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INFAQ IN TIMES OF PANDEMIC: THE NEW NORM OF ISLAMIC ESCHATOLOGY

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ABSTRACT

This study reveals the currents social welfare which includes the uprising practice of Islamic charity, namely Infaq (voluntary alms giving), an instrument to help the unfortunate people (asnaf). It used qualitative approach involving semi-structured interviews focusing on six themes with six respondents. They engage in Infaq during the MCO or Movement Control Order. The results showed that there was a rise of contemporary fame of Infaq among Malaysian middle-class Muslims and charity body or organisation that specialise in sedekah/Infaq programmes . These parties make use of the platform of social media to record their activities and raise funds activity to help the needy who demand immediate and non-bureaucratic donations especially in a form of material help like food and daily necessities. This indeed has changed the course of how sedekah or Infaq used to be done back then. More Muslims who perform these

Islamic charities display their efficiency and transparency in their donations as in Islam, sedekah is as a spiritual 'investment' to the donors despite the hard time people face during pandemic.

Keywords: sedekah, Infaq, Islamic charity, Covid-19 pandemic, MCO, social welfare

INTRODUCTION

A pneumonia of unknown cause was first detected in Wuhan, China and later reported to the WHO Country Office in China on 31st December 2019. Since the outbreak Coronavirus disease (Covid-19) was declared as a Public Health Emergency of International Concern on 30 January 2020 (WHO, 2020), the world has been in a panic state. The Prime Minister of Malaysia, Tan Sri Muhyiddin Yassin has announced, in response to a major spike in Covid-19 cases, "two-week partial lockdown" from 18-31 March and it was extended for every two weeks till the end of April to stop the spread of the virus. During the Movement Control Order (MCO), the government and private sectors have stopped operating causing many people to either experience loss of profit and income and worst lose their jobs. Many of the people from the B40 group became poorer than they were before the partial lockdown. As most of them who lost their jobs as many Small and Medium Businesses (SMEs) were shut down and experienced losses, the rate of poverty increased among the people who were in the lowest economy hierarchy.

The government's effort in giving out one-off cash aid helped these people in a short period of time but unable to sustain their expenses in a longer run. Due to this, there is an uprising trend of money donation among non-profit organisations and even individuals to the needy ones. In Islam, people are encouraged to perform charity in helping the poor and the needy. As we know, Islam is not only a religion but a way of life that covers holistic aspects of human life. As such, it is a practical religion that can be applied in the daily life as if it provides answers to all problems faced by people including reducing poverty and ensuring wealth distribution in a society. As an illustration, Zakat, a form of almsgiving, is listed in the five fundamental pillars of Islam namely:

Shahadah, Salat, Zakat, Saum, and Hajj. Zakat is not a form of sympathy but an obligatory charity by the rich because in every wealth of the rich there is a portion for the poor (Hossain, 2012). The existing descriptive and empirical studies have exemplified that Zakat has played an essential role in eradication of poverty (Raimi, Patel, & Adelopo, 2014). Nevertheless, Zakat is not the only form of charity in Islam.

There are basically three types of alms giving or charity in helping others who are in need. They are Sadaqa, Zakat, and Infaq. 'Sadaqa' literally means 'righteousness' and refers to the voluntary giving of alms or charity. Nevertheless, from the Islamic perspective, the terminology of 'sadaqah' is defined as an act of "giving something to somebody without seeking a substitute in return and with the intention of pleasing Allah", and it is not only money related, as smiling or greeting, spreading knowledge, forgiving others, and making duua to someone can also be considered as 'sadaqah'. Meanwhile, Infaq is somewhat similar with Zakat as both are always in the form of wealth or properties. However, the former differs than the latter as it could not only be mandatory to those have wealth above their means, but also be sunnah, that can be performed anytime by those with wealth above their means as well as those who are not, a proof of taqwa (QS 3:133-134). Implementing Infaq can be an optimal means to increase wealth which help the Islamic society to achieve their contemporary needs (Abdul Hamid & Suhaili, 2014).

LITERATURE REVIEW

Since the Infaq and Waqf can be participated by anyone in a Muslim society (Chowdhury, Ghazali, & Ibrahim, 2011), people from various segments of society can perform the act of charity regardless of the amount. Thus, the donors can be either individuals or even charity organisations that may be based on non-profit motive. Infaq can also be done at any time (Mohamed Yusof, et al., 2014), but the percentage of people doing infaq escalated during the holy Ramadhan due to the benefits of multiple *pahala* and soul redemption during the fasting month; and at the end of the year due to income taxes exemption (Hasan & Abdullah, 2008). Nevertheless, the rewards

promised by Allah SWT in the hereafter are the main encouragement for Muslims to perform the act of giving voluntarily.

Aziz et al (2008) explained that the almsgiving in Islam like the Zakat, Infaq, and Sadaqah are the ways on how Islam can help to eradicate poverty in a society. Firstly, it is done by the effective role played by the government through obligatory institutions in narrowing and closing the gap between the rich and poor. The Baitulmal system used by the institution also eliminates the element of poverty in an Islamic society. However, Aziz et al (2008) stated that the efforts by the government cannot solve all problems relating to wealth disparity and poverty. Cases that are quite personal like experiencing bankruptcy, death of the head of a family, widows with financial difficulties, and other problems which require immediate financial aid may not receive instant help from the obligatory institutions due to bureaucracy. Thus, Infaq, Sadaqah, and Waqf are the ways on how private sectors, non-profit organisations, and even individuals who have excess of wealth can help to give immediate cash relief and provide economic boost to the needy ones (Aziz et al, 2008).

The practice of almsgiving in Islam, does not only help to provide immediate cash relief to the poor, but also in building a better Muslim society. Through the practice of Infaq, many public facilities, educational institutions, and social services such as schools, medical colleges, and universities can be established, developed and expanded (Baer, 1997). Even in developed countries like Japan, South Korea, and America, the government unable to provide basic facilities to all of its citizens especially in education and health sector (Aziz et al, 2008). In Nordin and Ab Rahman's (2019) study, it is found that the implementation of Infaq eases the burden of increasing college fees and the students' cost of living. Infaq is essential to education as it produces quality and competent human capital. Therefore, the practice of Infaq should be a feature of the culture of Muslims, especially in Malaysia because it helps to realise national aspirations for producing quality human capital and nurturing commendable moral values such as ethics, courtesy, integrity and the suppression of individualistic and material pursuing attitudes (Abdullah, 2013; Zaki, Norzaidi, & Zuina, 2008).

OBJECTIVE

The study intends to observe one of trend of Islamic charities during the Covid-19 pandemic among the Muslim community in Malaysia.

Research objectives

In line with the above objectives, the study addresses several more specific research questions
as follows:

(i) What are the patterns/features of the Infaq given during Covid-19 19 pandemic among the alms givers?
(ii) How capable and efficient is that new form of Infaq?
(iii) What are the challenges in managing that Infaq?

METHODOLOGY

This paper is qualitative in nature. Non-standardized interviews which do not involve a specific template were used in the present study. This form of interview was selected since it is useful to investigate the independent thoughts of the selected respondents (Adams, 2015) rather than being confined to very limited and detailed questions. This allows the researcher to examine any uncharted territories of the studied area of research (Adams, 2015). In the past research, there are a variety of well-known non-standardized interviews. These include semi-structured interview, unstructured (in-depth) interview, as well as group interview (Saunders, Lewis, & Thornhill, 2009: p.320). Before interviews are conducted, a checklist for interviews, a list of common themes/questions to be discussed during the interview, must be prearranged in semi-structured interviews. Nevertheless, certain questions can be excluded or included based on the situation during the interview. Hence, there is a flexibility for the researchers to ask related questions and/or discuss relevant topics that are not incorporated in the checklist earlier. The questionnaire was deemed as fit to illustrate and investigate the general trends of, for example, the characteristics and behavioural change of Infaq receivers, which is one of the critical quantitative details required for this research.

RESULTS

Respondent's Demography

In this study, two types of parties that were involved with Infaq activities were approached: -

(i) The institutions that become the middle person from the contributors to reach the recipients. For these purpose, four Muslim entrepreneurs/professionals were met to get their feed backs.

(ii) The individuals that engage themselves directly with the recipients during Covid-19 time.

The details of the respondents are shown in Table 1 below: -

Table 1: Details of respondents

Identification	Code	Details
Respondent 1	R1	He is a young entrepreneur, aged 30 years old. R1 runs his own food chain business.
Respondent 2	R2	He is a barber who owns his barber shop, aged 25. He is also active in the NGO movement.
Respondent 3	R3	She is a school retiree, age d 62. R3 is very active with NGO movement.
Respondent 4	*R4*	He is a professional who makes a living writing books and giving consultancy, aged 49. He runs charity under his own initiatives.
Respondent 5	R5	She was an expatriate who decided to migrate because the cost of living is cheaper in this region. Aged 69, she stays with her husband and a daughter.
Respondent 6	R6	She is a full time NGO staff, aged 52. She gets funded by the public and individuals.

Findings and Discussion

The findings are clustered in accordance to the themes, which are presented below: -

Table 2: The inspiration to get involved in Infaq activity

Interview Question	What inspire you to do the Infaq?

One of the many things that Muslims can do was to fully optimize the necessary methods of aids in order to help communities survive the pandemic. The attention and emotions have been focused on the Covid-19 pandemic. Hence helping others has become vital as we need to work together within our communities to face the crisis head-on. To fulfill the demands of health equipment and to support those affected people, some took the initiatives to have their own funds to help the others.

> "Doing Infaq in Islam had been practiced for so long and it is one of the Prophet Muhammad S.A.W teachings where those who are better off in terms of income or financial, help the Asnaf (underprivileged) especially when the country is facing Covid-19 pandemic that posed negative impact to many people and sectors." (R4)

> "I knew some of the poor since I was in school, They really had hard life and even worse now. So, I would buy the necessities, for examples; rice, sugar, cooking oil and flour to be given to the identified people whom are in need of help during this Covid-19 outbreak." (R3)

> "I know some people like the aged and the sick one cannot move that much during Covid-19. So, this is where I can help by going to their house and offer my service." (R2)

The same sentiment was shared by R4 who would try her best to help the people who are in need especially when she has the

money. For the business people like R1, he was approached by the customers who have the money but do not know how to reach those who really need help. So, they volunteered themselves to distribute the Infaq stuff which normally food items.

In general, the first thing came to the mind of the donors is the need to give to the poor. They always believe that it is their obligations to share what they have. In doing so, they hope Allah would accept the good deeds they are doing.

Table 3: Infaq as a part of Life

Interview Question	How do you associate yourself as a Muslim to the Infaq?

Infaq was deemed as one alternative to gain more prosperous in life, it was based on the belief that God will give more in return as compared to what had been donated to others, most importantly, this reward received right after one had done the deeds of Infaq. Ideally, the act of Infaq established an instant and immediate return of material well-being as well as enhanced the spiritual of the donor (R1,R2,R4,R5).

All agreed that Infaq is meant to purify their wealth. One can receive multiple material rewards from God when they performed Infaq apart from focusing on justice and social welfare aspects. This was what had been epitomized by a heavy emphasis on the virtue of Infaq (voluntary almsgiving). Performing Infaq portrayed volunteerism in which it was an expression and articulation of public piety. It was recognized as part of the lifestyle of most affordable people like R4, R5 and R6.

> R4 claimed …… "I always remember the Hadith, By giving we will never be poor but on the contrary we will receive even more because of this voluntary almsgiving'.
>
> "It was one way to save us from the bad omen for the day. That's why I try to Infaq even a ringgit in a day. This action of Infaq had proven that it gave a positive impact when I am doing my business." (R1)

For R2 Infaq led to not only material but more meaningful connotation especially when it came to some other acts of giving, which lead him to go to the doors of his clients who are sick, and offer his service for free.

> "I am not rich like most of the people that able to contribute money and materials. Yet, it does not hinder me from doing my Infaq". (R2)

He was the only one in the study that offer his service to the needy during MCO as an Infaq. Like R2, R1 and R5 believe when they Infaq, they will get the blessings from God, the almighty. It will protect them for the day. The God will increase their wealth, achievements, happiness, peace and so on hundred times more the amount they have initially given. Not only this, but Infaq is also insuring their place in heaven. In short, Infaq is not just a blessing for the recipients but also to the givers.

Table 4: Specific Operational Management

Interview Question	Do you have any specific operational management? What are the items/services that you Infaq?

Except for R6 who has a specific operational management, and R4 who creates his own operational system, the rest of the donors do not keep track with their Infaq.

> "I do not purchase items for an organisation. I will donate cash since I do not have time to purchase items that they need quickly. I would love to be part of the searching and purchasing since it feels more satisfying than just giving money. But since I am always in a hurry, that is the best way to help – sending some money to any charitable community and individuals (not just organizations) and trust that the money is put to right use." (R5)

As stated by R6, "…the programs were ed based on *mustahik* needs. ……in such, our programs were tailored accordingly to the need and interest of the society especially in times of Covid-19. We notice a lot of people cannot work and they have a hard time. As we had been running the charity for long, we just proceed with the specific operational management that we have. When dealing with disaster relief program this was the most preferred style of handling the issue."

For R4, his good rapport in the society enables him to run the Infaq. He received the contributions from donors and other external parties hence he needs to have a proper operational system with the money he gets. He claims that he needs to be extra careful in managing that money as it is not his.

> "I am very concerned with the trust that people give me. I am only a medium person to deliver what the donors wish to give as they cannot reach the recipients. I am very scared also that fail to comply the trust. Thus, I really to have a specific operational management of the money that I have". (R4)

The other important aspect in the Operational Management is adhering the Standard Operating Procedures (SOPs) especially in times of pandemic where the movement was limited and within control. Except for R1 and R5, the rest have registered themselves with the Welfare Department, that issued them a special pass to move around during the MCO. R1 was basically would distribute the groceries at his shops. It can be said that each of the respondents have their own unique way of reaching the recipients. In general, they would give a bag of basic foods (rice, cooking oils, egg, biscuits, tea, sugar and flour) which costs approximately RM55-RM70 to each family, and it can last at least a week. If the family was very desperate for money like the urgency to pay bills, the respondents would try to chip in.

Table 5: Identifying the Recipients

Interview Question	How do you identify the recipients?

From the study and investigations into the distribution of Infaq funds, it led to a common understanding that there were at least two main methods of Infaq distributions implemented by the institution or personal individuals which include the consumptive distribution and productive utilization of Infaq. Each of the distributions has several distinguishing features especially in relation to the expected impact, nature and types of programs, amount of money distributed (assistance provided) and methods of distributing the Infaq. Consumptive distribution particularly is a consumption of basic goods and services, and will likely change consumption from the use of luxury goods and services to the consumption of staple goods and services. It varies based on geographical and demography of the recipients. Somehow, in this study, the recipients normally would get rice as the main staple food. Capacity utilization is the extent to which a donor employs installed productive capacity to help the poor through Infaq.

> "There were times we would provide the recipients with the certain equipment like oven so they use them to generate income. The oven, if it is fully used could produce potential output which can lead to profit gaining." (R6)

> "It was wrong to say those poor are lazy. Some of them are really working hard but luck is not with them. They have basic stuff to help their productivity. This can be seen among the fishermen who still rely on *Taukeh* (Superiors) to go to sea. If they have their own boats, it definitely shed for a better life." (R4)

In the meantime, the distribution of the recipients is based on the reports obtained from the head of villages and mouth to mouth, as all of the respondents are locals, they are well versed with the

people around them, who should be given Infaq. In addition, they would have conducted field trips in advance so they really know the problems of the poor. It also enables them to reach those who are really qualified to receive the Infaqs.

For F1, he gets the name list of the donors from the person who wish to Infaq. The names are sent through WhatsApp as that is the easiest and quickest way to reach him. Normally it would not take long for the recipients to get the items from his shop.

Another means of identifying the recipient is through good communication. It can be said as other crucial feature of Infaq management simply because of its role in connecting the payers of Infaq (muzakki) with certain organizations or associations and the beneficiaries of Infaq (*mustahik*).

> "On Instagram, on television – yes I still watch tv. For example, if I have RM1000, I will split the money between either two to ten recipients or organizations. I rarely give a big sum to an organization. Too many groups need our help." (K5)

For K4 and K6, the recipients were identified through several ways such as: recommendations from the authorities about the poor who need helps. Information received from friends in certain NGOs and postings in FB shared by friends also help them to identify the potential recipients. As for K2, he just contacts his customers via phone and offers his service for free during MCO.

Table 6: Sustaining The Infaq Fund

Interview Question	How do you sustain the Infaq fund? Do you ask others?

All agree that they do not really bother with the money to sustain the Infaq because they believe in *Rezeki*, means the more they give the more they get in return from Allah. For them Infaq is one of the most important tools of income distribution. The Quran has placed special emphasis on the Muslim not only giving Infaq, but giving as much as one can beyond the requirement.

> "They ask you how much they are to spend; Say: 'What is beyond your needs.'" (Quran 2:219)

They do it in the name of Allah and Allah has told the believer to spend whatever they don't require for themselves in charity, and if the conditions of Infaq are met, He promises that they will not be destitute; they will have at least the amount they donated returned.

> "Infaq is mentioned almost 60 times in the Quran. Allah commands this basic pious spending for His sake on all of human beings. Through Infaq, the redistribution of wealth contributes to the eradication of poverty in our communities. So, I am always positive with what I have can be Infaq and it does no harm to me financially." (R3)

> "The fund of the Infaq is collected every 40 days from the group members and all the fund is distributed immediately after the collection. In other words, we do not keep any fund after the collection. I will ask the others if there is an urgent case that requires Infaq or when we conduct a special crowd funding project." (R6)

The respondents in general have a very positive attitude with the money they spend for Infaq. They pray a lot to Allah to give them more *rezeki* and that is the key to sustaining their Infaq. At the same times, some of them would highlight their infaq activities for fund raising (R1, R2, R4, R4 and R6).

Table 7: The Challenges

Interview Question	What is the biggest challenge in Infaq? How do you overcome it?

The main challenge facing by the recipients is the big number of people who seek for the Infaq. The pandemic 19 really affects all sectors where up to date, many are unemployed and sacked from

their jobs. It is hard too because some people would take advantage of the pandemic to beg.

> "The biggest challenge is to ensure the Infaq is given to the genuine recipients. There are lot of scammers out there and some people are taking advantage of our kindness and generosity. My friends and I usually give the Infaq to the recipients who are recommended by the authorised agencies like state religious departments. Besides, we check the recipients' background via social media, (Facebook, Instagram) or with friends in certain NGOs in the recipient's area." (R6)

R1 and R3 claimed that there were people who would text them in person asking for help. Sometimes, they would entertain especially when they are aware of their plight. If they think the recipients should been helped by the government, they would refer them to the state authority.

The data from the study also confirmed that there was a lack of understanding among people when it comes to the payment of zakat. All the participants agreed with this point. They confirmed that in general, some people did not understand that Infaq could take the edge off poverty. This was underlined by a lack of knowledge and understanding of the socio-economic policies of Islam. The spirit of Infaq comes from inside. If one realises the importance of Infaq and how it benefits the others and also the people who Infaq they will definitely contribute.

Table 8: Hopes

Interview Question	What is your hope with Infaq during Covid-19 19? Are you going to proceed even after the Covid-19?

Even the Covid-19 does not claim as many life as some other countries, but the pain faced by most people is intolerable. For the past few months, the attention and emotions have been focused on the Covid-19 pandemic. For the respondents in the study, helping

others has become vital as they need to work together within our communities to face the crisis head-on.

The Covid-19 has the blessing in its disguises. It promotes love, sacrifice, devotion, forgiveness and caring, The respondents take this opportunity to give back to the community by providing essential goods to the less fortunate community members whose life were significantly affected by the movement control order (MCO).

As human beings, they are caring for one another. All in all, they hope to have more opportunities to create an even greater impact within the community with more involvement from the society.

From the findings, there several pertinent points can be outlined. Due to the outbreak of Covid-19 pandemic in Malaysia, the public showed their concern towards the public's health by imposing the Movement Control Order (MCO) to stop the spread from getting worst. Despite the quick and effective effort made by the government to control the outbreak in the country, the implementation MCO that was extended till June has caused a stir among the people in the nation. The short-term impact of Covid-19 pandemic is instantly felt as soon as the extensive lockdown and social distancing measures globally executed; which then leads to long-term economic, social, political, and cultural impacts (He & Harris, 2020). The study has shown there was an uprising trend of Infaq in the Muslim community during the MCO implementation. It can be seen that Infaq provided a quick economy boost to the poor people.

All respondents agreed that Infaq is a way to purify the wealth of the people who have higher income by disbursing some of their wealth to the people who have lower income in supporting their life (Takril, Othman, Ahmad Sanusi, & Tajuddin, 2018). It is also one of the economic fiscal tools which concentrating in social wellbeing and fair distribution of the rich to the unfortunate (Ibrahim, 2011, Ali and Hatta, 2014). Apart from Zakat that is obligatory, Infaq and Sadaqah are also acts of charity that are encouraged among those who have more than what they need. Infaq is a voluntary act of almsgiving or charity which reflects a sign of sincere devoutness to the religion and appreciation to God (Hasan & Domingo, 2009). In

Surah At-Taubah [9]: 58-60, Allah SWT stated that, "And of them are some who accuse you in the matter of the alms. If they are given part thereof, they are pleased, but if they are not given thereof, behold! They are enraged. Would that they were contented with what Allah and His messenger gave them and had said: 'Allah is sufficient for us. Allah will give us of His bounty, and so will His messenger. We implore Allah (to enrich us)'. The sadaqah are only for the faqir and the poor, and those employed to collect, and to attract the hearts of those who have been inclined, and to free the captives, and for those in debt, and for Allah's cause, and for the wayfarer; a duty imposed by Allah. And Allah is the All-Knower, All-Wise". Ayah 58 and 59 explain how some *munafiq* people will feel unhappy and enraged with the act of charity because they do not receive it. While ayah 60 explains the types of people who are eligible to receive the sadaqah. This shows not only how Islam helps to reduce the rate of poverty in the Muslim society, but also increases the economy of the poor and even free the slaves.

The study also suggested that the respondents act as donors and they can be either individuals or even charity organisations that may be based on non-profit motive. It found that the rewards of Infaq stated all responded aware of the Infaq as being stated in the Qur'an. It is line with what repeatedly discussed in Surah Al-Baqarah [2]:

- the minimum monetary returns guaranteed by Allah SWT will be at least the same amount which has been spent (272)
- the amount donated is increased to many-times (245)
- the monetary return is possible to be more than 700 times (261).

The monetary gain is also mentioned in Surah Al-Hadid , which explains that the monetary return can also be increased to twice the amount spent in this regard.

From the study, it is found that the respondents made efforts to launch Covid-19 pandemic fund raising help individuals to contribute both financial and non-financial aid to the needy. Most of them provide online platforms to promote the crowdfunding and also online channel for Infaq and donation. Eller (2008) found that when donors were performing online donation, their behaviour

involves the participation of everyone and not only among the wealthy. This is because online donation can be participated by people even with small amounts of contribution and with a great volume of people to participate (Chao, 2014). It is also found that people tend to be more satisfied performing online Waqf and Infaq transactions directly to the organisations as the fund can be raised faster (Mohamed Yusof et al, 2014).

As the trusted person, respondents also have a good track of the items and money that being Infaq. The donors can even keep track on how the fund is channeled to the poor and needy either from the updates posted on the official websites or social media page or account. This is done to present evidence of where the donation goes and help to gain trust among the donors. Rai, Liu, and Yang (2017) claimed that the perception on consumers' intent can impact donating act as well as strengthen their inclination to donate. Thus, gaining the public's trust is essential in charitable performances (Li, 2017). Hence, there the respondents fully utilise the social media as the main platform to do crowdfunding especially during the implementation of MCO. These people know that gaining the public's trust is important in performing charitable acts (Li, 2017). By revealing the evidence of the contributions made, these people are not only able to create awareness, but also display transparency between the donors and the fund manager, while motivating others to contribute more for the great cause during the deadly pandemic. This exemplified how the Internet has changed the conventional approach of donating while endorsing the popularity of social participation (Li, 2017) especially during the MCO execution.

CONCLUSION

Muslims are encouraged to give Infaq as a way to please Allah without hoping anything in return. It is one of the most honourable acts of kindness and important tools of income distribution. Infaq can be monetary or non-monetary and both carry different benefits respectively as presented in the Holy Quran.

As the word Infaq can be found almost 60 times in the Quran which emphasise the importance of amongst the Muslims is believed that the amount that was spent in monetary Infaq will be the

minimum return for the giver and this statement can be proved with few verses from the Holy Quran. For example, in Quran it says that the return may be increased to twice the amount given or may be more than 700 times the initial amount.

Besides that, there are also many benefits of non-monetary Infaq for example it can help to purify one's heart and mind. The Prophet also has mentioned that those who gives Infaq will obtain Allah's protection on the Day of Judgement. In addition, it is believed that Infaq can help to reduce the poverty level in our communities as wealth are distributed properly and equally among our society.

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