



## Islamic Perspective and Efforts to be adopted towards Tackling Poverty in Northern Nigeria

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### Abstract

Poverty is a significant socio-economic issue in Northern Nigeria, impacting stability and security. Islam, which sees poverty as a threat to faith and societal well-being, provides a comprehensive framework for poverty alleviation. This article explores the Islamic perspective on poverty and outlines strategies for addressing it, emphasizing the roles of the Qur'an and *Sunnah* in promoting prosperity and social justice. Key Islamic principles such as *Tauhid* (the oneness of Allah), social justice, and philanthropy (*Zakat*, *Waqf*, and *Sadaqah*) are highlighted as essential components in combating poverty. Islamic teachings advocate for a multi-faceted approach to poverty eradication, including individual and state responsibilities, equitable wealth distribution, and the necessity of labor and productivity. The article discusses the potential of Islamic microfinance as an alternative to conventional financial systems, particularly for the Muslim population in Northern Nigeria, proposing integrated models that combine traditional Islamic practices with modern financial mechanisms. Furthermore, the involvement of Faith-Based Organizations (FBOs) in social welfare and the establishment of vocational training centers are recommended as crucial steps toward sustainable poverty reduction. The article concludes with practical recommendations for enhancing agricultural productivity, providing alternative energy sources, improving women's economic opportunities, and addressing insecurity to create a more just and equitable society. By integrating Islamic principles with contemporary socio-economic strategies, Northern Nigeria can effectively tackle poverty and improve the quality of life for its inhabitants.

**Keywords:** Islamic, Perspective, Poverty, *Zakat*, *Waqf*, *Sadaqah*.

### Introduction

Poverty is a pervasive issue that plagues many regions around the world, and Northern Nigeria is no exception. The debilitating effects of poverty in this region are not only economic but also social, influencing various aspects of human life and societal stability. Addressing poverty is thus not merely an economic necessity but a social imperative. In this context, the rich traditions and teachings of Islam offer a comprehensive framework for understanding and combating poverty.

Islam, as a way of life, provides extensive guidance on social justice, economic equity, and the welfare of the community. The Glorious Qur'an and the Hadiths of the Prophet Muhammad (SAW) emphasize the importance of eradicating poverty and fostering a prosperous society. Poverty is viewed not just as a material deficiency but as a significant social problem that can lead to moral decay, crime, and instability. Consequently, Islam promotes various mechanisms for wealth redistribution and social welfare, such as *Zakat* (obligatory charity), *Waqf* (endowment), and *Sadaqah* (voluntary charity).

This article delves into the Islamic perspective on poverty and explores the strategies recommended by Islamic teachings to tackle this issue in Northern Nigeria. By examining the principles of *Tauhid* (the oneness of ALLAH), social

justice, and the economic existential framework of Islam, the article outlines how these can be harnessed to alleviate poverty. Moreover, it discusses the role of Islamic microfinance, the potential of Faith-Based Organizations (FBOs), and the importance of vocational training and economic empowerment.

The aim is to provide a holistic approach to poverty alleviation that not only addresses the immediate needs of the poor but also fosters long-term socio-economic development. Through the integration of Islamic principles and modern socio-economic strategies, Northern Nigeria can move towards a more just, equitable, and prosperous society.

### Conceptual Definitions of Key Concepts

To facilitate a clear and comprehensive understanding of the discussions in this paper, it is essential to define the key concepts that are central to the analysis of poverty in Northern Nigeria from an Islamic perspective. These definitions will provide a foundation for the theoretical and empirical examination that follows.

#### Poverty

Poverty refers to a multifaceted condition characterized by a severe lack of essential resources and opportunities necessary for a minimum standard of living. It encompasses not only insufficient income but also the absence of access to basic needs such as food, clean water, education, healthcare, and safe housing. Poverty is often measured in terms of absolute poverty, which is a fixed threshold (e.g., living on less than \$1.90 per day as per the World Bank), and relative poverty, which is defined in relation to the living standards of a particular society. In this paper, poverty will be examined in both economic and social dimensions, reflecting the holistic impact on individuals and communities.

#### Islamic Perspective

The Islamic Perspective on socio-economic issues is derived from the teachings of the Qur'an, Hadith (sayings and actions of Prophet Muhammad-May the Peace and Blessings of Allah be upon him), and the Sharia (Islamic law). This perspective emphasizes principles such as justice (*Adl*), equity, compassion (*Rahmah*), and the welfare of the community (*Maslahah*). In terms of poverty alleviation, it mandates specific obligations like *Zakat* (mandatory almsgiving) and encourages practices like *Sadaqah* (voluntary charity) and *Waqf* (endowment). This paper will explore how these principles and practices are applied to address poverty in Northern Nigeria.

#### Social Justice

Social Justice refers to the fair and just distribution of resources, opportunities, and privileges within a society. It is based on the principles of equality, equity, and respect for human rights. Social justice aims to eliminate disparities caused by socio-economic inequalities and ensure that all individuals have the means to achieve a dignified life. In the context of this paper, social justice will be examined through both a general sociological lens and specific Islamic principles that guide the distribution of wealth and resources.

#### Zakat

*Zakat* is one of the Five Pillars of Islam and refers to the obligatory act of almsgiving. It requires Muslims to donate a fixed proportion of their accumulated wealth and savings (generally 2.5%) to those in need. *Zakat* serves as a means of redistributing wealth within the Muslim community to alleviate poverty and reduce economic disparities. This paper will analyze the role and impact of *Zakat* in poverty alleviation efforts in Northern Nigeria.

#### Sadaqah

*Sadaqah* is voluntary charity given out of compassion, love, friendship, religious duty, or generosity. Unlike *Zakat*, which is obligatory, *Sadaqah* is not fixed and can be given at any time and in any amount. It encompasses a wide range of charitable acts beyond financial aid, including acts of kindness and assistance to others. This paper will explore the contributions of *Sadaqah* in supporting the poor and enhancing social welfare in Northern Nigeria.

#### Waqf

*Waqf* is an endowment made by a Muslim for religious, educational, or charitable purposes. The donated assets are held in trust and used to fund various social welfare projects, such as schools, hospitals, and community centers. *Waqf* plays a significant role in sustaining long-term social and economic development within communities. This paper will examine the utilization of *Waqf* in Northern Nigeria as a mechanism for poverty reduction and community development.

#### Faith-Based Organizations (FBOs)

Faith-Based Organizations (FBOs) are groups or institutions that are based on religious beliefs and values. These organizations often engage in social welfare activities, providing services and support to communities in need. In the context of this paper, Islamic FBOs in Northern Nigeria will be analyzed for their role in implementing poverty alleviation programs and promoting social justice.

By clearly defining these key concepts, this paper aims to provide a structured and coherent framework for analyzing the multifaceted issue of poverty in Northern Nigeria from an Islamic perspective. These definitions will help in understanding the theoretical underpinnings and practical applications of Islamic principles in addressing socio-economic challenges.

### **Theoretical Framework: Social Justice Theory**

To effectively analyze the issue of poverty in Northern Nigeria through an Islamic perspective, it is essential to situate this discussion within a suitable sociological theoretical framework. The Social Justice Theory, particularly through the lens of Islamic social justice principles, provides a robust framework for this analysis. This theory emphasizes the fair distribution of resources, opportunities, and privileges within a society, aligning well with Islamic teachings on economic justice and social welfare.

Social Justice Theory focuses on creating a society or institution based on the principles of equality and solidarity, understanding and valuing human rights, and recognizing the dignity of every human being. This theory posits that all members of society deserve equal rights and opportunities. It aligns with the fundamental Islamic principles that mandate the equitable distribution of wealth and resources to ensure that all individuals have access to a dignified life.

In the context of Islamic teachings, social justice is not merely a theoretical construct but a practical obligation. The principles of *Zakat* (mandatory almsgiving), *Sadaqah* (voluntary charity), and *Waqf* (endowment) are designed to redistribute wealth and provide for the needy, thereby reducing socio-economic disparities. Recent literature has highlighted the efficacy of these mechanisms in addressing poverty and fostering social cohesion.

### **Application of the Social Justice Theory**

#### **1. Islamic Social Justice and Poverty Alleviation**

According to Duderija (2020), Islamic social justice principles emphasize the fair distribution of wealth and resources as a divine mandate. The Qur'an and Hadith provide a moral and legal framework for ensuring that the needs of the poor and vulnerable are met through systematic charitable practices such as *Zakat* and *Waqf*. These practices are designed to eliminate poverty and create a balanced socio-economic structure.

#### **2. Effectiveness of Islamic Charitable Institutions**

A study by Ahmed and Khan (2019) discusses the role of Islamic charitable institutions in poverty alleviation. The research highlights how *Zakat* and *Waqf* have been effectively utilized in various Muslim-majority countries to provide social protection, support economic activities, and enhance social welfare. These institutions serve as a sustainable model for poverty reduction, ensuring that wealth circulates within the community and benefits those in need.

#### **3. Integrating Islamic Microfinance**

The integration of Islamic microfinance as a strategy for poverty alleviation has been explored by Obaidullah and Khan (2021). Their research indicates that Islamic microfinance, which operates on principles of profit-sharing and interest-free loans, is particularly effective in reaching economically disadvantaged populations who might otherwise be excluded from traditional banking systems. This approach not only provides financial resources but also promotes entrepreneurship and self-sufficiency among the poor.

#### **4. Role of Faith-Based Organizations (FBOs)**

Clarke and Jennings (2018) examine the impact of Faith-Based Organizations (FBOs) in addressing social issues, including poverty. They argue that FBOs, guided by religious principles, play a critical role in delivering social services, mobilizing resources, and advocating for social justice. In the context of Northern Nigeria, Islamic FBOs can harness the principles of social justice to implement effective poverty alleviation programs.

By applying the Social Justice Theory within the framework of Islamic principles, this paper aims to provide a comprehensive understanding of poverty alleviation in Northern Nigeria. The synergy between sociological theory and Islamic teachings offers a holistic approach to addressing socio-economic disparities, promoting social welfare, and fostering an equitable society. The integration of theoretical insights with practical Islamic mechanisms highlights the potential for sustainable poverty alleviation strategies that are deeply rooted in religious and moral obligations.

### **The Thrust of the Paper**

Poverty is a disease and it is very dangerous and hazardous in the lives of humanity, Islam has extensively fought poverty. Islam has worked extensively to eradicate and eliminate poverty among humanity, hardly will you find in the Glorious Qur'an any verse that praises and promote poverty, and you will not find any confirmed and authenticated hadith of the Prophet (SAW) that praise and promote poverty, Islam has always promoted prosperity and has considered poverty as an immense social problem that exploits humanity and human beings must seek protection from this calamity.

Islam views poverty as a threat to human belief, security and stability of the society as a whole. Islam considers poverty as a religious and social problem, which pushes people to idleness, sin and crime. This is why the Prophet May the peace and blessings of Allah be upon him (P.B.U.H) sought the refuge of Allah from it by saying “*O Allah, I seek your refuge from poverty, insufficiency and loneliness*”. Islam has made the state as well as the community responsible for eliminating poverty from society. The Qur’an and the *Sunnah* of the Prophet (P.B.U.H), within the generality of the Message that came for all times and places, identify the ways and means by which this responsibility should be carried out (Al-Abdin 1997 in Dange & Dansabo, 2019). The phenomenon of poverty in our society and the challenge of poverty in our society are serious. It is a result of the debilitating effect of poverty; Islam brought with it certain policies that would completely eradicate poverty. As Muslims, we believe that the Qur’an is a glorious book, it is a powerful book, it is an infallible book, it is perfect in its guidance, therefore, we do not need guidance on any matter concerning our life, the Qur’an is our ultimate and absolute reference point. We refer to the Qur’an for all that challenge us. The Qur’an is a book that has universal appeal; it has answers to all questions. Allah says:

This is a powerful book... that is going to be used on several frameworks; the Tauhid metaphysical framework. Under this framework, we will learn that Allah is self-sufficient, He has no need and everybody refers to Him, ultimately and absolutely for his need Allah says in the Qur’an:

‘Oh, you mankind! You are all needy, you all have needs toward Allah but Allah is self-sufficient (Q35: 15).

Secondly, Allah is Arrazaq, Allah is the Sustainer, the caregiver, the enricher of everything... Allah says in Suratul Hud:

There is no moving creature; its riches are from Allah (Q11: 6).

In this regard, this perspective is in sharp contrast to Malthusian philosophy and theory that postulate that people are becoming more and more in number in the world because of population growth. Resources are scarce. The resources of Allah are inexhaustible. ‘All that is with you will finish and that which is with Allah will never finish’ (Q16: 96). The treasure of Allah is inexhaustible. Therefore, the idea that people’s population is growing leading to a scarcity of resources is naive. The point, therefore, is if we need to get rid of poverty from the land, we have to believe in Allah (have firm Tauheed). Secondly, we have to put our trust in Allah (SWT). Thirdly, we must be at peace with Allah. Let us obey the laws of Allah and His rules. Fourthly, let there be social justice – there should be equitable distribution of wealth so that no few people monopolize the wealth. Many people are continually impoverished because of tyranny. There should not be indolence. Allah is Arrazaq-The Enricher.

## Second framework

**The Tauhid theological and spiritual framework** – we believe it is the *Qadr* and *Mashi’ah al-qadariyyah, al-kauniyyah* that was the will of Allah that some people will be rich and others will be poor. If Allah had willed, he would have made you just a single community. All of you would be rich, there would not be poor people or all of you would be poor, and there would be no rich.

Allah says:

‘Allah ensures abundant wealth to whom he wills and makes the wealth of others little and few to whom He wills (Q29: 62)’. The wisdom is that there should not be monotony in life – if all of you were rich, there would be monotony, if all of you were poor, there would be monotony and there would be no cooperation, there would be no mutual interdependence; if others are poor, the poor will need the rich ones for their living and vice-versa. The rich will require the services of the less fortunate.

But then, we say that poverty is the will of Allah, is that a call to resign to accept?

No, that is not a call to resign.

Based on this Tauhid – Spiritual framework, we therefore believe:

1. Some may be rich and others may be poor by the will of Allah (SWT)
2. Poverty and affluence are from Allah. When you are poor, it is a trial from Allah, when you are rich; it is a trial from Allah.

The verse from Suratul Fajr teaches us that you may be affluent and that may be a trial. Would you be thankful to Allah? You may be poor, and that is a trial, would you be patient and put your trust in Allah? The Qur’an teaches us that being poor can sometimes be a punishment from Allah.

What this teaches us is that poverty may be a punishment. Anything that inflicts you with affliction, or poverty may be because of your handiwork – sinful. Also, what this means is that if we want to remove poverty from our society, we must turn to Allah in repentance. Let us all repent to Allah (SWT).

If we study the Qur'an, the concern that the Qur'an gives is in fact – spending on the path of Allah.

After Tauhid in the Qur'an, nothing is emphasized like giving your wealth to help the poor and the needy. Allah takes nearly 20 verses in Baqara talking about *infaq*. No subject matter has gotten attention in the Qur'an like *infaq*. Therefore, the Qur'an teaches us to give our wealth to help the poor and the needy. That is not the only way the Qur'an demonstrates the merit and virtue of spending on the path of Allah, where ever you see in the Qur'an, a spectacular description of true believers, you will see that one of their attributes is that they spend their wealth to help the poor, to help the needy. Therefore, *infaq* is a subject matter, which is a very central theme.

Wherever Allah condemns wicked people in the Qur'an, you will find that one of their attributes is that they don't spend on a good course. Therefore, the Qur'an gives us instruction in general, and some verses give us specifically. Salat is not even emphasized in the Qur'an like *infaq*. When you read from Suratul *A'ala* to Suratul Nas, you can see, that Allah keeps on talking about *infaq*.

Another framework is the economic existential framework.

The Qur'an encourages us to stand up and earn a living, the dignity of labour. If we want to fight poverty, we must stand up and earn a living. We must work. The Qur'an does not encourage fatalism, neither does it encourage indolence. In a Muslim society, you see people engage in Zaman daba – where you see people standing idle, marrying and breeding children and not taking care of the children, not working hard to take care of their children, sending the children to the street and making them begging and hawking denying them education. This is not encouraged in Islam. Therefore, the Qur'an teaches us that we must stand up and earn a living, we must work.

Based on the teaching from the Qur'an, it is therefore recommended that;

1. If we want to address poverty, we must stand and be up and doing and repent, if we repent, Allah will enrich us.
2. Let us do good work and worship Allah.
3. We must institute social justice and measures for the equitable distribution of wealth in society.
4. We must fight corruption and injustice because tyranny and oppression are further worsened by corruption as a result of which denies thousands access to potable water and education.
5. We must create job opportunities and youth empowerment
6. We need to enhance both the quantity and quality of our spending on important causes, particularly prioritizing issues in the north. It's unjustifiable for northern governments to prioritize giving Umrah seats to repeat pilgrims over addressing pressing issues such as children out of school and lack of access to drinking water.
7. We must fight indolence; our people must be sensitized to stand up and earn a living. There is no food for lazy men. This is obedience to the teachings of the Glorious Qur'an.

### **Philanthropy as a Strategy in Poverty Eradication in Northern Nigeria**

The word “philanthropy” literally means “the love of mankind” (Washburn, 1968; Lohmann, 2007). Jones (2005) defines the word philanthropy as “a desire to help mankind, especially as shown by gifts to charitable or humanitarian institutions; benevolence.” Ross (1952) defines the term 'philanthropy' as an action of giving something without expecting any personal return. In the context of this paper, Philanthropy refers to the act of donating something to help people or improve the quality of human lives without any personal return (Dange & Dansabo, 2019).

Philanthropy for social development is a significant component of Islamic law (*shari'a*) and of the sayings and practices (*sunnah*) of Prophet Muhammad (P.B.U.H). Through the course of history, donating private wealth in the form of philanthropy has not only provided the poor with immediate necessary services but also paved the way for social change. The rise of global poverty, particularly in many Muslim countries, has repeatedly raised the issue of the revival of Islamic philanthropic activities. The provision of social protection for vulnerable groups of society is an important element in a comprehensive strategy to reduce poverty. Publicly organized safety nets can be designed in northern Nigeria to help poor people satisfy the minimum standard of living and protect them against unpredictable shocks. Safety nets for the poor are either private or public. Private income transfers as embodied by the Islamic precept of *Zakat* (Obligatory Charity), *Waqf* (endowment) and *Sadaqah* (Alms) are the most commonly used tools in Islamic countries and other Muslim communities to deal with social insecurity arising generally from incapability, whether permanent, chronic or transient (Dange & Dansabo 2019). In a broader sense, Dasuki (2022) conceptualized *Zakat* as the infinitive of the verb *Zakat*, which means to grow, to purify, to increase, to clean and to improve. In the Islamic legal context, it is to purify the wealth of the rich by taking out a portion of it that belongs to the poor and needy. On the other hand, the literal meaning of the word *Waqf* is ‘detention, hold still and endowment. Technically, *Waqf* means detention of a property so that its produce or income may always be available for religious or a charitable purpose, it is a voluntary act of charity that comes under the general terms of *Sadaqah* and *Infaq*.

The institutions of *Zakat* and *Waqf* are among several instruments instituted by Islamic law to combat poverty and enhance welfare in society. *Zakah* and *Waqf* are systems that provide a permanent mechanism from within the economy, to continuously transfer income from the rich to the poor, so that whatever the number of poor people in a society or



whatever the causes of poverty there is always a continuous flow of transfer to take care of the welfare of the poor (Dasuki, 2022). The major aim of *Zakat* in humanity is to sustain the less privileged to fight poverty among people, it sustains unemployed people, the aged, or people who face myriads of problems. Islam makes it compulsory and obligatory among the Muslim elites to pay tithes from their wealth for onward distribution to the less privileged, if *Zakat* cannot suffice, the government must strategize ways to eradicate poverty and sustain people who cannot cater for themselves, this will open ways and opportunities for different activities because it is obligatory upon any person to live a life of joy and happiness by fulfilling all the requirements necessary for living, which is to avoid deprivation that may lead to conflict.

To adopt the Islamic principle of ameliorating poverty in northern Nigeria, the institution of *Zakat* and *Waqf* are among several instruments instituted by Islam to combat poverty and enhance welfare in society. While *Zakat* helps generate a flow of funds and recruit the necessary manpower, *Waqf* provides the material infrastructure and creates a source of revenue for use in, among others, social welfare-enhancing activities both at family, community and state levels (Dogarawa, 2014 in Dange & Dansabo, 2019). Furthermore, Muslim faith-based organizations should be involved in the collection and distribution of *Zakat* as well as the management of *waqf* (endowment). *Zakat* system provides a permanent mechanism from within the economy, to continuously transfer income from the rich to the poor so that whatever the number of poor people in a society or whatever the causes of poverty there is always a continuous flow of transfer to take care of the welfare of the poor (Qaradawi, 1999 cited in Dogarawa, 2009 in Dange & Dansabo, 2019).

The Islamic Research and Training Institute (IRTI) reported that in 2012 *Zakat* donations in Indonesia amounted to \$231.6 million and \$105 million in Pakistan in 2011. Malaysia, with one of the largest donation pools, collected \$497 million in 2011. According to the report's estimates, India received the most *Zakat* contributions in 2011 amounting to \$1.5 billion (Kostadinova, 2014). Cue should be taken from these countries in pooling resources in northern Nigeria to solve the menace of poverty in the region. Since northern Nigeria is a country with a large number of adherents of the Islamic faith with an age-long tradition of Islamic cultural practices, there is a huge incentive towards harnessing the potentiality of philanthropy, especially E-philanthropy to solve the problem of poverty and some of the huge development challenges facing the country.

#### **Islamic Microfinance Bank as a Strategy for Poverty Alleviation in Northern Nigeria**

The sole aim of establishing microfinance banks is to alleviate poverty. Hussani (2017) in a study of Islamic microfinance banks as an alternative tool for poverty alleviation in northern Nigeria revealed that despite the modest achievements recorded by Microfinance Banks in Nigeria, the poverty rate in the country remains daunting and the majority of the disadvantaged and economically active poor remain financially excluded. A huge part of the Islamic population

particularly in the northern part of the country is also reluctant to use conventional Microfinance products due to their incompatibility with Islamic principles, charging high fixed interest rates, credit diversion and the skewed nature of the distribution of Microfinance Banks which further limits financial inclusion in the region. Hussaini recommended that the basic challenges can be resolved if an Islamic Micro-Finance Institution is designed in an integrated manner by incorporating the two basic and traditional institutions of Islam, *Awqaf* and *Zakat* with Islamic Micro-finance into a single framework to promote financial inclusion and reduce poverty among the population. This signifies funds could be outsourced from religious contributions through the institutions of *Awqaf*, *Zakat*, and other charities. Islamic microfinance in this context refers to the system of finance that is based on Islamic law, also known as "*Sharia*" It combines the elements of "Islamic finance" and "microfinance." The main feature of Islamic finance that differentiates it from conventional finance is the non-existence of a fixed, pre-determined interest in any financial transaction.

The proposed model will be effective in poverty alleviation since the poor borrowers will have less debt burden as their capital investments will be partly met by funds from *Zakat* that do not require any repayment and part of the *Zakat* funds will be used in disbursing funds to fulfil basic consumption needs to the hardcore poor target group. Based on this, Islamic microfinance can be used as a weapon for poverty alleviation as poverty can be alleviated through "*qard-e-hasna*" (a goodwill loan), particularly in an Islamic-dominated society like northern Nigeria.

#### **Participation of Faith-Based Organizations (FBOs) in Poverty Alleviation in Northern Nigeria**

Religious charity organizations are increasingly becoming important players in human welfare development and the effort to contain the poverty scourge. However, even though religion is one of the prominent social institutions in society, the role of religious organizations in mitigating the menace of poverty has remained at best a neglected dimension in the development literature. Religious organizations or faith-based organizations (FBOs) have a long history of working with poor communities around the world; and Islamic as well as Christian FBOs are very active in the context of international relief, humanitarian and development work (Ali, 2014). It should not come as a surprise that Muslim communities are considered among the most generous when it comes to giving. Islamic charity is not an occasional act, but rather a part of the daily life of all Muslims. The Qur'an, the religious text of Islam, considers generous and genuine giving to be

*sadaqah*, nay or *ibadah*, meaning worship. Hence, charity is an act equally as pious as honouring Allah, the Arabic word for God (Kostadinova, 2014).

Clarke and Jennings (2008) conceptualize FBOs as "any organization that derives its inspiration and guidance for its activities from the teachings and principles of the faith or a particular interpretation or school of thought within the faith".

### **Conclusion: Toward A More Just and Equitable Society**

In conclusion, the intricate web of socio-economic challenges facing Northern Nigeria paints a stark reality: that the society is grappling with issues deeply rooted within its structure and dynamics. The identified causative agents of poverty - corruption, high population growth, *Almajiranci*, low enrollment of the girl-child in formal education, rising insecurity, slow economic growth, and poor economic policies etc.- collectively contribute to the perpetuation of poverty within the region.

These problems are not isolated occurrences but rather interconnected manifestations of systemic failures, historical legacies, and contemporary governance shortcomings. Corruption corrodes the integrity of institutions, hindering effective service delivery and equitable resource allocation. High population growth strains already limited resources and infrastructure, exacerbating poverty levels. The prevalent practice of *almajiranci* perpetuates cycles of illiteracy and dependency, further marginalizing vulnerable populations. Low enrollment of the girl-child in formal education deprives society of valuable human capital and perpetuates gender disparities. Rising insecurity disrupts livelihoods and deters investment, stifling economic progress. Slow economic growth and poor policies inhibit the region's ability to capitalize on its potential and address underlying structural deficiencies.

Despite the gravity of these challenges, it is imperative to recognize that societal problems are not predetermined fates but rather outcomes of historical processes, governance choices, and collective actions. Northern Nigeria finds itself in the grip of poverty because of a confluence of factors that have been allowed to persist over time. The society, therefore, bears a shared responsibility for the conditions it faces today.

However, acknowledging that society deserves the problems it has does not absolve external influences, systemic inequalities, or historical injustices. It is essential to approach the issue with nuance and empathy, understanding the complex interplay of factors at play. While holding individuals and institutions accountable for their actions and decisions, it is also crucial to address structural inequalities, promote inclusive development strategies, and foster participatory governance processes.

Moving forward, addressing poverty in Northern Nigeria requires multifaceted interventions that address the root causes of socio-economic disparities while promoting social justice, and adopting Islamic principles of poverty alleviation, equity, and sustainable development. This demands concerted efforts from all stakeholders - government, civil society, private sector, FBOs and the international community - to enact meaningful reforms, invest in human capital, strengthen institutions, and foster an enabling environment for prosperity and well-being.

In essence, the plight of Northern Nigeria underscores the imperative for transformative change and collective action to break the cycles of poverty and build a more just, inclusive, and prosperous society for all its inhabitants. Only through concerted efforts and unwavering commitment can the region transcend its current challenges and realize its full potential. As we reflect on the socio-economic anatomy of poverty in Northern Nigeria, let us not only lament the present state but also strive towards a future where justice, dignity, and opportunity prevail for generations to come. Northern Nigeria deserves a society with a key to shared prosperity through economic growth that involves bringing more people at the community level into the decision-making arena around how best to structure local economic development. Critical actions needed include: Strengthening subsistence and small-scale agriculture; Expanding and rolling out social protection and social security schemes that are universal without discriminating based on age, gender, disabilities or any other grounds; Strengthening health and education systems; Formulating social intervention programmes that specifically aim at reducing the poverty burden among older persons; Addressing insecurity in the most affected states of the north; Strengthening the development of women and girls in all sectors, including those with disabilities.

### **Recommendations**

1. The Federal and State Governments as well as philanthropists, CSOs and NGOs should aid in boosting agricultural productivity via the provision of modern machines and technology in the agricultural industry to farmers, especially farmers located in the rural areas to boost mechanized farming in the region. In addition, there is a need for the provision of solar-powered pumping machines to farmers for off-season farming.
2. There is a need for the provision of alternative electricity such as solar power electricity and inverters, CNG/LPG power generators, and solar-powered refrigerators to Small and Medium Scale Entrepreneurs for cool soft drinks and ice businesses to entrepreneurs, artisans, petty business traders and housewives for petty business activities.

3. Since women suffer disproportionately from the burden of poverty and are systematically excluded from access to essential assets, the government should improve the status of women by creating more special economic opportunities (for example by broadening women to vocational training, readily available credits and special markets) for them it would be addressing a priority area of poverty.
4. There is a need for proper documentation (database) of vulnerable families where stipulated income over a period would be provided to them to ensure an adequate living standard for dependents, the unemployed, the aged and those perceived less privileged in society. This will aid in the provision of social welfare services to the poor and vulnerable, especially adopting Islamic poverty alleviation techniques.
5. The challenge of insecurity, which continues to plunge people deeper into poverty, must be addressed. Particularly, the surge in rural banditry and kidnapping must be curtailed. Without addressing the scourge of insecurity, poverty would be entrenched and more people would become displaced.
6. Unemployment remains a major factor impacting poverty. Therefore, conscious efforts must be invested in creating employment opportunities for the teeming population. Employment opportunities can be availed to the youths through skills acquisition in areas of technological expertise, vocational skills, agricultural entrepreneurship, and crafts science. This would reduce the heavy reliance of youths on white-collar jobs which have become grossly inadequate to address the problem of unemployment. There is a need for respective governments of the region to enact policies that will target continuous youth empowerment and development to reverse the negative consequences associated with the past pattern of development. Interventions should be targeted towards expanding opportunities for vocational training and entrepreneurial development at the local government level.
7. Since *Zakat* and *Waqf* are two important institutions in Islam recommended for use in poverty alleviation among the Muslim community, the federal government, as well as state governments (especially the northern governors), should endeavour to integrate these Islamic strategies into their poverty alleviation programmes.
8. Islamic-based organizations in northern Nigeria like the *Jammatul Izzalatul Bidah Wal Ikkamatul Sunnah* (JIBWIS) and *Jammatul Nasrul Islam* (JNI) etc, should provide an Islamic microfinance unit with facilities and use *Zakat* and *Awqaf* funds as a start-up in operating Islamic microfinance bank operated via Islamic principles. Funds could be used in poverty alleviation and providing interest-free start-up capital to small-scale traders and monthly assistance to the most vulnerable population. *Zakat* Commission should be enhanced and established where there are none.
9. **Institutionalization of vocational education and training centres:** Poverty reduction strategies deserve concerted efforts through the designing of capacity building, skills acquisition programs, and redesigning of the school curriculum so that priority should be given to learning some basic vocations such as computer installations, welding and fabrication, carpentry, electrical installation, driving, mechanical work to ensure the youth are employed. Therefore, vocational education should be emphasized in high schools, and secondary and tertiary institutions alike.

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