

Global Collaboration and Partnerships in Poverty Alleviation: Islamic Legal Perspective

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Abstract

Poverty, not just ordinary, but abject poverty ravages most continents of the world, which makes it a global phenomenon. The total number of countries 154 were identified in a particular research while as at Mya 2024, ten most affected countries included: South Sudan, Burundi, Central African Republic, Democratic Republic of the Congo (DRC), Mozambique, Niger, Malawi, Liberia, Madagascar and Yemen; Nigeria inclusive. Unequivocally, the problems and or challenges comprise of: bad leadership, fallen currency insecurity, bad weather that affected some agricultural production of some nation and self-egoism of the rich members of the society and selfish interest of the people in charge of distribution of Zakah. The findings revealed that some Muslims who are blessed with wealth, give out charity (Sadaqah) not compulsory alms (Zakah) which actually is not in conformity with Islamic system of wealth circulation through Zakah system. Besides some of the well to do, who ventured and gave to individual Islamic religious leaders personalised the funds and diverted such Zakah for personal use, and in some cases, family business was established with such huge amount. The research methodology adopted here was analytical with the use of library, text books related records, facts and figures in conjunction with the use of primary sources of Islam (Qur'an and Hadith). The solutions to the global poverty were suggested, summary was drawn and recommendations, such as: unified 'Baitul mal', demanding having records for collection, and collection judicious distribution of Zakah.

Keywords: Abject poverty, collaboration, global, accentuation, Islamic Law.

Introduction

Poverty eradication via alleviation through the payment, collection, collation and impartial distribution of Zakah is the only hope that can alleviate the global abject poverty most part of the world have been undergoing. Islam encourages Muslims to practice charitable endowment to strengthen their society living and to empower their economic wellbeing, which in turn, will encourage others to express: mercy, brotherly love and affection to human (in general) but for the sake of Allah (Aminu & Dahiru)¹.

The rate at which abject poverty ravages the most part of the entire world is greatly alarming! Research shows that the following countries, among many others top the list of countries ravaged by global poverty Yemen 80%, Madagascar 75%,Liberia 5.3%,Malawi over 70%,Niger 12%,Mozambique 75%,Democratic Republic of Congo 65%,Burundi 80% and South Sudan 60% as at the year 2024, The causes for this upsurge poverty, are not farfetched from miserliness, and lack of understanding of the position of Zakah, especially in Muslim populated countries. Muslim selfish interest of some collection and distributors, faults of the religious leaders, kingship and emirship, lack of sincere love and care for others etc.

Consequently, Islam has provided all avenues to alleviate people's poverty level. Ja'afar² reiterated that Islam has taken into consideration, the welfare and living conditions of Muslims including the payment of Zakah to some distressed, or less privileged, or those who have low income to sustain themselves. Abject poverty as used in this work connotes very serious hunger and lack of access to food and money for the purchase of domestic essential needs. Also, by the word collaboration, it is expected that the Muslim countries who are financially buoyant and far better off, will come together, in order to assist the indigent persons among them through the collection, collation and distribution of the alms. Global in the real sense contextually refers to the countries around the world where downturn of their economy has been reduced lowly due to insurgency, natural disaster, financial collapse, Internal and external war etc.; accentuation in this context implies the idea of making the poverty level of the affected countries known to the people around the world. This work therefore intends to fill the gap of globalization of collection, collation and distribution of annual alms (Zakah) to the deserving individuals and groups around the world; and as well appreciate love, unity, leniency, care and support for humanity as laid down in the grundnorm of

¹ Aminu Y & Dahiru U: The Role of Islamic Economic system in Tackling poverty in a society, Nasarawa State University, Department of Islamic Studies 3rd Annual International Conference (AICODIS, NSUK 2018), Edited conference proceeding, July, 2018.

² Ja'afar, A.A: Islamic Poverty Alleviation Mechanisms as a Means of sustainable Development in Nigeria.

Islam and as found in Islamic jurisprudential laws, in addition to filling a critical gap in Islamic economics literature works.

1.0 Conceptual Framework of Zakah

Zakah is an Arabic word, its equivalent meaning in English is Purify, to make clean, to remove filth in order to clean something. Alwahab foundation (np)³ conceptualizes Zakah to connote ‘to purify or to cleanse; that is, it is a means of purifying one’s wealth and a means of demonstrating obedience to Allah. Alms (Zakah) is a mandatory tax levied on eligible rich Muslim whose wealth reaches the required amount (money wise) and on farm produce, as your total right on obligation of Zakah; or otherwise known as threshold figure or proportion on money and farm produce as well as it remains the hub of the Islamic public finance source.⁴

1.1 Zakah in the Noble Qur’an

The Noble Qur’an discusses alms (Zakah) in different chapters and verses; practically and theoretically. It is the second important duty of servanthood as it brings the social strata closer to each other and fills the gaps between the rich and the poor members 6. It is one of the pillars of Islam which depicts a means of growth, purification and development of human and their societies, as it promotes social justice, improves community’s security and assists the needy. Many Ahādith of the Prophet (PBUH) discuss very extensively, on the same issue. Some of the verses on Zakah, in the Noble Qur’an include: Q7:156, Q22:40. Q9:71, Q9:18, Q9:60, Q2:43, Q18:81, Q19:13 etc.

1.3 Purposes or Benefits of Zakah

- i. Attainment of Allah’s mercies (Q7:156)
- ii. A means of attaining Allah’s aid, help or assistance (Q22:40-41)
- iii. A means of showing brotherhood (Q9:11)
- iv. A good sign for believers who attend prayers in *Masajid* and maintain them Q9:18; and they fear and obey Allah.

³ Alwahabfoundation.org. What is Zakah? Meaning

⁴ Maisuna, M.Y: Assessment of the Islamic Perspective on Agricultural programmes in Northern Nigerian from 2000 – 2020. A PhD Thesis submitted to Nasarawa State University, Keffi (NSUK) Pp 54 – 55.

v. Givers of Zakah possess, a quality of (good) believers Q23:4).

The Noble Qur'an, therefore, technically listed or mentioned the word Zakah thirty-two (32) times ⁵.

1.4 Position of Zakah in Islamic Law

Zak Zakah is an avenue to cause growth, increase in good, and purification of wealth, praise and exoneration. On the other hand, it is an Islamic term for what a Muslim deducts as God's right out of his wealth to be given to the poor.⁶ Zakah in Islam is obligatory or compulsory for those who have the wealth, be it cash, valuable or farm produce after removing debts, cost price and so long it reaches *nisāb*.

2.0 Status of Poverty In the global world

According to a research about 8.5 percent of the global population, almost seven hundred (700) million per day people live on less than \$2.15 extreme poverty line relevant for low income countries as it affects those living in Sub-Saharan Africa and also in fragile and conflict-affected countries. By implication, this implies that nearly one in every eleven people globally lives on less than \$2.15% per day. In 2022, poverty rate in United States was 11.5% with approximately 37.9 million people living in poverty. Children, nearly 90% reside either in Sub-Saharan Africa or South Asia; while approximately, 63% who live in low in-come countries are literates⁷ The poverty line drawn above explains how very difficult it becomes for people to have access to essential needs, such as food, shelter, clothes etc. Families in the global world, who live below the aforementioned line are regarded as living in poverty

2.1. (a) Generational Poverty

If a family has been living in poverty for over two generations.⁸

Cycle of poverty: This refers to the families that permanently lack the financial and other resources to accomplish their primary basic needs and assiduous struggle is vented in to

⁵ Asf: Zakat in Qur'an. Accessed on 3rd August, 2022

⁶ Ambali, M.A Zakah: The Third Pillar of Islam, Shebiotima, Ijebu-Ode, Nigeria, 2006, p2

⁷ www.worldbank.org Accessed on 21st February, 2025

⁸ Kenya, W: What are the Different Types of Poverty? www.worldbank.org Accessed on 04-08-2024;

meet such needs, yet the bane of the poverty cannot be uprooted and so the struggle continues throughout the entire families' existence. Under cultural and social poverty, life become miserably unbearable when conflict and instability erupt in a given human society, where ordinarily, peace supposed to reign. Today, conflict, violence and war militate countries like Syria, Myanmar, Ethiopia, South Sudan Iraq and a host of others. The devastating conditions of children, women and loss lives of their abled body men, have actually remained a contributory factor to abject poverty in the affected areas.

Educational barrier: On the other hand, educational barrier may not, in itself, make someone poor, however, poverty of knowledge such as deprivation or prevention of girl-child education, or kicking against any form of beneficiary education may, in itself result to poverty.

Economic factor. Lack of access to job and other access to forms of livelihood, unemployment viz a viz under employment, coupled with unfriendly whether condition, can inform movement to other countries even though as refugees, so long daily necessities, such as : food, house health ,cloth and other human required needs can be met outside their indigenous comfort zones. In this process, it becomes rare for such families to eat balanced diet, getting access to good water is a taboo, the lake, stream and stagnant water resort to certain ailment: ring worm, typhoid, diarrhea, cholera etc., having access to a four wall classes of learning is rare, mobility is uncertain, access to health care is doubtful and wearing of good cloth is hopeless as most African countries, Nigeria, Niger, Cote d'ivoire, Morocco fall victims of this.⁸

2.1(b) Absolute Poverty

When resources are lacked, such as: food insecurity access to healthcare, homelessness, etc.⁹ Most continents of the world belong to these categories including United States; others may include: Bangladesh, India MMEP, India URP, Congo, Ethiopia, Nigeria.¹⁰

3.0 Poverty Alleviation

⁹ Ibid

¹⁰ Roy, K & Divyanshi, W: Half of the world's poor live in just 5 countries blogs. Worldbank.org, Assessed of 04-08-2024

Alleviation of poverty is an old living system of improving the condition of the less privileged, devastated, displaced, destitute, the needy the poor, those in bondage, orphans, those with health challenges etc.¹¹

Measuring, assuming or stating the exact status of poverty in a particular society is not an easy task. However, the most commonly used method for measuring poverty is based on income or consumption levels; if someone's income falls below the minimum level necessary to meet his or her needs; that is, poverty line¹². In the definition of United Nations Millennium Development Goal, cited in Aminu & Dahiru, the status of poverty was derived to be the individuals who live in household with command over no more than \$1 per day, per person, valued at international price.¹³

Nigeria of today (as at 3rd August, 2024) 1 USD was equivalent to ₦1,640.07244. This amount certainly could not feed a matured person satisfactorily except around three dollars per plate of food. Conspicuously, it was a clear evident that poverty ravages Nigeria since majority could not afford to feed on three (3) dollars per meal. Poverty is when basic welfare necessities are not accessible or available for purposeful need; or where there is no money to purchase such amenities; food, cloth, soup ingredients, paying for rentage etc.

It is pertinent to note with great dismay that many countries around the world are experiencing same poverty, for example: Yemen's 80% of the population lives in poverty other countries includes: Madagascar is about 75%, Liberia 5.3%, Malawi over 70% Niger 12%, Egypt 27.9%, America 11.5%¹⁴ Saudi Arabia was rated or ranked 10th globally and first in the Arab world in terms of the lowest poverty rate¹⁵.

3.1 Types of Poverty

There are majorly two types of poverty; of wealth and welfare and of mind, that is absence of money or material and poverty in mind even when there is presence of wealth at hand.

¹¹ The Qur'an: English meaning Saheeh International, 2012.

¹² Abubakar, I.S et'al: Poverty and corruption in Nigeria. The provision of Islam. The Nigeria Association of Teachers of Arabic and Islamic Studies (NATAIS) 34th National Conference of NATAIS held in Minna: Conference proceedings; Uni Ilorin, 2017.

¹³ Aminu Y & Dahiru U: The Role of Islamic Economic System in tackling poverty in a society. 3rd Annual International conference (AICOHID NSUK 2018), Department of Islamic Studies, Nasarawa State University, Keffi. Edited Conference proceedings.

¹⁴ Brightlanelearning.org poverty in America Awareness 2024. Assessed on 04-08-2024

¹⁵ Ali, F, K.SA has lowest poverty rate in Arab world WB report arabnews.com. Assessed on 4th August, 2024/

Others agreed that there are multiples of poverty: Situational poverty, generational poverty, absolute poverty, relative poverty and urban poverty.¹⁶

3.2 Causes of Poverty around the World

There are various notable causes of poverty around the world; they (causes) sometimes remain constant and changing as well as they pervade, devastate, deteriorate, destabilize and deregulate the economic and social stability of the environments where they exist. For the purpose of this research, very many were identified: lack of access to clean water and nutritious food, lack of access to basic healthcare, conflict and instability, lack of education, lack of access to jobs and livelihood, poor basic infrastructure, climate change, lack of government's support and lack of personal safety nets.¹⁷

However, both riches and poverty may be a test from Allah Q2:155. The discussion on the causes is narrowed down to just four causes, namely: conflict and instability monopoly of economy, lack of or inadequate knowledge of religious education,¹⁸ discriminative social structure¹⁹ lack of faith and atonement of sin. Others are of the opinion that: inequality, conflict, hunger and malnutrition, poor health care system, public health care crises and epidemics, of access to clean water, sanitation and hygiene, climate change, lack of education, poor public work and infrastructure, lack of social support system and lack of personal safety nets.¹⁹ Generally, monopoly *ihitkar* means to deliberately hold or hoard goods, especially where there is scarcity in the market with the aim of increasing the price (Souaiaia in Nurudeen 20(a)). The aim of those who practice this is to distort, monopolize and increase the gains of the products to themselves, depriving others but to impoverish the producers at the expense of the consumers which is tantamount to *al -idrar bi Nas*, that is, causing harm and difficulty to the lives of people which is strictly against the teachings of Islam.

3.3 Conflict and Instability

¹⁶ Kenya, W: What are the Different Types of Poverty? www.worldbank.org Assessed on 04-08-2024

¹⁷ Charizze, A: 10 major causes of poverty and how we can help solve them www.worldmission.ca Accessed on 6-08-2024

¹⁸ Ibid

¹⁹ Media/nelite: Qur'anic Perspective on Poverty Alleviation. Accessed on 06-08-2024

It is always an outrageous poverty notably in zones of conflict, instability (whether political on religious), war, riot, or interest. Or, perhaps where health condition strikes – Covid 19, remains a typical example here,²⁰ Onwuke, & Ozegbe in their research outreached that it was predicted that the livelihood of more people in Nigeria fall into the poverty trap as a result of the Covid 19 pandemic²¹. Following four (4) decades of volatile, fragile, violence and instability in Afghanistan, before the US military withdrew from the country in 2021, over 18 million people needed humanitarian assistance apart from the victim of refugees²²; certainly, where refuges are found, poverty undoubtedly resides therein.

Similar situation (as found) in Afghanistan, replicated in Burkina Faso as a decade of armed conflict in the Western Sahel region of Africa resulted in poverty; Democratic

Republic of Congo experienced national conflict in 1990s, conflict in Northern Ethiopia led to humanitarian crisis, having had 3.1 million people displaced internally. Somalia, in 1991 experienced Somali civil war that built violence and insecurity with brutality. A monthly food distribution in Juba, South Sudan was precipitated by the rapidly spreading ethnic conflict which displaced over four (4) million South Sudanese. The removal of the Sudanis' president (Omar al-Bashir) protracted the protestants and ignited a war in 2021; resulted²³ in abject poverty, loss of lives and properties, displacement of humans, failure to have access to health care etc.

Ukraine experienced almost a decade of conflict and crisis, especially in her Eastern part, civilian casualties' intense fight, deaths, destruction, etc. spread across the country, thereby made Ukraine one of the world's largest refuge crises.²⁴

Nigeria has been chastised by poverty for decades especially due to herds' men farmers' dichotomy, Boko Haram's striking of lives and property abduction, kidnapping, rustling of cattle, robbery and insecurity in general. The ransoms demanded for were enough an

20(a)Nurudeen, H.O: Exploring the Impact of monopolistic Practices on the Nigerian Economy: An Islamic Perspective, journal of Islamic Economic and Business Research. 4 Number(1),Pp 79-90,2024

20(b) Salih, S.A: The challenges of poverty countries, Jeddah Saudi Arabia Economic policy and strategic planning department, Islamic Development Bank 1999, P 91.

²¹ Onwuka, I.O. & Ozegbe, R.O: Covid 19 ad poverty. Assessment in Nigeria. The vulnerability Approach archive, assessweb.com. Assessed 06-08-2024.

²² Concern worldwide 12 countries in conflict where concern is responding www.concern.net Assessed on 06-08-2024.

²³ Ibid

²⁴ Ibid

emphasis on why many victims' family members became poorer because houses, farms, vehicles etc. were sold to emancipate their loved ones. ... in the end, Ester Joseph sold her Meager possessions; pots, fans and television sets, apart from her brothers, in-laws and local church members' assistance rendered in order to pay her daughter's ransom of two (2) million naira (\$1,256).²⁵ Allah advises the believers to persevere in patience and constancy, certainly after every distress is ease as for those who accept His rulings. The acts of robbery, banditry, high way robbery, hostage, abduction and kidnapping are a great offence in lens of Islamic law as the act is referred to as *Hirabah*, meaning, waging war against Allah, His Messengers as a form of mischief in the land; so deserving as punishments for such nefarious act is death, crucifixion, amputating their the hands and feet on opposite sides, or ton put them on exile from the land (Q5:33).

3.4 Monopoly of Economy

Concentration of wealth in the hands of a few people cumulates to economic sabotage thereby leading to monopoly of economy; monopolies are silent spreaders of poverty and Economic inequality²⁶. The act of monopoly is a great blow, injury, deceit and a means of enslaving the populace, especially the poor. Monopoly conditions have often grown up almost unnoticed by the public intel one day it is suddenly reached that an industry is no longer competitive but is governed by an economic oligarchy²⁷. In their hands are the keys of control market prices, they produce the products and get customers' attention to themselves, having no option rather than to be patronised. Islam refutes such a conservative manner of withholding products or market prices at the detriment of others, which in the actual sense, cumulates to non-circulation of wealth. Ali postulates that this is the failure of Christian religious revolts and socialists' revolutions while Islam, on the other hand, affirms that every social solution should include a human solution which does not only change economic relations but also the relations between men 27 .Monopoly is an act of injustice, cheating and a mechanism to harm both the marketers and customers. Whoever

²⁵ James, A.S & David, F: Monopolies: Silent Spreaders of poverty and Economic inequality www.prmarket.org Assessed on 06-08-2024.

²⁶ James, A.S & David, Monopolies: Silent Spreaders of poverty and Economic inequality www.promarket.org Assessed on 06-08-2024

²⁷ Aija,A,I Islam between East and West(Indiana Police:American Trust Publications, (1984) pp160,161.

28 Ibid

strives to increase the cost (of products) for Muslims, Allah the Exalted, will seat him in the Centre of the Fires on the Day of Resurrection (Ahmad & al-Hakim).

3.5 Lack of knowledge of Religious Education

Pursuance of general positive knowledge is practically part of Islam. As a result, the Glorious Qur'an explicates the elevation accrued to the people of know:

O believers! When you are told to make room in gathering, then do so. Allah will make room for you in His grace. And if you are told to rise, then do so Allah will elevate those of you who are faithful, and raise those gifted with knowledge in rank. And Allah is All-Aware of what you do. (Q58:11)

Considerable number of Muslims among the rich and the poor do not bother on the field of Zakah and its laws. For this singular reason, there are some rich Muslims who do not know how to calculate their Zakah on currency and on animal produce, yet they refuse to ask those who know. By that, they do not give out the due Zakah on both their currency and animal produce, thereby neglecting completely an important pillar of Islam that actually affects the supposedly beneficiaries around them, thereby pressured to have alleviated their poverty.

3.6 Social structure

The arrangement of social strata made by Islam is a perfect one. Considering the objectives of five daily prayers, Ramadhan, Hajj and Zakah, one will, with no doubt, arrive at the clear aim of alleviation of poverty on Zakah as it interwoven with the aforementioned pillars of Islam. One will be forced to arrive on the fact that the social structure of a Muslim Community is generally expected to be able to provide for all the members' spiritual and physical needs²⁸. It is incumbent on the Imām of the Masjid/Masājid (Mosque/Mosques) to identity every regular member's name, status needs; spiritual, economical social etc. The rich, having been identified, should pay their Zakah where the Imām has to identify the categories of the beneficiaries under his Mosque. Or, he (the Imām) should identify the

²⁸ Chara, S: Social Structure and Institution culturalatlas.sbs.com.au, 2022.

rich, collect, collate and distribute (via the committee) to the categories mentioned in Q9:60 Allah says:²⁹

3.7 Identifying the Beneficiaries of Zakah

In order to tackle the global poverty challenge associated in the circle of Muslims, the beneficiaries must be identified properly, after which sincerity, honesty, justice and equity, impartiality and not been tribalistic should be the drive for distribution. Allah says:

The alms are meant only for poor (Q9:60).³⁰

In the verse 60 of chapter 9, Allah lists eight categories of beneficiaries of alms (Zakah): the poor, the needy, employees of alms (Zakah), converts (to Islam), freed captives (or slaves), debtors, on the cause of Allah; and for the (standard) travelers.

Every country that is ravaged with poverty as mentioned in this work; and others not mentioned, harbours each category which makes it difficult for the categories to live their normal lives: Schooling becomes impossible, feeding has been halted, health access turns inaccessible, peace vanishes and love disappears. In a situation of a state on nation where wealth or economic proves concentrates in the hands of a few people will always render feeble and poor the less privileged members of same nation. Michel Mann in Dindi³¹ opines that a single historical explanation of the emergence of a nation unambiguously reveals that economic power is centralized in hands of a few selected feudal lords, who eventually transformed their relational and land-based entitlement to their respective tenants.

4.0 Poverty Alleviation Under Islamic Law

Baitul-māl is an Arabic compound noun. *Bait* refers to House, while *māl* means property or wealth in general; the compound noun means the Treasury of the Public³². monies and wealth kept in the Islamic public treasury is a great trust by Allah and the Muslims that belong to that community. Purposely, the treasury was and still remains the public treasury where welfare of the members is taken care of, from what has been saved in it. During the time of Umar bn Khattāb, he established and operated the Islamic public treasury, as

²⁹ Ibid

³⁰ The Qur'an, English Meanings and Notes, Saheh international.

³¹ Dindi, T.N: Philosophy of War & Peace under Islamic Law, UNI Abuja Press, 2024, P 198

³² Doi, A. R.I: Shari'ah The Islamic Law, P387-388

initiated by Prophet Muhammad (P.B.U.H). Hanzalah bn Sayfi was the Prophet's clerk who was mandate by the Prophet to remind him of what was kept therein, for three days only, that is, items such as: food, money booties etc. were promptly distributed and used for their intended purposes³³.

Umar bn Khattāb used the Islamic public treasury for managing collecting and distributing funds for the benefit of the popular as a means of supporting the poor, needy, and vulnerable members of the society. He provided shelter food and other social welfare needs.³⁴

4.1.1 Zakah (obligatory charity) Islam creates different windows for poverty alleviation for members of its communities and others living within. To this end, Zakah is the only compulsory window while others are voluntary. Q9:60 explicitly lists the six categories that can be beneficiaries: the poor, needy, those employed for it, for bringing hearts together, for freeing captives or slaves, for debtors, for the cause of Allah and the stranded travelers. rich have to pay to an Islamic state in order to help it create an economically conducive environment where its citizenry could live in love and friendship as it also deals with its physical policies of a state as it affects moral and spiritual in its scope, being a vehicle for change, a source of its continuity, and a device for the safeguard of its ideological frontiers.³⁵

4.1.2 Sadaqah (voluntary charity) Practically, Sadaqah is a gift from the givers' hard earnings like Zakah but it is given from free will not compulsory, the amount or objects to be given is not specified and it can be given to the beneficiaries any time without limits. Besides, Sadaqah, like endowment can be extended to non -Muslims to alleviate their critical or minor conditions of their immediate or futuristic needs. This explicates how compassionate God (Allah)³⁵ is and made Islam such. It can be used for resolving domestic issues, educational challenges, food security etc.

4.1.3 Waqf (Endowment) Waqf is the singular while Awqaf is the plural. It is a voluntary, permanent and irrevocable dedication of a Muslim's portion of one's wealth.³⁶ An endowment can be a building donated for the purpose of community education, a parcel of

³³ Muslimgiv: How Baitul Mal transformed society during the time of Prophet Muhammad (peace be upon him) muslimgiv.org. Assessed on 07-08-2024.

³⁴ Siti, A. & Nurizal, I.: The Distribution of Zakat at the Time of Caliph Umar Ibn Khattab. Al-Ikhtab Journal of Islamic Economic Law Vol. 3, No. 2, November 2019. P5

land for Mosque, cash for payment of hospital bills of the indigents; however, once any of the items is donated, it cannot be retrieved again by the donor, it is permanently meant for the the community³⁶

4.2 Centralization of Zakah

It was argued out by some Islamic scholars that distribution of Zakah during the time of Prophet Muhammad (PBUH) was centralized, likewise during the era of the first Caliph ‘Abubakar.’ The centralization of Zakah was carried out also by Caliph Abubakar, due to certain conditions, such as to mobilize war funds to be centralized, this was done during his reign when the state was in emergency³⁵.

Abu Hamaid Al-Sa’idi narrated that Allah’s Prophet (PBUH) appointed a man called Ibn Al-Lutbiya, from the tribe of Al-Asd to collect Zakah from Bani Sulaim. When he returned, (after collecting Zakah) the Prophet checked the account with him.^{36(a)}

4.3 Decentralization of Zakah

When Umar Ibn Khattāb became the second caliph. He sent Mua’dz Ibn Jabal to collect Zakah and he (Mua’zd) Ibn Jabal sent 1/3 of Zakah to Umar Ibn Khattāb. Umar explained that he did not send Mua’zd to collect Jizyah but the treasures (Zakah) of the rich people and be distributed to the poor³⁷. the following year(s), Mua’zd said he would not send any substance to Umar Ibn Khattāb if eligible persons were found. The third year, Mua’zd’s collated Zakah and sent to Umar but it was rejected by Umar Ibn Khattāb on the ground that Umar Ibn Khattāb said: I did not find one who needed anything from me.³⁸

From the foregoing, it can be deduced practically that Islamic law approves of decentralization of Zakah to either other neighbouring local, state or countries where the

³⁵ Siti,A & NURIZAL:The Distribution of Zakat at the time of Caliph Umar Ibn Aliktisab journal of Islamic Economic Law, Vol.3, No.2, November, 2019. P5

^{36(a)} Sahi Bukhari, Book 24, Vol. 2, No. 576

^{36(b)} Dansabo, M.T & Kabiru, A.D Waqf Based Philanthropy in Northern Nigeria: A neglected tool for addressing Development changes in the region: Waqf Based Philanthropy in Northern Nigeria Yesterday, Today and Tomorrow. proceedings of the First Kano Waqf International Conference, 2016, p110

³⁷ Siti, A. & Nurizal, I.: The Distribution of Zaka nomic sabotage, climates change, war/internal or external) terrorism, low gross t at the Time of Caliph Umar Ibn Khattab. Al-Iktsab Journal of Islamic Economic Law Vol. 3, No. 2, November 2019. Pp 5 & 6

³⁸ Ibid

need for the poor and other categories are on the demand. If you do not find the right person (within the community where Zakah was collected), then, see the nearest village, if not, then the neighbours.³⁹

4.4 Global Collaboration and Partnerships in Poverty Alleviation

Most part of the entire world currently experience poverty bite, perhaps due to Gross Domestic product (GDP), inflation, marginalization, conflicts, hunger, poor health system, lack of jobs and permanent employment⁴⁰, herders-farmers' clashes; and to the concern of this paper, lack of religious knowledge and implementation of Islamic law on collection, collation and even sharing of alms (Zakah) inheritance (mirath) endowment (waqf) and inadequate and wrong implementation in distribution of charity (Sadaqah).

4.5 Islamic Methods of Alleviating Poverty

Islam is a civilized Religion, it therefore takes proper care of human needs extensively. Zakah, waqf Sadaqah and inheritance, among many others, are economic windows that are capable of combating poverty in all Muslim societies, by extension, human society in general. It is directly related to the realm of religious jurisprudence as it is a social economy meant to enrich the poor, allowing them to escape poverty and avoid perpetual poverty.⁴¹

4.6 Alms (Zakah)

It is an annual compulsory economic relief package, though, farm produce like crops and fruits can be given before the year ends. It is extended from the rich to the poor for alleviating the hardship of the less privileged members of the Muslim communities as a benefit forever for both individual and general. Zakah, if it amounts to a substantial amount, can be used by the recipient or beneficiary for a business to kick start. Some, who become indebted can get themselves emancipated while others may start off agricultural production that may not warrant such farmers to need Zakah the next year. Offsetting school fees, paying up the accommodation fee of others.

4.7 Endowment (Waqf)

³⁹ Qardawi, Y: Hukum Zakat, Jakarta (ID): Litera Antar Nuse, 2004, P7.

⁴⁰ Kristin, M: The Top 9 Causes of Global poverty, www.interaction.org wed October 17, 2018 (np)

⁴¹ Abdul, W: Analysis productive Zakat in Maqosid Ash-Shari'ah Ibnu Ashur's perspective ADP international journal Islamic studies and civilization Vol. 01, Number 1, 2023 Pp 2 – 5

These are items consecrated purposely for public's usage, free without physical monetary returns e.g. house or block of class rooms for learning, money, that is cash donated to the community of Muslims for assisting the poor members of the community; or free access to education for children and adults. Waqf assets can be used to solve various social problems for the benefits of the people in a sustainable manner, education, health, micro-economy, transportation facilities and places of worship⁴². It has been observed that considerable number of Muslims are not too acquainted with the existence and usages of expending endowment (waqf) especially in the Eastern Western and Southern parts of Nigeria; despite the mention of "waqf" under charity (Sadaqah) and spending for others.⁴³

In reducing global poverty and wretchedness, Islam has taken care of this (more than) 1,446 years ago through the institutions of Zakah and Awqaf, waqf in Arabic word derived from the root verb *waqafa*, while *awqaf* remains the plural of waqf⁴⁴ meaning giving out a beneficial item: House, land cultivated farm land, cash, building etc. willingly and without expecting a turn over from the beneficiaries, except from Allah, unwavering endless reward, from the hard earned or revenue of the donor.

4.8 Functions of Zakah and waqf in poverty Alleviation

As listed earlier in this work, very many countries of the world are currently undergoing serious bites of poverty due to so many reasons. In view of the above, Islamic organization, waqf organization, Zakah foundations, Islamic Development Bank (ISDB) Jaiz Bank, Charitable Organization, Muslim non-governmental Organization can form a committee to take care of Nigerian's waqf and Zakah's payable, eligible/beneficiaries, collection collation and distribution of the revenue and items while another unit can as well operate officially on Zakah's agricultural residuals and products.

All such properties, without, any exceptions, can be assumed to have been for helping in the assault on poverty. In addition, new *Awqaf* funds for supporting the process and activities of poverty alleviation

⁴² Sunlife: Waqf: Definition, Laws types and virtues www.sunlife.co.ld February, 21, 2024.

⁴³ Bello, U: Waqf as a tool for poverty reduction in Northern Nigeria, waqf based Philanthropy in Northern Nigeria: yesterday, today and tomorrow proceedings of the First Kano waqf international conference (KWK, 2016), 14th – 17th November, 2016. Pp 142 – 144

⁴⁴ Ibid

can be set, by Islamic banks, charitable NGO's and government agencies.⁴⁵

If every country develops and improves on these Islamic economic jurisprudential windows, then, forming zonal or regional organizations that will take care of improving poverty via alleviation will reduce drastically, the biting areas of poverty, such as: lack of access to education by children and adults, lack of access to orthodox drugs which has caused permanent life, threatening injuries to many, those hospitalized without being to settle their hospitals' bills, serious hunger and dysfunctional malnutrition, war trembling areas that have experienced and still experiencing poverty, accommodation problems that have turned some to all of a sudden refugees, farmers who have deserted their farms due to lack of funds and access to financial assistance and modern farm equipment, and it, will, without doubt, reduce considerably the antisocial behaviours in youths: drugging terrorism stealing robbery, banditry, money ritualism and quick money making syndrome through the use of fetishes – yahooing!

4.9 Inheritance in Islam

Inheritance is another Islamic economic window that is very likely to block an entrance to poverty, eradicate the existing poverty and open way for poverty alleviation. Islamic jurisprudential stance carefully spells out how a deceased Muslim's estate, wealth or property can be shared, based on ration (2:1), (2/3); (1/2); (1/6); (1/3), (1/6); (1/4); (1/8)⁴⁶. Where the estate is in abundant, the nuclear and, in some cases, extended family members become beneficiaries; and by extension other non-consanguine and non-agnate also become beneficiaries, thereby, alleviating and systematically reducing the rate of poverty, globally, if every Muslim goes by the Islamic jurisprudential teachings and practices where bequeath or will (Wasiyyah) and charity Saqadah are involved, they can also be extended to the workers in the families, circle: Gardeners, drivers, chefs, laundry men, errand boys, house maids, messengers etc. The inheritance and will (Wasiyyah) must be in accordance to the Islamic law of sharing and the will which must not exceed the prescribed ratio by Islamic law to avoid partiality and injustice. Aside the fact that inheritance, bequeath and

⁴⁵ Ibid

⁴⁶ The Qur'an Saheeh International English Revised Edited, 1917, Jeddah

charity assists greatly in alleviating poverty is also, greatly, puff off resentment, grudges, fights, and wars among heirs. Inheritance (sharing justly) also helps to avoid disputes and maintains peace after the death of a family member.⁴⁷ Sharing of inheritance, property or assets after death benefits others for charitable purposes.⁴⁸ Alleviating others poverty conditions is a mutual kindness. Abu Huraira reported that the prophet (PBUH) said:

Whoever removes a worldly hardship from a believer, Allah will remove from him, one of the hardships of the hereafter whosoever alleviates the needy person Allah will alleviation from him in this world and in the hereafter.⁴⁹

5.1 Conclusion

Poverty is a phenomenon that stands as a challenge to every human society; consequently, there is no any challenge faced by humans that Allah does not proffer its remedy. Islamic economic jurisprudential modes or windows: Zakah, waqf Sadaqah, Wasiyyah etc. are the practically workable solutions to eradicating improving or alleviating the situation of poverty in the entire global world which can affect and effect the poverty condition of Muslims and non-Muslims alike. Besides, if implemented, according to the teachings of Islam, it will, without doubt diminish and make vanish, problems of insecurity in our entire global world, making it, a better peaceful globe to live in!

5.2 Recommendations:

The following points are raised as the recommendations:

- i. Islamic financial houses, micro, banks, NGOs and Muslim/Islamic organization should jointly work together to form a body that will ‘identify those who can pay Zakah, the endowers (Wafq) charitable individuals and benefitting individuals of inheritance;

⁴⁷ www.islamicbelief.org.uk: Islamic inheritance (np). Accessed in 10-08-2024

⁴⁸ Ibid

⁴⁹ Maikabara, A.A, & Habeebullah, Z: Poverty Eradication in height of Qur’an and Sunnah: A Maqassid Approach, Al-Hikmah Research & publication centre vol. 3, issues 3. 2020 Pp 163 – 165

- ii. Every province, local government, state and country where Muslims exist should establish a committee or a body that will be operational on the Islamic economic windows so as to alleviate and reduce poverty from the global world;
- iii. Nigeria government, as a matter of fact, needs to collaborate with the states, that have established Zakah – waqf foundations; likewise, other countries of the world, to see to the smooth operational system vis-a vis government's poverty alleviation programmes;
- iv. As a means of disseminating the message of Islam to non-Muslims, residuals from endowment (waqf), inheritance (*mirath*), charity (*Sadaqah*) and benevolent loan (*Qard hassan*) can be extended to them based on their needs and availability of funds, materials and or items; and
- v. CBN, MDGs, Bank of Agriculture and other government agencies working towards poverty alleviation and as applicable in other countries should, without hesitating, liaise with Islamic foundations, Jaiz bank and others to actualize global collaboration and partnership in poverty alleviation.