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Potentials of Islamic Education in Alleviating Poverty in Nigeria

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Potentials of Islamic Education in Alleviating Poverty in Nigeria

Abstract

The rate at which people wallow in poverty in almost all the nooks and crannies of the contemporary societies is a matter of concern that calls for serious and proactive attentions. In spite of the myriads of actions and measures taken to tackle poverty and economic problems in Nigeria, the consequential influences of poverty and economic flaws remain biting. This implies that for us to be at ease economically, every citizen must strive and look for all workable means that can help in alleviating poverty and combating the economic flaws in the society. It is against this background that this study was carried out to investigate the potential of Islamic education in alleviating poverty in our society. In carrying out the study, analytical method was adopted. Both print and electronic materials were consulted as sources of data. Some of the causes and effects of poverty among the masses were reviewed. It was revealed that poverty has plunged the society into series of political and socio-economic problems that have resulted to wars, conflicts, chaos, disunity and insecurity. It was concluded in the study that Islamic education through the institutions of brotherhood, *Zakah*, *Waqf*, dignity of labour and principles of faith, action, reward and punishment and *Halal* and *Haram* would be instrumental in combating economic flaws and manage poverty in the society. In line with the findings of the study, it is recommended that leaf should be borrowed from principles of Islamic education in tackling poverty and other economic blemishes so as to pave way for improvement, progress and development in the economic spheres of the society.

Key words: Islam, Education, Poverty, Alleviation, Nigeria

Introduction

In the contemporary times, particularly in Nigeria and several other nation around the globe, among the emerging and most biting issues is the problem of economic blemish that has given birth to abject poverty and its consequential effects. Some months ago, it was officially declared that Nigeria is under economic recession, and of recent, it has also been officially declared that the recession is over in the country.¹ Despite that, the consequential effects of the economic flaws still remain biting in the country.² Notwithstanding, government and stakeholders have tried to adopt palliative and remedial economic measures to tackle the economic challenges crippling the welfare of its citizens. Successive governments have come up with various programmes aimed at empowering the masses economically and eradicating poverty from the country. In spite of this, poverty still roars in the nook and crannies of the society. The situation has become a critical one that bothers all and sundry.

From religion point of view, human society is destined to always encounter emerging issues and problems in all spheres of life.³ The societal encounters could be psychological, hygienic, socio-economic, political or geo-physical.⁴ Ideally, precautionary actions, remedial steps and palliative measures need to be taken to tackle whatever issues that might emerge in human life. Experience has also shown that certainly, man must grapple with a number of phenomena, circumstances, conditions and situations in life. The encounters of life may be personal or general, national or global. Whatever the case may be and no matter the gravity of such phenomena, the sort and worth of education possessed by the people of a given society go a long way in determining how the challenges are tackled. The importance of education in all

developmental spheres could not be underestimated. Education is a vital instrument in solving numerous encounters that come to human lives. The nation's progress and greatness depend not only on its material achievements but also upon its great thinkers, artists and scholars.⁴ Thus, in dealing with societal challenges, education plays significant roles.

Islam deals virtually with all aspects of life. Islamic Education is a sort of education that is geared towards producing a balanced individual. Islamic education aims at building a balanced personality possessed within its domain material, spiritual and conceptual elements of harmonious basis⁵. Islamic education offers a form of training under which human mind is nurtured, guided, moulded, refined and prepared so as to cultivate and develop the spirit of Godliness and humanness in all ramifications.⁶ In addition, Islam holds great enthusiasm and passion for education and regards it as a useful tool for developing individuals and the society at large. The Qur'an says

"Whoever works righteousness, whether male or female, while he (or she) is a true believer (of Islamic Monotheism) verily, to him We will give a good life (in this world with respect, contentment and lawful provision), and We shall pay them certainly a reward in proportion to the best of what they used to do (i.e. Paradise in the Hereafter)" (Qur'an 17:97). The teachings of the afore-quoted Qur'anic verse are germane to our discussion here in the sense that it is stressed in the verse that the requisites to the success in this life and in the hereafter are faith and righteous endeavours. Thus, for someone to imbibe principles of faith and righteous deeds that would earn him success in both lives, he needs to get informed through education. Therefore, Islamic education equips mankind with ingredients needed in tackling various life challenges and paves way for societal progress and development. Thus, the onus of the present study is to enunciate how relevant are the principles of Islamic education in the cause of struggling to eradicate poverty and promote economic growth of the society.

Concept of Poverty

Poverty has attracted many definitions from various scholars and analysts. Most of the definitions given to the term revolve around destitution, shortage, paucity, lacking basic means of meaningful living and lagging behind in terms of economic and welfare status. For instance, Tazoacha defined poverty as a condition which prevails in the society when people fall short of economic welfare standards that are considered averagely reasonable.⁷ Poverty has also been viewed as a situation where basic human needs such as adequate and nutritious food, clothing, housing, clean water, health services and other means of living a meaningful life and working efficiently are lacked in the society.⁸ Generally, poverty has to do with deprivation of health, education, food, knowledge, influence over one's environment and many other things that make difference between truly living and mere surviving.⁹ Poverty has also been viewed as the absence of peace in an individual. This could be as a result of hunger, lack of medical care, marginalisation, denial of human rights relating to the fulfillment of basic human needs, freedom, etc.¹⁰ In most cases, people wallowing in abject poverty are said to be economically crippled and incapacitated to have access to basic necessities of life such as food, clothing, and decent shelter, unable to meet social and economic obligations, they lack skill, gainful employment, have inadequate possession of economic assets and sometimes lack of self-esteem.¹¹

It is disheartening that despite all the wealthy resources including human and material inherent in the lands and spaces of Africa, the continent remains the world's poorest continent.¹² Also, Nigeria is the biggest producer of oil in Africa and the sixth oil producer in the world but despite its vast resources, it ranks among the poorest countries in the world.¹³ The situation is worrisome and calls for investigation into the causes of poverty in the society. Poverty in Africa is caused by corruption, mal administration, poor land tenure system, civil wars and unending political conflicts, poor infrastructure, diseases and poor health facilities, the World Bank and IMF policies, among others.¹⁴ Also, inadequate access to employment opportunities, inadequate physical assets, inadequate access to markets, destruction of natural resources, lack of power to participate in design of development programmes and inadequate access to assistance for those living at the margin cause poverty.¹⁵ In addition, Tazoacha asserted that the root cause of poverty in Africa is not restricted to the facts that poor people are not willing to work, neither that they do not possess ability to nor that they lack resources to put together or they lack skills, but it is also as a result of the fact that a poor people do not receive the full worth of their works and rights in the society.¹⁶ Poverty is also caused as a result of warfare, agricultural cycles and natural disasters, corruption and inequality, pervasive illiteracy and widespread of diseases.¹⁷

Poverty has devastating effects in the society. For instance, poverty has evolved serious threat to food production and food security. As a result of poor economic condition experienced in the society, farmers lack the appropriate technology, updated skills, modern technology, capacity building, innovative techniques, tools, lack capital to invest in this sector (to improve the soils and multiply the yields).¹⁸ Poverty has plunged the society into a feat of successive political problems that has resulted to wars, conflicts, chaos, disunity and insecurity.¹⁹ Poverty in the society has resulted in rendering government policies ineffective. Poverty also results in increasing the fragility and vulnerability of members of society to external influences. It makes production remain largely subsistence due to lack of capital needed for expansion. Labour becomes intensive and marginal productivity remains low.²⁰

Islamic Education Principles on Poverty Eradication

From Islamic point of view, a poor is perceived as someone that is deprived of wealth and lacks access to means of sustenance like food, drink, shelter, accommodation, other basic needs that make life bearable for him and money to cater for his needs.²¹ From Islamic perspective, poverty could be as a result of individual's laziness and indolence, external structural causes emanating from unethical economic activities prevailed in society and natural causes that are determined by Allah.²² In the history of Islam, it was on record that Muslim *Ummah* had once experienced poverty in their society. As a matter of fact, many of the early Muslims in *Madinah* did suffer from the wind of poverty blowing in the society then. An instance could be deduced from the following Hadith:

"Anas Ibn Malik (RA) narrates that one day Abu Talhah (RA) came home and told Umm Sulaim (RA) that Rasulullah (SAW) sounded very weak, possibly he was hungry. If there was some food in the house they could have the honour of having him over for a meal. Umm Sulaim (RA) answered that she had some bread wrapped up in cloth. Abu Talhah (RA) went to the mosque and invited Rasulullah (SAW) to join him. Rasulullah (SAW) accepted and invited the people sitting there to join him at the house of Abu Talhah (RA). All of them rose to go with Rasulullah (SAW). When Abu Talhah (RA) saw this he became nervous, because he did not have enough food for so many people. When he went home he expressed this fear to his wife

Umm Sulaim (RA). Umm Sulaim (RA) smiled and told him not to worry; they would just put out all the food they had in the house. And this was what she did. Rasulullah (SAW) came in and made a supplication to Allah for plentitude. Then he asked Abu Talhah (RA) to call in ten people from outside. So, ten people came in to a satisfying meal. After they finished he asked Abu Talhah, to call in ten more. And so it went on till about seventy or eighty had taken their fill of the delicious food. And there was food still left over!"

It could be deduced here that the message of the hadith corroborates the above submission that poverty once surfaced in the territory of Muslim *Ummah* where both the prophet and the companions bore the economic hardships and later found the solutions to their plights. In addition it could also be inferred that the causes of the poverty during developmental stage of Islam were the following points²³:

- a. **Agro- physical nature of the *Madinah*:** The major food plant that was suitable to be planted on the soil of *Madinah* (the capital base of Islam) is dates. In the same vein, farming had to be manual irrigation. Worse still, there were no streams or rivers in the surroundings. Farmers had to go through difficult processes before getting enough water to wet their tilths. This had serious effect on the amount of production and harvest. As a result, the society experienced scarcity of food.
- b. **Increase in population of immigrants and inhabitants of *Madinah*:** Islam has spread to various places and many people from far and near places had trooped into the city of the Noble Prophet (S.A.W) and as such, there was upsurge in the population of immigrants who came to settle within the territory of Muslim *ummah*. The implication was that they had to be catered for in term of food and accommodation. All these were to be from the limited economic resources available as at then. This however affected economic condition of the *Ummah* bitterly.
- c. **Inability of many immigrants to partake in technical labour:** many of the immigrants to *Madinah* were professional traders, and *Madinah* had not been developed so much to absorb the huge number of professional traders. This had crippled their businesses and had made many to become dependent on others.
- d. **Prevalence of wars and hostilities:** Muslim *Ummah* experienced a lot of attacks and invasions from the enemies of Islam and it retarded their plans and actions towards economic development.
- e. **Stoppage of trading activities between *Makkah* and *Madinah*:** Before Hijrah, there was exchange of trading activities between the people of *Makkah* and *Madinnah*. With the establishment of Islamic state in *Madinah*, the trade contract was cut and this had a tense implication on economic development of the society.
- f. **Confiscation of properties and monies of Muslim emigrants:** Those Muslims that migrated from *Makkah* had many of their properties and monies abandoned in *Makkah* either out of fear of being attacked or because of the difficulties in transferring the properties. For instance, when a companion of the Prophet named Shuayb ar-Rumi embraced Islam, he experienced a lot of harassments from his people to the extent that when he set out to join the Prophet (SAW) in *Madinah* after *Hijrah*, he was attacked and prevented from going and was only allowed to go after he had surrendered his money and properties to the attackers. Thus, incidences like this also made many of them to be financially crippled, and it also constituted to the emergence of poverty in the society then.²⁴

Moreover, poverty in Islam is perceived to be devastating and dreadful. It is a grievous circumstance that one must grapple to conquer. Muslims are enjoined to seek Allah's protection and deliverance against poverty. It was on record that Prophet (SAW) taught his companions prayers excerpts that the texts included invoking Allah to deliver someone from poverty. Example is this hadith "Salmu bn Abibakrah narrated that he passed by his father praying saying: O Allah I seek you as a protection from infidelity; poverty and the torment of the grave'. He said; then I took the statements from him and I was praying with it at end of each obligatory salah. Then he heard me one day praying with it while passing by, he asked o my son, 'from where did you get these words'I replied, o my father I heard you uttering them at the end of your obligatory salah from which I also copied it. He said; stick to it, for the Messenger of Allah (SAW) was praying with it at the end of his salah" (Hadith from Bukhari, Trimidhiy and An-nisa'iy).

The scope of Islamic education also encompasses principles and teachings that have bearing with economic growth and by extension caters for eradication of poverty in the society. To illustrate how Islamic education has catered for poverty eradication in the society, references would be made to the steps put in place during the life time of the Prophet (SAW) to counter poverty. Practically, during the life time of the Prophet (SAW), the measures put in place to boost economy and tackle poverty included the teachings on brotherhood, *zakah*, encouragement of charity and philanthropy, encouragement of labour and charitable endowments.²⁵ The Islamic teachings on economic growth are built on the principles of faith, action, hard work, reward and punishment and *halal* and *haram* (lawful and unlawful).²⁶

Establishment of brotherhood and Muslim Commonwealth: The introduction of brotherhood is an economic principle in the sense that it is a means to unify people and create sense of belongingness and promote the spirit of cooperation and collaboration. It also serves as a channel to reestablish the habit of cordiality and mutual feelings for sharing of wealth and launch social solidarity. The preaching of sense of togetherness introduced by Islam is a significant move in remedying poverty. Poverty is a psychological phenomenon as it has been established that the experience of poverty significantly influences the way we think, feel and act.²⁷ Unification and pairing of individuals (in terms of communal living) was adopted by the Muslim Ummah in the post-Hijrah period. The Ansars (people of Madinah) in compliance with the teachings of Prophet Muhammad (SAW) provided full hospitality to the Muhajiruns (immigrants) who in turn, demonstrated loyalty and solidarity to their hosts and brothers.²⁸ It is on record that Prophet Mohammed instructed that members of a community would be all held responsible in front of God if one of them has spent a night in hunger while the rest knew about it.²⁹ The Qur'an says, "The believers are but brothers, so make settlement between your brothers. And fear Allah that you may receive mercy" (Qur'an 49: 10). "Those who established a community center and embraced the faith before the arrival of the immigrants love those who have come to their town. They are not jealous of what is given to the immigrants. They give preference to them over themselves - even concerning the things that they themselves urgently need. Whoever controls his greed will have everlasting happiness" (Qur'an 59:9). It could be inferred from the above verses that the form of brotherhood that is canvassed for in Islam is composed of compassion, altruism, tolerance, fair play, kindness and consciousness. These qualities are capable of tackling psychological effects of poverty.³⁰

Zakah: This implies compulsory alms giving. It refers to a compulsory religious tax imposed on all Muslims who own its minimum requirements.³¹ In Islam, *Zakah* is categorically stated as a

means of relieving the sufferings of the poor and needy. As a matter of fact, poor people and needy (zakat) are only for the poor, the destitute, the tax collectors, those whose hearts are inclined (towards Islam), the slaves, those who cannot pay their debts, for the cause of God, and for those who have become needy on a journey. Paying zakat is an obligation that God has decreed. God is All-knowing and All-wise" (Qur'an 9:60). Hammudah provided more explanations on the instrumentality of *Zakah* in alleviating poverty in the society when he submits thus:

"Zakah is a means mitigates to a minimum the sufferings of the needy and poor members of society. It is a most comforting consolation to the less fortunate people, yet it is a loud appeal to everybody to roll up his sleeves and improve his lot. To the needy it means that it is by nature an emergency measure and that he should not depend on it completely but must do something for himself as well as for others. To the contributor it is a warm invitation to earn more so that he can benefit more. To all parties concerned, it is, directly as well as indirectly, an open treasure for spiritual investment that compensates abundantly. *Zakah* is a healthy form of internal security against selfish greed and social dissension, against the intrusion and penetration of subversive ideologies. It is an effective instrument in cultivating the spirit of social responsibility on the part of the contributor, and the feeling of security and belonging on the part of the recipient. *Zakah* is a vivid manifestation of the spiritual and humanitarian spirit of responsive interactions between the individual and society. It is a sound illustration of the fact that though Islam does not hinder private enterprise or condemn private possessions, yet it does not tolerate selfish and greedy capitalism. It is an expression of the general philosophy of Islam which adopts a moderate and middle but positive and effective course between the Individual and Society, between the Citizen and the State, between Capitalism and Socialism, between Materialism and Spirituality."³²

Encouragement of charity and philanthropy: Islam enjoins its adherents to carry out voluntary charitable donations and philanthropic endowments. By this, the people of affluence are enjoined to extend their benevolence to the less privilege people in the society. This is voluntary and it is aimed at comforting the needy and relieving the poor. It is done out of compassion, concern and consideration for the less privilege. This is also another means of alleviating poverty in the society. Qur'an reads: "So keep your duty to Allah and fear Him as much as you can; listen and obey; and spend in charity, that is better for yourselves. And whosoever is saved from his own covetousness, then they are the successful ones" (Qur'an 67:16). "Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah, the Last Day, the angels, the Book, and the Prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves;....." (Qur'an 2:177).

It could be learnt here that extending benevolence to people is highly enjoined in Islam to the extent that Allah did mention it next to having faith in Him, believing the last day, His angels, His Scriptures and His Prophets. There are hosts of Prophetic Traditions that depict the significance attached to voluntary spending, donations and philanthropy in the teachings of Islam. For instance, it is recorded that Ibn Umar reported: The Prophet, peace and blessings be upon

him. said, "The most beloved people to Allah are those who are most beneficial to the people. The most beloved deed to Allah is to make a Muslim happy, or to remove one of his troubles, or to forgive his debt, or to feed his hunger. That I walk with a brother regarding a need is more beloved to me than that I seclude myself in this mosque in Medina for a month. Whoever swallows his anger, then Allah will conceal his faults. Whoever suppresses his rage, even though he could fulfill his anger if he wished, then Allah will secure his heart on the Day of Resurrection. Whoever walks with his brother regarding a need until he secures it for him, then Allah the Exalted will make his footing firm across the bridge on the day when the footings are shaken." (al-Mu'jam al-Awsat, 6192).³³

Encouragement of labour: From Islamic point of view, the concept of labour has multifaceted meanings. It is viewed as carrying out a responsibility. It implies dissipation of efforts to earn a living through engagement in licit means, such as agriculture, craft, trade, medical practice, teaching and other services.³⁴ By this, it connotes what man does to attract and amass wealth. In the contemporary and closer terms, it could mean employment, job, profession, career, work, trade, or entrepreneur. Right from inception, Islam has advocated for accumulation of wealth through lawful means.³⁵ In Islamic sense, the society in its entirety is perceived as a labour market, and as such, it is incumbent on every social man to partake in activities in the labour market. Qur'an teaches thus: "We have made the Night and the Day as two (of Our) Signs: the Sign of the Night have We obscured, while the Sign of the Day We have made to enlighten you; that ye may seek bounty from your Lord, and that ye may know the number and count of the years: all things have We explained in detail" (Qur'an 17:12). "And when the prayer is ended, then disperse in the land and seek of Allah's bounty, and remember Allah much, that ye may be successful" (Qur'an 62:10). "And We made the day for seeking livelihood" (Qur'an 78:11). "Say: 'Work; and God will surely see your work, and His Messenger, and the believers, and you will be returned to Him who knows the unseen and the visible, and He will tell you what you were doing.'" (Qur'an 9:105)

The above Qur'anic and many other verses lay emphasis on seeking Allah's bounty during the hours of the day. Two points could be inferred from the teachings of the verses. Firstly, pertinence of employment, job, trade, work, labour, or entrepreneur is sacrosanct. Man is enjoined to spend his day hours for partaking in work that serves as his means of livelihood and through which his wealth are sourced and his welfare is catered for. Secondly, the verses emphasise the legality of such endeavor. 'Allah's bounty' which the verses stressed does not mean anything goes. But rather it implies that man should engage in lawful mean of livelihood. Islamic education canvasses for involvement in skillful jobs and embarkations and holds that, for economic progression of the society, each individual must be up and doing. On this point some of Prophetic Traditions would be presented: "Narrated by Miqdam bn Ma'd Yakrib Azubayd that the Prophet (SAW) said: nobody has ever eaten a better meal than that which one has earned by working with one's own hand. The Prophet of Allah, David (Daud) used to eat from the earnings of his manual labour (Related by Bukhari).³⁶ "Anasi bn Malik reported: A man from the Ansar came to the Prophet, peace and blessings be upon him, and begged from him. The Prophet said, "Have you nothing in your house?" The man said, "Yes, a piece of cloth, a part of which we wear and a part of which we spread on the ground, and a wooden bowl from which we drink water." The Prophet said, "Bring them to me." The man brought these articles to him and the Prophet took them in his hands and he said, "Who will buy these?" Someone said, "I will buy them for one coin." The Prophet said twice or thrice, "Who will offer more than one coin?" Someone said, "I will buy them for two coins." He sold them for two coins and the Prophet said,

“Buy food with one of them and give it to your family. Buy an axe and bring it to me.” The man brought it to him. The Prophet fixed a handle on it with his own hands and he said, “Go gather firewood and sell it, and do not let me see you for a fortnight.” The man went away and gathered firewood and sold it. When he had earned ten coins, he came and bought a garment and food. The Prophet said, “This is better for you than for begging to come as a blemish on your face on the Day of Resurrection. Begging is appropriate only for three people: one in severe poverty, one in severe debt, and one who must pay a difficult compensation.” (Sunan Abu Dawud).³⁷

From the above tradition, a number of lessons could be inferred. The first point is relevance of engagement in labour in alleviating poverty. This is learnt from the action of the companion of the Prophet (SAW) who complained of poverty and was asked to go and engage himself in physical labour and trade so as to attract money needed for his survival and sustenance of his households. The man complied and he was able to benefit from his action by alleviating his penury. The second lesson to be learnt from the tradition is in line with a popular dictum that says: “don’t give me fish but teach me how to fish”. Here, the Prophet did not give the man money but rather he empowered him financially and instrumentally and gave him a useful counseling which the man appreciated at long run. Another lesson is the essentiality of concerns of the leaders over welfare of the led. It is incumbent on the people at the helms of affairs to be enthusiastic in creating job opportunities for the masses, providing social amenities in terms of electricity, water, farm implement and machines etc. that would aid and facilitate job/employment opportunities

Within the purview of Islamic education, man is enjoined and encouraged not to underestimate labour, job or employment. An employee must not display indolence in the cause of discharging his duties. The utmost goal of engagement in labour is to adopt lawful channel of attracting wealth for livelihood and alleviate poverty. Therefore, a transaction must be free and fair, and it should not lead to servitude or enslavement. To avoid fraud in any transaction and prevent treachery in employer-employee relationship, rules are promulgated in Islam. Some of these rules include:

- i. Nature, terms and conditions of service with its remuneration and entitlement must be clearly stated by the employer. In addition, nature and conditions of service are to be stated before the commencement of the job.³⁸ An employee must be given his due in full without reduction. The entitlement should be fair and commensurate with the nature of services rendered.³⁹
- ii. Personality, dignity and honour of an employee must be preserved. He must not be maltreated, neither be over laboured nor be saddled with difficult tasks beyond his capability. In addition, an employer must relate well with his employee, give him the opportunity to develop and enjoy sense of belonging and provide him with adequate security.⁴⁰

In a nutshell, employment, job, trade, or labour is the brain of economic progression. Perhaps, that is why it attracts a prime position in Islamic teachings. It is conspicuous from the foregoing points that idleness and indolence are highly discouraged in Islam. The teaching of Islam is that nobody should develop in himself the spirit of reliance and dependency on other people for livelihood. In spite of that, everybody must strive hard and tackle the challenges of

life. More so, the lessons taking from the Qur'anic verses and Prophetic Traditions quoted herein are clear indications that among the techniques devised by Islamic education to tackle poverty in the society is advocacy for engagement in labour, trade, job and entrepreneur. It is believed that this mechanism works immensely in promoting economic activities of a given community and by extension in alleviating poverty.⁴¹

Waqf (Charitable endowments): Dogarawa noted that *Waqf* is described as holding a *Maal* (an asset) and preventing its consumption for the purpose of repeatedly extracting its usufruct for the benefit of an objective representing righteousness and/or philanthropy for as long as its principal is preserved either by its own nature - as in land - or from arrangements and conditions prescribed by the *Waqf* founder.⁴² In other words, *Waqf* implies dedication of projects that benefit humanity to Allah's cause. It could be in forms of sinking a well, erection of housing estate, construction of classroom blocks for schools, building a hospital, cultivation of a garden etc., and donating it for the benefit of poor, needy, orphans, wayfarers etc. with the sole intention of seeking Allah's reward and without claiming such project(s) or taking it back again⁴³. It constituted one of the measures undertaken during the life time of the Prophet to relieve the sufferings of people in the society. Majority of the *Salaf* and the succeeding scholars embraced the idea and found it worthwhile in comforting the people.⁴⁴ A companion named Jabir (R.A) said: "hardly could you find any of the companions of Allah's Prophet (SAW) who was financially buoyant that did not do endowment".⁴⁵ Another Tradition of the Prophet has it that "Ibn Umar narrated that Abubakr acquired a land in *Khaybar* and came to the Prophet (SAW) to seek for permission on how to utilize the land. He said to the Messenger of Allah (SAW): I had acquired a land in *Khaybar*. I had never acquired a property that is as pleasant to me as that. What do you enjoin me to do with it? The Prophet (SAW) said: if you wish you withhold it and put forward as an endowment. Then Umar did put it as an endowment and instructed that it should not be sold, neither should it be dashed, nor should it be bequeathed. It should be meant for the poor, kinsmen, emancipation of slaves, for Allah's cause, for strangers and wayfarers. There is no crime for its custodian to eat from it ethically, or feeds an ally without transgression" (Bukhari & Muslim).⁴⁶

Islamic principle of faith as a measure to poverty alleviation

Within the purview of Islamic education, *iman* (faith) is sacrosanct in all human endeavours. Islam teaches that success in this world and in the hereafter is to be achieved through faith in Allah and acting in accordance with His injunctions. It is emphatically stressed in Islamic teachings that, attainment of salvation and deliverance from calamities of both lives are tied to *iman* (faith), licit embarkations, truthfulness and perseverance. Qur'an reads: "By *Al-'Asr* (the time). Verily! Man is in loss, Except those who believe (in Islamic Monotheism) and do righteous good deeds, and recommend one another to the truth (i.e. order one another to perform all kinds of good deeds (*Al-Ma'ruf* which Allah has ordained, and abstain from all kinds of sins and evil deeds (*Al-Munkar* which Allah has forbidden), and recommend one another to patience (for the sufferings, harms, and injuries which one may encounter in Allah's Cause during preaching His religion of Islamic Monotheism or Jihad, etc.)" (Qur'an, 103:1-3).

In addition, some human behavior contributes to the economic problems, among them are selfishness, immoral habits, and support from discriminating biased and corruptive political systems.⁴⁷ Thus, Islam stresses that Allah should be put in mind in all our embarkations.

However, the idea of putting God first in all dealings could be of immense assistance in remedying all the aforementioned causes of poverty. Within the purview of Islamic creedal teachings, a Muslim who is engaged in a transaction is enjoined to believe that as he grapples with his mundane activities, he is also involved in acts of *Ibadah*. Therefore, he should be conscious of accountability before Allah in the hereafter and the existence of reward and punishment as consequences of his endeavours in this world. Islam inculcate in man a kind of faith that would make him realize that accumulation of wealth is not the end but rather a means to an end, which is to ease his devotion to God. Qur'an reads: "Indeed, those who believe and do righteous deeds and establish prayer and give zakah will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve" (Qur'an 2:277)

Islamic principle of action as a measure to poverty alleviation

Islam teaches that a man should believe that his struggles to earn living should be mainly for two purposes; to satisfy his wants, safeguard his personality, cater for his needs and the needs of his households and avoid relying on others. The second major purpose is to contribute his quota to the goodness of humanity.⁴⁸ In addition, faithful observance of religious duties goes a long way in solving human problems. For instance, *salah* instills piety and consciousness of Allah in mankind. It makes man to cultivate the habit of sincerity, honesty and fair play. Similarly, fasting inculcates trust and hope in Allah in secrete and public. In a broad sense, *ibadah* (acts of worship) draw man closer to God and equip him with all the requisites that make him to be successful in all ramifications.⁴⁹

Islamic principles of reward and punishment as a measure to poverty alleviation

Reward could be viewed as a compensation for carrying out a good job while punishment is a kind of penalty for refusal to carry out an assigned responsibility. It is an ethical code in Islam that human endeavours are tied to reward and punishment depending on the nature and manner of involvement in such an endeavor. In other words, Islam prescribes that performance of good would attract good reward and the indulging in a bad act would attract the wrath of Allah. Qur'an 99: 7-8 reads " *So whoever does an atom's weight of good will see it; And whoever does an atom's weight of evil will see it*"

With respect to economic contribution, Islam encourages that people who are dedicated to their job should be compensated promptly by giving them their dues and incentives and those that are found guilty of corrupt practices like stealing, fraud and embezzlement should be punished accordingly. Apart from this, Islam ascribes attractive rewards to spending benevolently and prescribes Allah's wrath (punishment) for being greedy and miserly. Qur'an 2:274 reads "*Those who spend their wealth [in Allah 's way] by night and by day, secretly and publicly - they will have their reward with their Lord. And no fear will there be concerning them, nor will they grieve.*"

Also, Qur'an 9: 34-35 ".....*And those who hoard gold and silver and spend it not in the way of Allah - give them tidings of a painful punishment; The Day when it will be heated in the fire of*

Hell and seared therewith will be their foreheads, their flanks, and their backs, [it will be said], "This is what you hoarded for yourselves, so taste what you used to hoard."

The Islamic teaching that being benevolent attracts both worldly compensation and Allah's reward prompts the spread of the spirit of magnanimity among people while the emphasis that greediness attracts Allah's wrath (punishment) deter people from miserliness. This however contributes to economic development and consequently serves as a measure to poverty alleviation.

Islamic principles of moderate spending and poverty eradication

It is pertinent to note that the way people spend or utilize resources also determines emergence of paucity of fund and resources and consequently poverty. It is conspicuous that Islam permits human beings to work and amass wealth tremendously. Man is Islamically allowed to grapple with job or work or business (formal or informal) and acquire as much wealth as he wishes so far he does not involve in *haram* jobs and the job does not interfere with his *ibadah*. Despite this fact, he is restricted with respect to spending. In Islam spending has to be orderly and moderate. Qur'an reads: "and (they are) those who, when they spend, do so not excessively or sparingly but are ever, between that, (justly) moderate" (Qur'an 25:67).

In spite of Islamic injunctions on spending towards Allah's cause, one's good, needs of households and kinsmen, poor and needy, wayfarers, orphans and the societal interests, there are laid down rules and regulations that have to be followed in the cause of spending so as to prevent extravagance, waste, loss, shortage, abuse and misuse of resources which may subsequently degenerate into poverty in the society. Some of Islamic rules and regulations guiding spending as submitted by Abdullahi⁵² are as followed:

- i. Spending must be on licit causes. i.e. it should be on a good purposes e.g. for oneself, his households, poor, needy, for education services, social services, community services, da'awah and for Allah's cause.
- ii. Spending should be on Islamically recommended, necessary or mandatory issues. Money should not be dissipated or *haram* causes e.g. *zinah* (adultery), intoxicants and sponsorship of illicit programmes.
- iii. Whatever one spends should be based on someone's earnings.
- iv. Even spending on lawful matters must be within someone's economic strata and financial status.

To buttress the above points, Qur'an reads: "..... And they ask you what they should spend. Say, "The excess (beyond needs)....." (Qur'an, 2:219). When commenting on the meaning of the above verse, Qurtaby asserted that "Al-'afw" (excess) connotes what is comfortable, affordable, fair and not difficult for someone to dispense. It implies spending in accordance with someone's financial status and capabilities. In other words, it could imply "cutting your coat according to your cloth." ⁵⁴

Conclusion and Recommendations

The focus of this study is to investigate how Islamic education principles could be adopted in tackling poverty in the society. It was established in the study that, in spite of many

efforts of governments and stakeholders to cater for wellbeing of the masses and tackle economic recession in the society, poverty still found its way and abode in most of the contemporary societies. It was noted in study that the causes of poverty could emanate from natural phenomena as in cases of disasters that adversely affected resources. It could also be caused by individuals as a result of indolence, laziness, impatience, insolence, impiety, ignorance and high dependency ratio. All these are manifest in the unwillingness of some individuals to engage in economic labours or involving in illicit trades or lack of information on profit-yielding lawful economic activities. Another factor that could cause poverty in the society is socio-political factor. This happens as a result of flaws in government economic policies, political instability and corruption from the side of leaders. It is however concluded in the study that, adoption of Islamic teachings on collectivism, charity, philanthropy, endowments and dignity of labour that are built on attic faith, would go a long way in facilitating the moves to eradicate poverty and promote economic welfare and development. Government and Economic policy makers could borrow a leaf from Islamic Economic principles and teachings in order to improve their economic policies. Political leaders should adopt fear of God, justice and fear play in their dealings and stop the corrupt practices of embezzlement, squandering and mismanagement of funds which subsequently lead to poverty in the society. Individuals should adopt self-discipline and refrain from the habits of laziness, indolence and being extravagant etc.

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