is a religious tax in which a portion of man's wealth is designated for the poor. Thus, the Glorious Qur'an testifies *"Take alms out of their wealth, you will cleanse them and purify them thereby, and pray for them; surely your prayer is a relief for them; and Allah is Hearing, Knowing*" (*al-Taubah*, 9:103). While *Waqf* simply refers to voluntary giving out of a house for the sake of Allah (S.W.T) in which its money will be use among the poor and needy in the society or community. It may also be a company, a farm-land, a vehicle, and the like.

The two institutions have the capacity to improve the economic as well as social condition of the poor and the needy, and to offer help to those in need of immediate assistance in the society or community. According to Abdulhameed and Imam (2016), the two institutions provide basic services, Public goods, increase the beneficiaries' health, education and productivity. Both *Zakat* and *Waqf* are meant to assists the poor, and the needy by providing services in various areas of need. The two institutions have the capacity to generate funds that can be used in offering services to meet the socio-economic needs of the poor and needy and to bring some benefits to the less-privileged members of the society. *Zakat* is designed to serve the following socio-economic objectives:

i. Promoting economic growth and productivity through circulation of wealth. *Zakat* enables the poor to become economically productive and helps the state to fund businesses in order to create jobs for the poor and the needy.

ii. Meeting the consumption needs of the poor and enhancing their purchasing poor for goods and services.
iii. Checking the tendency of hoarding wealth, this surely leads to investments and production of goods and services.
iv. Financing projects such as sponsorship of various kinds particularly education, medical care and the social welfare. This also causes improvement in the production of goods and services.
v. Facilitating equitable distribution of wealth, by allocating to the recipients their entitlement either in form of goods or cash. This has the capacity to reduce the gap the haves and the have-nots.

Similarly, the institution of *Waqf* also has its significant socio-economic functions, as enunciated by Abdulhameed and Imam (2016) as follows:

i. Reducing government expenditure thereby reducing budget deficit and lowering the need of government to borrow in order to meet the needs of the poor populace in the society.
ii. Making it possible for privately accumulated wealth to be voluntarily endowed to finance different services to the society.
iii. Solving the problem of under-supply of goods and services, any wealth given out as *Waqf* whether inform of building or cash helps to supply the targeted beneficiaries with some goods and services which would otherwise have been unable for them.
iv. *Waqf* can be used to establish and run educational and medical facilities as well as physical and infrastructural facilities.

Wasiyyah

This simply means bequeath or will. It is the endowment of property to a particular person(s) to take effect after the death of the testator. However, the *wasiyyah* should not exceed $^{1}/_{3}$ of the property as stipulated by the *Shari'ah*, and it could be in favour of adults, children, or stranger, irrespective of sex, tribe or religion (Agaji, 2008).

Mirāth

This has to do with the distribution of inheritance property to the heirs. Thus, if inheritance is judiciously distributed, it will enhance in alleviation of poverty and hunger, thereby assisting to be a self-reliant.

Kharāj/ Ushr

This simply refers to taxes on produce of landed property. Similarly, in our present-day life this is which can be referred to as taxes paid by the civil servants, marketers, companies, and industries. Therefore, if these revenues collected are used accordingly, properly and judiciously in assisting masses and the indigent in the society the indices of poverty and hunger would definitely be reduced.

FACTORS TO BE CONSIDERED IN ALLEVIATING POVERTY

A part from the above-mentioned provisions made by Islam which aimed at eradicating poverty and hunger in our societies/ communities, these are other factors to be considered; these are:

Good Leadership

This is one of the most important factors in the alleviating poverty which our society/ community is lacking. Thus, the Prophet (S.A.W) established a kind of common wealth of Islam when he arrived at Madinah comprising both Muslims and non-Muslims with himself as a leader as instructed by Allah (S.W.T) thus: " *O mankind! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that you may know each other, surely the most honoured of you with Allah is the one among you most careful (of his duty); surely Allah is Knowing, Aware*". (*al-Hujurāt*, 49:13). Therefore, by obeying this instruction, the noble Prophet (S.A.W) was able to unite the *Ummah* (community), improved their general well-being and promoted the unity and peace of the community both morally, religious, socially, economically and politically. Indeed, he led the community by example combined the consultations of Ummah on all affairs. Furthermore, the Prophet did not appoint people anyhow on gubernatorial/ ministerial appointment, he appointed only honest and dedicated people to

represent him and act on his behalf. He encouraged fairness and discourages tribalism and did not make his leadership hereditary, but democratic.

Justice

Justice here means giving to everyone his due on the basis of equality. Thus, the Glorious Qur'an views it as absoluteness, as an imperative, universal, and absolutely binding on everyone, under all circumstances and in all situations without any consideration of sex, castle, tribe or race; without any regard to the distinction of Muslim and non-Muslim as the Glorious Qur'an states: "*O you who believe! Be steadfast witness for Allah in equity and do not allow your hatred for other people to turn you away from justice, fear God, indeed He is aware of what you do*" (*al-Mā'idah*, 5:8).

Accountability

The purpose of accountability as a discipline presupposes that, economic information must be reported truthfully and fairly, hence the rationale behind accountability. It requires that public office holders should prepare fully to document any statement of financial facts about their disbursement and acquisition of funds.

Encouraging and Sustaining of our Industries

Government own companies and industries should be encouraged at the same time to assist in sustaining them. This should be done by reducing the tax on import items to the minimum bearing. And above all, good and constant electricity has to be provided.

From the above discussions and explanations, it could be understood that Islam used an excellent devices or mechanisms over fourteen hundred years ago in order to eradicate poverty and hunger, improving the social and economic wellbeing of its community and at the same time uniting the race.

SUMMARY

In Islam, a comprehensive provision or guidelines was giving regarding the progress and development of an individual, and such progress and development can only be achieved by following the

Qur'anic injunctions and the *Sunnah* of the Prophet (S.A.W). Islam is deeply concerned with the progress of an individual in the society, as a way of life it covers all aspects of man's life be it morally, socially, politically and economically. Thus, the religion of Islam is never silent on the individual and the society. Though, some people tends to assume that religion is not important whenever the issue of development is raised, this is because they thought that it was silent about it, or the religion of Islam serves as an obstacle or anti-progress to it. The reason(s) for this, is due to their ignorance on the religion of Islam or due to the narrow conception they give to the religion of Islam towards progress and development of humanity.

CONCLUSION

Islam takes serious measures aimed at reduction of poverty and hunger or its complete removal, in order to have stable society. Thus, the responsibility of reducing or eradicating it rests with the society in its entirety. Islam first encourages people to be dutiful in order to defend for themselves. However, if they do not get enough to take care of their basic needs, those who are capable or with the means are obliged to come in and offer assistance in cash or in kind. *Zakat, Waqf, Wasiyyah, Mirāth*, *Kharāj* and *Ushr*, are among the mechanisms prescribed by Islam through which the rich can use his wealth in the service of the poor to alleviate him from poverty and hunger.

RECOMMENDATIONS

In order to curb the problem of poverty and hunger amongst Nigerians and for the nation to have good citizens, the following would help if put in place:

SUGGESTIONS

1. Our youths should be encouraged and be assisted to become self-reliant. This calls the attention of the government (local, state, and federal), non-governmental agencies/organizations, and wealthy ones in the society.
2. *Zakat* (alms or poor dues) should be giving out accordingly as stipulated by the *Shari'ah*, so that it will serve its purpose.

3. Revenues should be collected from hotels, filling stations, companies and other industries; and should as a matter of be utilized properly and wisely, so as to help in solving the problem of poverty and hunger in the country.
4. **Good Leaders**: People should think wisely when casting their votes in order to have good leaders who will demonstrate a kind of leadership by example as the noble Prophet (S.A.W) and his *Sahabah* demonstrated.
5. **Accountability, transparency and honesty:** Should be given priority whereby EFCC, ICPC, should operate without fear or favor anyone.
6. Local markets and indigenous goods should be patronized and supported, this will help to give room for expansion; thereby curbing the problem of poverty and hunger.
7. Non-governmental organizations should be supported to help in establishing small and medium scale industries so that youths could be employed and be self-reliant.
8. People should be encouraged to be dedicating their properties (as *waqf*-endowment) for the benefit of the destitute and poor in the society, as it was practiced during the periods of the Prophet (S.A.W) and his companions (R.A).
9. Above all, both the rule and the ruled should be conscious of their Lord in their dealings by following the injunctions of the Glorious Qur'an and the *Sunnah* of the Prophet (S.A.W).

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