



THE COVID-19 PANDEMIC IN NIGERIA, THE NEED TO MINIMIZE POVERTY AND PROMOTE HUMAN DEVELOPMENT IN THE CHRISTIAN AND ISLAMIC CONTEXTS

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ABSTRACT

Research shows that, approximately One Million People surviving on less than \$1 (One Dollar Per day) in Africa. Many are living in abject poverty; struggle with ill health, limited access to clean water, hygiene environment, poor quality housing, hunger, illiteracy and premature death. The Christological and Islamic approaches to these issues inspire hope that both the Jesus Christ and the Prophet of Islam – Muhammad-SAW) - humbled themselves to give a life of fullness to the poorest and the oppressed in the society thereby, bringing hope both for this life and for eternity. However, improving the lives of

INTRODUCTION

Poverty and the attempt to alleviate it, is an issue that has continued to generate interest of National government, international agencies and the Christian church in most developing nation (Africa). The Islamic institution of *zakat* (alms) alongside other wealth redistribution in Islam (*sadaqat, awqaf, tawzif* etc.) fundamentally, seeks to remove poverty and to empower the poor, the needy and other incapacitated persons in the society to overcome their difficulties. *Zakat* redistributes wealth and thereby it positively addresses economic justice and it seeks to ward off evils resulting from poverty and the hoarding of wealth (Okenwa 28). Similarly, the Christian church in spite of its central mandate being spiritual evangelism, has continued to participate in the fight against poverty to accomplish Christ Mission to whole-heartedly serve and minister to all both the poor and the rich of the world (Matt 20:1-16). Poverty and schemes towards alleviating it therefore, has become an issue of great concerns not only to government alone but also to heavenly religions as enshrined in both Glorious Qur'an and Holy Bible and the African worldview as well. Different scholars and experts from various fields of learning have written so much on the subject in question and have raised some fundamental questions about it. Abdullahi quotes Chapra when he argues that human wellbeing has been the focal concern of different societies throughout history. Scholars debated as to what constitute well-being and its realization. While conventional perspectives have emphasized primarily on factors such as poverty elimination, basic material needs fulfilment, equal opportunity for honest income and livelihood, etc., as a means



the poor is a complex undertaken with often little as to how can this be best achieved. The intrinsic goal of human development is to advance dignity, freedom, social equity and self determination. The paper is a historically inclined that used data from secondary sources adopting analytical approach in the data evaluation. It discusses Covid-19 Pandemic, poverty, human development as concepts both from the Christian and Islamic perspectives in the contexts of the Christian mission in Africa and the objectives of Islamic ethics with a propounded theoretical framework. The paper concludes that the Christological and Islamic approaches and mechanisms towards human development is the best tool for poverty alleviation institution among humanity in Nigeria and the world at large.

Key words: Covid-19 Pandemic, Poverty, Human Development and Christian Mission

towards ensuring wellbeing, it has however, not been possible for any country globally to achieve these goals, whether developed or less developed. He further argues that as the conventional economists believe in the inherent scarcity of resources, hence the failure to realize these material goals, Islam believes otherwise, because scarcity only exists in relative term. For Islam, if available natural resources are judiciously and equitably utilized, optimum material goals will be achieved. All religious doctrines show concerns for the poor and considers his condition as a social issue of great concern that requires attention through humanitarian services that can bring about the existence of unity and brotherhood and achievement of the required standard of living (205). Evidence abounds that there are wide-ranging number of factors that are responsible for poverty in different societies at different times. While discussing the factors responsible for poverty, Abdullahi claims that for the Islamic Economists, “immorality” and “irreligiousness” are the root causes of poverty (211). The glorious Qur’an makes it abundantly clear that, “And whatever of misfortune befalls you, it because of what your hands have earned. And He pardons much (42:30).” Thus, the Covid-19 Pandemic has its first contact with Nigeria on the 25th February, 2020 whose arrival caused hysteria, delirium, apprehension, fear and dreadful feelings among Nigerians (Lukman 5). While the most critical factor of development of any economy in the world is the Small and Medium Enterprise (SME). In Nigeria, the SMEs are the drivers of the economy, from the trader to the plumber, from the plumber to the painter among other. Lukman further argues that this sector improves local technology, innovation, output diversification, forward integration with large scale industries and development of indigenous entrepreneurship. Generally speaking, the SMEs are meant to serve as the epitome of human (particularly the poor and the vulnerable ones) development were worst hit as a result of the Covid-19 pandemic. The economic impact of the pandemic on this line of business was very high as the lockdown paralyzed most businesses that survive only on daily oxygen often provided by the owners (7). This Covid-19 Pandemic has come and it seems to be living with us despite the kind of great effects it came with, - a number of jobs were affected, as 82.8% of the businesses reported that they were likely to lay off 1-5 employees (Lukman 8). Prior to the emergence of Covid-19, in his book titled, “Leadership and the Future of Nigeria” Bello Lukman opines that Nigeria has a population estimate of over 192 million (2.53% of the total world’s population). Out of this figure, about 112 million citizens are experiencing dire poverty, deprivation and lack or near complete destitution. They live below poverty level (i.e., less than one dollar daily according to the National Bureau of Statistics). This is despite the fact Nigeria has crude oil reserves estimated at 35 billion barrels as well as incredible 100 trillion cubic feet of



natural gas (3). The emergence of Covid-19 Pandemic therefore, has added a lot of salt to the injuries of about 112 million Nigerian citizens. However, some people claim that it is not the responsibility of the religious bodies to ameliorate the abject poverty the poor are undergoing but rather the responsibility is shoulder on government. In an attempt to answer this fundamental question, the glorious Qur'an makes it abundantly clear that:

“And give to kinsman his due and to the *Miskin* (the needy) and to the wayfarer. But spend not wastefully (your wealth) in the manner of a spendthrift. Verily, the spendthrifts are brothers of the *Shayatin* (devils), and the *Shaitan* (Devil-Satan) is ever ungrateful to his Lord (17:26-7).”

But Speckman on the other hand, he argues that people sometimes asked of the poor and the unfortunate that is not the church has an obligation to them? Yes, it is necessary to do well and receive the afflicted, the needy and the poor but it is not the mission of the church (8). Mombo claims that Africa is marginalized tremendously by the technological advancements and profound geopolitical realignments. To him, Africa lacks technological powers and political muscles to be a major role player in the global forums: “It appears then that Africa has no choice other than to use an available opportunity at her disposal so as to transform herself while resisting the pressure and influence (224). Christianity and Islam are the two monotheistic religions laying claims to heavenly revelations. The Qur'an makes it sufficiently clear that, “... and you will find the nearest in love to the believers (Muslims) those who say: “We are Christians.” That is because amongst them are priests and monks, and they are not proud (Q65:82).” However, Islam as one of the Divinely-ordained religion, has given serious emphasis on the need to cater for the weak and the poor. It is against this background that Islam looks at poverty as not only a religious, but also a social problem that plunges a person into a state of lowliness, crime and sin. It can even lead to extermination of innocent souls which is prohibited by the numerous Qur'anic injunctions (Abdullahi 206). Christian Mission on the other hand, has always been playing a significant role on the discussion of poverty alleviation and human development in the context of the Christian theology. The view was often taken that a Christology from below, emphasizing Christ's humanity is the best way of approaching poverty.

To this end, these and many more are the bases upon which the present paper is built upon. The paper therefore, investigates the Covid-19 Pandemic in Nigeria, the Need to Minimize Poverty and Promote Human Development in the Islamic and Christian Contexts.

CONCEPTUAL AND HISTORICAL OVERVIEW

On the Covid-19 (Coronavirus) Pandemic in Nigeria

Coronaviruses are zoonotic, meaning they are normally transmitted between animals and people. The 2019 coronavirus disease (COVID-19) is a disease caused by a new strain of coronaviruses that has not been previously identified in humans (Nigeria Center for Disease Control, NCDC 2).

World Health Organization (WHO) announced the start of the pandemic on June 11, 2009. Most deaths from this outbreak occurred in Africa and Southeast Asia. WHO announced that approximately 284 thousand people died and ended on 10th August, 2010. The effective antivirals and vaccines take place in ending the epidemic quickly (Yuksel and Oyku 76). In contrary, Lukman opines that Coronavirus disease - 2019 with the acronym “COVID-19” first came into being in



December 2019; and made it incursion into Wuhan City, China. From there, it started to spread to many countries of the world early 2020. Since then, there has been a rapid increase in the outbreak of COVID-19 in many countries reporting confirmed cases and an associated upsurge in incidence cases reported across the African region, including Nigeria. Its index case (the first person infected) was discovered in Nigeria, February 2020. Coronaviruses are a group of viruses that can cause disease in both animals and humans. The Severe Acute Respiratory Syndrome (SARS) virus strain known as SARS-COV is an example of a Coronavirus. SARS spread rapidly in 2002-2003. The new strain of Coronavirus is called, Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-COV-2) and the virus causes Coronavirus disease 19 (COVID-19) (3).

While Coronavirus can be spread through air i.e., droplets released when an infected person coughs or sneezes. These droplets can enter into the mouth or nose of someone without the virus and eventually become infected (Lukman 3). A person can become infected with this new coronavirus by being in close contact with a person infected with COVID-19 (within 2 meters) or when one gets close contact from within and around six feet (Lukman 3). Infection can also spread by touching a surface that an infected person coughed or sneezed on. Lukman validated this hypothesis when he argues that droplets containing the virus can also land on nearby surfaces or objects and other people are likely to be infected by mere touching of their eyes, nose or even mouth after touching those surfaces. Studies have revealed that 10% of infections are from people exhibiting no symptoms. The disease is most contagious when a person's symptoms are at their peak and that it is possible for someone without symptoms to spread the virus (4)

Regarding the symptoms of Covid-19, the incubation period of Covid-19 is between 2 and 14 days. This is the time between when a person gets infected and when they start showing symptoms. If a person remains well 14 days after contact with someone with confirmed Covid-19, it is unlikely that they have been infected. The following symptoms may develop in the 14 days after exposure to someone who has Covid-19 infection to include the following: i) cough; ii) shortness of breath or difficulty in breathing; iii) fever; and iv) muscle pain. Generally, these infections can cause more severe symptoms in people with weak immune systems, older people, and those with long-term conditions like diabetes, cancer and chronic lung disease. There is no evidence that children are more affected than other age groups –few cases have been reported in children (NCDC 2).

Regarding the contact of Covid-19 Pandemic with the Federation of Nigeria, Lukman argues that Coronavirus or Covid-19 had its first contact with the federation of Nigeria via an Italian citizen who worked in Nigeria and returned from Milan in Italy to Lagos on February 25th, 2020. He was said to have flown into Nigeria through Turkish Airline carrying 121 passengers and had passed through Istanbul, Turkey. Lukman further claims that the person in question had spent the night around the airport vicinity in Lagos before he travelled to Eworo in Ogun State, for a business appointment at Lafarage Africa Plc and lodge in an accommodation provided by Lafarage (5). Looking at the economic hardship and poor health service delivery systems caused by bad governance, the World Health Organization (WHO) had warned that Africa's fragile health systems meant that the threat posed by the virus was considerable. The Italian was transferred to Yaba Containment Isolation Centre. He was the first Coronavirus case in the Sub-Saharan Africa. It was after the first reported case in Nigeria that Egypt and Algeria reported their own first cases (Lukmann 5).



Discourse on Poverty from the Biblical Perspective

While According to the World Development Report 1990 of the World Bank (1990), poverty symbolizes the inability of a person to attain a minimum standard of living. Crench argues that in the entire Old Testament tradition, Poverty is regarded as a scandalous condition that should never exist in the land because, it might force one to steal and bring disgrace to God (Pro. 30:9). The New Testament however presents hope and encouragement to the poor despite their tribulation for they will receive blessings of a new Heaven and a new earth when Jesus' victory is complete (15). Poverty is an extremely difficult human condition to define; people usually see the concept as refers to the lack of adequate food, housing, infrastructure and health care. Cilliers and Wepener defined poverty as a state of affairs where the absence of material resources, the denied space for trust and Identity forming as well as the loss of civil skill impact negatively on one another, in a seemingly unstoppable and negatively escalating spiral (44). Poverty may also include aspect such as being deprived of opportunities to learn in order to obtain better employment enjoys the respect of fellow citizens (Bolt 7). Poverty reduction has been slowest in fragile countries the report notes that, those in the rural areas remain much poorer, although the urban rural gap has narrowed down.

Chris Ensen (5), World Bank lead economist said:

It is not just about quantity; the quality of the data also matters. The report offers examples of missed opportunities when surveys are not conducted with quality standards. Maintaining an accelerating the momentum of progress of past two decades requires collective efforts.

Kinds and Typologies of Poverty in the Bible

Both the Old Testament and the New Testament used the concept of poverty in two related but different ways which are also applicable to the Nigerian Christians in particular today and the African Christians as well. And they include:

- i) the materially poor or physically needy (Proverbs 22:1-2); and
- ii) the spiritually poor or humble (Matthew 5:3). When the Israelites nation entered Canaan to adopt a settled life the division between rich and poor was often a problem. The Law of Moses made provision for protecting the rights of the poor. Exodus 22:25-27; 23:11; Leviticus 19:9-10, 13,15; 25:6, 25-28; Deuteronomy. 14:28-29. More so, the New Testament account shows that the early church bridged the gap between the rich and the poor by pulling their resources together to meet the needs of everyone. Moreover, the prophet denounced maltreatment of the poor Isaiah. 1:23; 10:1-2; Ezekiel. 34; Amos 2:6; 5:7. After the exile in Babylon, they developed the tradition of calling the humble the pious poor (Psalm. 34:6; 69:32; 113:7; 132:15). A tradition known to Jesus (Luke 6:20) who also commanded concern for materially poor is evidently expounded in Luke 12:33; 18:22 and James 2:2-7 respectively.

On the Causes of Poverty from Biblical Perspective

The Holy Bible points out the following seven leading factors responsible for poverty which include among the following:



i) laziness (Proverbs 22:29; 13:4); ii) inaptitude to start small (Proverbs 11:2); iii) Spiritual attack by evil power (Ephesian 6:12; Isiah 54:17); iv) lack of Planning and good counsel Proverbs. 15:22); v) unforeseen circumstances – conflict, war, fire our natural disaster etc.; vi) those destined to be poor (Mark 14:3-6 and Luke 16:19-31); and vii) indiscipline as expounds in (Proverbs 13:18).

Discourse on the Islamic Perspective of Poverty (Juristic Opinions of the Poor)

Gusau and Abdullahi (1994) cited Imam al-Ghazzali when he defines poverty to mean such pressing want which makes satisfaction of (basic) necessities of life difficult or impossible (Abdullahi 206). The concept word “poverty” like religion has a wide-ranging number of definitions in Islam. Some Muslim scholars look at it from the adjectival form of the word poor, - lacking material possession, and of, relating to, or characterized by a noun, ‘poverty’ and further claims that the definition of poverty is in phases and stages in the Islamic economics. Karima Korayem and Neamat Mashhour argue that there is more than one definition of the poor in Islamic economics. They went further and outlined three different typologies of definitions of the poor which constitutes poverty to include:

i) The Qur’anic definition; ii) The *Sunnatic* (Prophetic *aHadith* definition; and iii) The Muslim Thinkers’ definitions respectively. This can be seen in the following ways:

The Qur’anic Conception of Poor (Poverty):

The Qur’an (foundation and backbone of Islam) presents an objective definition of poverty and the personhood of poor. Korayem and Mashhour argues that the Qur’anic verses in this context, denote two levels of poverty which virtually represent all such groups of individuals potentially present in any economy at any time: a) those living at or below the poverty level defined as the poor (*al-Fuqara’*) and; b) those living very much below it, and are thus defined as the destitutes (*al-Masakin*). These two categories of people can be analyzed as follows:

i) **The Poor (*al-Fuqara’*):** poor are the persons who lack material means, possessions or income to support them. The poor (*faqir*) finds himself in involuntary poverty, unable to satisfy his necessary needs. He may be disabled, handicapped, or having no assets or income, landless, unskilled, old, orphan or a poor widow (UIHaq, qtd in Korayem and Mashhour 4).

ii) **The Needy or Destitute (*al-Miskin*):** the needy according to the Prophet of Islam (p.b.u.h) is the one who does not have enough to satisfy his needs and whose condition is not known to others, that others may give him something in charity, and who does not beg of people. Therefore, the needy is not the one who goes round the people and asks them for a mouthful or two (of meals) or a date or two (Ibn Kathir 2101). Korayem and Mashhour opines that the needy or destitute is in misery, dependent on others, either unable to work or not earning enough to maintain himself and his family. As compared to the poor (*faqir*), he is in a worse economic condition, much below the poverty level. Both groups cannot survive healthily without monetary or in-kind assistance, temporarily or permanently, to fill the inadequacy gap and to help ensure their need fulfillment with dignity (4). They went further and cited (UIHaq, 1996) when he argues that while the state of being *miskin* implies a state of involuntary poverty, the Qur’an mentions one category of *masakin* who chose poverty voluntary. Those were the people, who, in the Prophet’s time, had completely devoted themselves to learning, education, teaching and meeting priority social needs. As a



consequence, they could not work and support themselves. The verse 273 of the chapter 2 of the Qur'an speaks of them as thus:

“(Charity is) for *Fuqara'* (the poor), who in Allah's Cause are restricted (from travel), and cannot move about in the land (for trade or work). The one who knows them not, thinks that they are rich because of their modesty. You may know them by their mark, they do not beg of people at all. And whatever you spend of good, surely, Allah knows it well.”

From the foregoing, it can be understood that they are entitled to be helped to reach their sufficiency level, considering the importance Islam attaches to the elimination of ignorance through literacy and education. Beside the poor and the needy, the Qur'an points out two other groups who need temporarily monetary assistance. They fall below their sufficiency level due to hazardous unexpected causes and they are: i) the overburdened and ii) the wayfarer.

iii) the overburdened or debtors (*al-Gharimun*): Korayem and Mashhour claims that *al-Gharimun* are of two kinds: i) those overwhelmed by debts contracted in good faith, for consumption needs or for business needs, and who are unable to repay it; they are simply in chronic debt. They become poor and get poorer while trying to pay back their debts, with no resources available to them or their families; ii) those who lose their properties due to natural catastrophes, such as inferno, flooding, landslide, earthquake, and agricultural epidemic, etc. People who lost their properties due to natural disasters that gets them below the sufficiency level, to join the poor (4).

iv) the Wayfarer (*Ibn as-Sabil*): the term “*Ibn as-Sabil*” lexically means “son of the road,” which denotes any person far from home, who lacks sufficient means to meet his needs on the journey and, consequently, faces hardship. In the contemporary time, the wayfarer falls among the category of people who, for some valid reason, are unable to return home, temporarily or permanently. They are, thus, unable to use their resources at home to meet their needs. This is what (UIHaq, 1996) seems to have described as people facing religious or racial persecution, political exiles or refugees and those pursuing knowledge or education far from home, - students studying in countries other than their countries of origin. And Mashhour in (Spicker 2007) considered them as permanently or temporarily poor until they reach their means to fulfill their sufficiency level (Korayem and Mashhour 5).

The Sunnatic or Prophetic (aHadith) Conception of Poverty:

The Prophetic *Hadiths* add to the Qur'anic objective definition the subjective definition of poverty. The Prophet of Islam indicates that poverty is a danger and threat for both individuals and societies. In the same vein, it is an unwanted situation from which every Muslim should protect himself. It has been established that he himself remained very consistent in praying against poverty. Korayem and Mashhour cited Ibn Hanbal when quoted the Prophet of Islam as praying and supplicating, “O my Allah, I refuge to you from the evils of poverty.” Similarly, he advised his friends the following prayer: “Refuge to Allah from the evils of poverty, famine, degradation, oppressing and oppressed” (5).

The Muslim Thinkers' Conception of Poverty:

Poverty in Islam according to Imam Shaifi'i is the condition of a person's inability to meet their basic needs joined by insufficient results obtained from the business. Di Ajeng Laily Hidayati argues that



this opinion is broadly in line with the Qur’anic conception of the concept word ‘poverty’ to mean people who are in a state of *faqir* (poor) and *miskin* (needy) are those who are in need and require assistance to meet their needs. Hidayati further argues that in the Qur’an there are several syllables whose meaning is synonymous to word poverty. These words include; *miskin* (needy), *faqir* (poor), *imlaq* (poverty), *sa’il* (beggar), *mahrum* (poor and needy, unlucky who has lost his property and wealth), etc. Thus, the word ‘*faqr*’ appears on thirteen verses from ten *suwar* (chapters) of the Qur’an, of which two and eleven chapters were *Makkiyah* or Makkans and *Madaniyyah* or *Madani*, - chapters revealed during Prophet’s stay at Makkah and Madinah respectively. Whereas the word ‘*miskin*’ appears on twenty tree verses from eighteen *suwar* (chapters) of the Qur’an; out of which seven and eleven are *Makkiyah* and *Madaniyyah* respectively (133). The glorious Qur’an described the term *fuqara* (poor), as a group eligible for receiving charity in conjunction with other groups. The glorious Qur’an (9:60) makes it amply clear that:

As-Sadaqat (here it means *Zakat*) are only for the *Fuqara’* (the poor), and *Al-Masakin* (the needy), and those employed to collect the funds); and to attract the hearts of those who have been inclined (towards Islam); and to free the captives; and for those in debt; and for Allah’s Cause (i.e., for *Mujahidun* – those fighting in a holy battle), and for the wayfarer (a traveler who is cut off from everything); a duty imposed by Allah. Allah is All-Knower, All-Wise.”

Besides *fuqara’* (sing., *faqir*), the word *masakin* (sing., *miskin*) also appears in the same verse. Hidayati (138) claims that the common thing about these two words depicted in the Chapter on the Repentance (*Surat at-Taubah*) is their referral to the group of *zakat* recipient. The conditions of poor men that require assistance in terms of foods from other people are also mentioned in verse 8 of the Chapter on Man or Time (*Surat al-Insan* or *Ad-Dahr*) as one of the categories of recipients. Allah Says, “And they give food, in spite of their love for it (or for the love of Him), to the *Miskin* (the needy), the orphan, and the captive (76:8).”

However, Islam as a divinely-ordained religion has given serious emphasis on the need to cater for the weak and the poor. Abdullahi argues that Islam thus looks at poverty as not only a religious, but also a social problem that plunges a person into a state of lowliness, crime and sin. It can even lead to taking of innocent souls such as abortion. Imam al-Ghazali defines poverty as such pressing want which makes satisfaction of (basic) necessities of life difficult or impossible (quoted in Abdullahi 206). Abdullahi further opines that human poverty in Islam is concerned with material, cultural and as well as spiritual poverty. Looking at all the definitions critically, we can deduce that poverty and needs have been the two key concepts, which the Muslim jurists have attempted to make distinctions between the two. The Hanafi and Shafi’i Schools of thought for instance defines a poor person as somebody who has nothing whereas the Maliki and Hanbali Schools views a poor person as having some income or wealth but that income or wealth he possesses cannot sustain him and his family. Abdullahi further argues that the latter definition of poor seems to have generated wide acceptance than the former. However, on who a needy is, Maliki and Hanafi Schools opine that ‘a needy is one who has nothing to depend on;’ Shafi’i opines that “a needy is one who gets half of what is enough for his needs for a year and above.” Hanbali seems to have blended the two together, when he opines that the “poor” and the “needy” as “people who have something that is not enough to cater for their livelihood.” Going by all the aforementioned



opinions, the two concept words – the “Poor” and the “Needy” - have been used interchangeably by these four Schools of thoughts (206-207). However, Modern Islamic Economists on the other hand seem to be almost unanimous on the point that the fulfillment of the basic needs and poverty reduction are the two main goals of the Islamic re-distributive scheme. Sadr views poverty from a Relativists’ Approach whereby members of the society in the same setting or location are used as Poverty determining factor. A poor according to him is a person who do not have satisfaction of his requisite and extra wants

Abdullahi quotes Siddiqi when he defines poverty as the insufficiency of income irrespective of reasons, to meet a need. Ziauddin corroborated Siddiqi’s conception and seems to have drawn a line between “poverty and needs,” when he argues that “needs comprise not only the necessities of life but also comforts for making life less difficult. Abdullahi further claims that both these two scholars (Siddiqi and Ziauddin) recognized that the concept of basic needs could have a narrower connotation related to poverty expressed in terms of income level, different from the general view of the essential requirements for a decent Islamic living. Thus, one must avoid over-drawing of the basic needs, while ignoring the operational constraints (207).

On the Kinds and Typologies of Poverty from Islamic Perspective

Imam Al-Ghazali widely referred to as the proof (*hujja*) of Islam considered poverty in the following two categories: i) Real poverty and ii) Poverty due to greed. The first category, Real poverty, according to him is not having what is necessary whereas the second category, the poverty due to greed is as result of lack of contentment. Abdullahi notes that implicit in the above definition is the idea that material poverty should not be the main focus; rather it should include piety of the mind. Hence, Al-Ghazali stressed on both the spiritual and material well-being of life as a unique feature of the Islamic system. While he preferred poverty to riches, and at the same time recognized the benefits of wealth in the area of personal and societal development 206).

On the Causes of Poverty from Islamic Perspective

1. ***The Qur’anic Perspective:*** The Islamic frame of reference-the Qur’an as argues by Abdullahi, has makes it abundantly clear that many evidence and reasons abound the poverty situation of certain segment of the society. He went further and present the following as factors responsible for poverty to include:

- i) The poverty of the weak and vulnerable is largely due to man’s deviation from Divine teachings;
- ii) Poverty due to man-made problem rather than lack of material resources as opined by the classical doctrine of scarce resources;
- iii) The Qur’an does not justify the existence of poverty as the natural result of vulnerability but rather as a reflection of the irresponsible attitude of the rich;
- iv) Inequitable distribution of the natural resources creates poverty, i.e., Allah has given man the faculty of reasoning and the natural resources for his use. But man’s selfish attitude often leads to the exclusion of certain groups in favor of others, hence poverty is created;
- v) According to the Qur’an, human labor and effort is necessary to remove one from poverty, thus, the attitudinal nature of man can result to poverty if they do not work hard in an



efficient manner. Under this situation, the Qur'an does not view such poverty as destined or fated;

- vi) The concentration of wealth and political power on one segment of the society leads to the powerless group in the society, consequently poverty is manifested, e.g., slavery, the practice of *riba* (interest or usury), etc., and in the same vein,
- vii) Social unrest, war and famine create general poverty (213).

2. **The Islamic Economists' Perspective:** While deducing from the above factors as enunciated in the glorious Qur'an, Abdullahi further argues that Islamic Economists have come up with the main causes of poverty among different societies and at different periods. Abdullahi quoted Mannan (1986) when he notes that poverty among Islamic societies is often birth by such factors to include: i) colonial exploitation and its legacy; ii) improper and inappropriate implementation of inappropriate development policies resulting in economic and financial dualism; iii) neglect of human resources; iv) low labor productivity and etc. in recent times, however, corruption of the highest order and bad governance has aggravated poverty problems in most countries. As-Sadr (1984) asserts that the absence of a morally defined framework of human relationships between the rich and the poor has to a great extent created poverty and deprivation due to inequitable distribution of resources. Abdullahi maintains that all the factors highlighted above and many others (peculiar to various societies) create poverty situations, which have led to the degradation of human dignity and honor. The resultant effect of this is the threat to man's character and belief system, hence the insecurity and general societal instability in recent times (213).

The Concept of Human Development in Christianity and Islam

Human well-being has been the focal concern of different societies throughout history. However, differences of opinions have emerged as to what constitute well-being and its realization. While conventional perspective has emphasized primarily on factors such as poverty elimination, basic material needs fulfillment, equal opportunity for honest income and livelihood, as a means towards ensuring well-being, it has however, not been possible for any country globally to achieve these material goals, whether developed or less developed (Chapra quoted in Abdullahi 205). In an attempt to promote human development, the United Nations support decennial earth summits when the members of United Nation (UN) brought together the best of humanity, in several rounds, they discussed what the humanities biggest problems are. The plan of action on how to solve these problems was called agenda 21. An agenda to make sure humanity will still be around after the year 2100 (UNDP 15).

The theology of human development should be based on vision and comprehensive wellbeing of human kind. Human beings are makers of their own destinies but only on condition that they are cautious of their destiny and their strength and are free from all forms of oppression and exploitation (Cardhers 5). Moreover, human development deals with training of individuals or group to be fit for an assignment. Biblical view in accordance to African Christian theology show that human destiny is about training and development. It is on this note that Daniel 1:3-4 and 19 reveals that:

Then the King ordered Ashpenez, Chief of his court officials, to bring in some of the Israelites from the royal family and the nobility, young men without any physical defect, handsome, showing



aptitude for any kind of learning... The king talked with them and found none equal to Daniel, Hananiah, Michael and Azariah.

Why Human Development?

- i) To bring the best in an individual. (Daniel 1:19); ii) Alleviate poverty. (Proverbs 10:15);
- iii) To reduce the rate of crimes in the society; iv) To increase the dignity of human labour (1 Thessalonian 5:12-13); and v) To enhance Professionalism (Ecclesiast 10:10).

Regarding human development in Islam, the Islamic Relief Worldwide (18) opines that the Islamic concept of social security and humanitarian motivation according to originates from the concept of the rights of God which was outlined earlier. This implies that the vulnerable have a right for their needs to be addressed since these form part of the rights of God that are an obligation which society are obliged to fulfil. There are numerous Qur'anic verses (2:215 & 9:60) and *ahadith* that enjoin Muslims to support poor and needy who are unable to fulfil their basic human needs. In his paper, "*The Influence of the Muslim Religion in Humanitarian Aid*," Krafess argues that for Muslims, humanitarian action is a "way of receiving help from heaven, of erasing sins, escaping punishment, thanking God for His mercies and of meriting Paradise". Hence Islamic faith "motivates, channels, and intensifies the emotional and obligatory aspects of charity (327)." However, monetary charity is highly 'systematized' in Islamic law to the extent that annual charity (*zakat*) is one of the five obligatory pillars of the religion. In Islam, the recipients of humanitarian action are by no means limited to the Muslim community. Thus, the Qur'an and the *Sunnah* do not exclude non-Muslims from receiving humanitarian aid from Muslims. Indeed, the practice of the Prophet (PBUH) reveals that humanitarian action should be directed to all those who are in need. Therefore, the *Maqasid al-Shari'ah* (objectives of Islamic ethics and law) confer the right to life and other constituent rights based on the inherent dignity of all humans. This makes it a duty for Muslims to act in cases of humanitarian need and to do so without discriminating against non-Muslims (Islamic Relief Worldwide 19).

The Concept of Christian Mission

The gospel of John recorded Jesus using extensive language thus: "As the father sent me, even so send you" (John 20:21). Scott points out that Jesus' ministry of the word and deed, evangelism and service. (Scott 10). He understands Christian mission as, "everything the church is sent into the world to do". That covers a lot more grounds than precisely to the unevangelized overseas. It speaks to his right where we are, for if service is a part of mission, then our vocation calling – as manifested in the different career as Jobs we have – is missional. Furthermore, Christian mission is an organized effort to spread Christianity to new converts and choose by some to dedicate their whole lives to missions as well. Missionaries have the Authority to preach the Christian faith and sometimes administer sacrament (Bosch 84). To him Christian Missions is following Christ's call, sharing the gospel with the lost world through the living of Christian life. Jesus Christ enjoins his disciples and believers to preach the good news as relate to the followings;

- ii) Jesus sent his twelve disciples Mt. 9:35-42; Mk. 6:6-13; Lk. 9:1-6.
- iii) Jesus encourages the entire believers. Jn 15:16
- iv) Christian mission is a commandment for all. Mt. 28:19-20



- v) The early church was empowered to preach the Gospel. Act 1:8; 2:1-6; 38:42-46.
- vi) Paul took the gospel to the gentiles.

Poverty Alleviation through Human Development and Christian Mission in Africa

Research in religious studies finds it imperative to refer to the Holy Bible and Qur'an as their source of reference on matter of human development. A study of the Christian Church on poverty alleviation therefore falls into this category. The idea is explained further by the fact that, present Christians as more concerned about how the bible function today and how it addresses their present concerns than about its origin and the historical importance of its stories.

It is therefore worthy to note that, issue of poverty and human development are of world – economic concern. It is however, the presenter's view that the Christian mission can only have a legitimate and significant role to play when guided by a sound theological rationale, which is quite explicit in the Bible (Thomas 25).

The Bible is so central in the life of the majority of Christians to the extent that in times of vulnerability such as hunger, disease, poverty among others, there is increase tendency among Christians to turn to the Bible for solutions. Additionally, the churches because of their close contact with the poor can have an immense influence on the development of the people. It is this strong influence of the church and the Bible on the people that informed the theoretical frame work for this study, which was guided by the Christian theory of Human development as advanced by R.M. Thomas noted that there are two basic goals to these endeavors; One to achieve life everlasting in God's and secondly, to do God's will in one's daily life on earth by being respective to the needs of the people. These two basic goals are the immediate goal of human development and are in turn based on Christian's principles of Charity and Justice explicit in the Christian Churches, social service to community. This Thomas theoretical model, assumed an emancipator purpose, specifically aiming at liberation of the poor from such conditions as famine, disease, poverty and ignorance. As a theory, it embraces the integral human development manifested in the higher virtue of love.

Kodia opined that, theoretical model has been advanced further by liberation theologians who have underscored the involvement of the church as the bases for the liberation of the poor through human development project in the society (28). Influenced by the same concept, African theologians like Muganbi, Theuri, Getui and Bojo are reconstructed Zionist. They marry the West with African way of life to make their case for the poor. They emphasized the need for the Christian mission and the church as a whole to concern with the plight of the poor, the oppressed and the outcast. This to them will give hope to mankind to develop into a new and perfect society where people live in harmony; without greed, envy nor been selfish but community minded (29).

Bousma (80) summarizes the theory of human development as thus:

- i. God is the creator and judge of the Universe; he expects his creators to radiate his glory.
- ii. God created man in his own image therefore, man shares in God's creativity.
- iii. Man created in God's image, he is recommended to subdue the earth and called to manage world resources to the glory of God.
- iv. In view of man's nature and his relationship with the creator, the church of Christ should carter for the whole man.



The above points towards the theology of stewardship and active participation of making the world a better place for all including the poor is a divine mandate of Christian mission.

Ukulu argues that the early church had poor people but through guardians of the Holy Spirit they developed system to effectively minister to them through the common sharing of resources and as evidence by the first few chapters of the act of the apostles; the rich Christians ensured that the poor among them were taken care of (24). More important, however, is a caution to the poor to work hard or else not to expect to live on handouts. Ukulu, also discussed religion in respect to the youths in the society. He observes that Africa has not been able to adequately meet the fulfillments of her youth who are crying for social, economic, cultural and spiritual needs. The majority of them continue to languish in object poverty due to unemployment (25).

Poverty Alleviation in Islam

Islam has taken the issue of poverty alleviation as the first in its scale of agenda for the upliftment of human dignity, both materially and spiritually in order to bring about a healthy society devoid of anarchy and rancor. In pursuing this objective, Islam like Christianity, has underlined the roles of certain sectors of the society (state) as seen below:

Korayem and Mashhour (8-9) opines those Islamic policies and strategies to alleviate and eradicate poverty form a basic part of the Islamic economic system; they emerge mainly from the Islamic definitions of poverty. There are two kinds of built-in tools for poverty eradication and they are: i) Mandatory; and ii) Optional duties.

a) The Mandatory Duties: Being a comprehensive ‘way of life,’ Islam has established practical mechanisms for the achievement of its objectives. For fair, just and equitable distribution of wealth, Islam prescribes positive as well as prohibitive measures (Islamic Relief Worldwide 22). Korayem and Mashhour argues that the mandatory duties enjoin every Muslim regardless of his economic status, to work in order to fulfill his role towards achieving sustainable development according to his innate possibilities and his acquired skills. Working and acquiring property is therefore, very imperative for every Muslim. Thus, working to obtain property and maintain a good life is a valuable effort and worship (62:10). Accomplishing the holy duty of productive work through different kinds of production or trade is a meritorious job. It must be performed according to regulations and restrictions related to gaining income and ownership; gaining them should be by legal means and spending them on legal aims. Thus, work is the main poverty eradication policy in Islam (8). They went further and cited another important policy measure for poverty eradication in Islam which is *Zakat*. And *zakat* is a mandatory duty for the wealthy people to perform. *Zakat* is an important means for poverty alleviation if work is not available or its return is not sufficient to meet the individual's basic needs in life. Every wealthy Muslim must pay *Zakat* to complete his worship to God (Qur'an 107: 1-7; 21:73; 19:31; 19:55). Being wealthy means having “*Nisab*” which is a given level of monetary or in-kind wealth exceeding one’s needs and his family. *Zakat* is a religious duty calculated as a fixed percentage on each form of wealth. It is calculated as 2.5% of most physical and financial assets, 5% of agricultural products from artificially irrigated land and 10% for naturally irrigated land; for cattle not used for land work it is levied in-kind after a minimum number for each kind. *Zakat* is to be paid at the end of each lunar year; only *Zakat* of the agricultural products is to be paid, mostly in-kind, at the harvesting time (Al-Qaradawi, 1981 qtd in Korayem and Mashhour 8-9). *Zakat* is given to the poor and the destitute to help them in meeting the basic needs



in life. However, people should be given from the *Zakat* if they feel in need, even if they have their necessities and more, “give *Zakat* to those asking for it even if he is riding a horse, even if he has a private way of locomotion”. They should be given from *Zakat* after fulfilling the necessities of the destitute and the poor.

b) **The Optional Duties:** the optional duties comprise the following three: *Sadaqat* (optional meritorious charity), *Awqaf* (charitable endowments), and *Tawzif*.

i) ***Sadaqat* (optional meritorious charity):** this is a term used in the glorious Qur’an to denote all social expenditure or spending including the mandatory one, *Zakat*. It comes from the root “*sadaqa*” which means to speak the truth, to be sincere. *Sadaqat* are all free-will offerings given in the sake of God by a Muslim out of love, compassion and concern for others, as well as what he is morally or legally obliged to give without expecting any worldly return. *Sadaqat* are, thus, social and charitable expenditures or gifts (Qur’an 2:263-4, 271, 276: 9:79, 103-4: and 58:13). It plays a critical role in every society and particularly the Islamic society. Even where needs may have been met and poverty removed, they provide perpetual private resources for meeting personal and public wants, and promoting social development. They provide the members of society a means for self-development through altruism, as well as a mechanism to participate and contribute toward the health, peace and prosperity of society (UlHaq, 1996 as qtd in Korayem and Mashhour 9). Furthermore, the essence of redistribution of wealth and relief materials to the poor and needy is meant to prevent the rich from using their wealth as fortune among the poor (Q59:7).

(ii) ***Awqaf* (charitable endowments):** the term *awqaf* (sing., *waqf*) simply means charitable endowments. And it involves the act of giving away of a Muslim’s assets or wealth for Allah’s Sake, in favor of a category of people or a kind of social service to serve them forever. These *Awqaf* usually provide goods and services that help deeply in poverty alleviation and social development through meeting educational, social, cultural, health, infrastructure (buildings) and general welfare purposes. Also, they are used to cover an extremely wide range of social needs (goods and services), providing a prosperous, highly developed society, throughout a long period of the flourishing of the Islamic state. The Prophet of Islam encouraged this kind of wealth dedication to support social development; it is one of three continual and progressing deeds (*sadaqt al-Jariya*) which the Muslims continues to receive their rewards even after death. Korayem and Mashhour maintains that *sadaqat* can play an important role by providing necessary funds for maintenance and sustenance of these *awqaf* which are popularly known in the West as endowments or charitable trusts and foundations (9).

(iii) ***Tawzif* (wealthy or rich voluntary levy):** the third optional duty for poverty eradication in Islam is *tawzif*. Korayem and Mashhour opine that *tawzif* is an occasional duty compared to *sadaqat* and *awqaf* that is applied only in certain occasions. *Tawzif* is similar to secular taxes, but to be collected only from the wealthiest in the society to encounter special economic, social and or political problems that lasts for a limited period of time. They further maintain that it is the responsibility of the government to determine the clear causes to collect them, the level of wealth that must participate in these payments, the time needed to overcome problems they are meant to solve. For them, all these duties represent the core of every Muslim faith and failing to achieve mandatory duties is a mark of weak faith and every Muslim is urged to fulfill them. The glorious Qur’an Speaks:

Men whom neither trade nor sell (business) diverts from the Remembrance of Allah
(with heart and tongue), nor from performing *As-Salat* (*Iqamat-as-Salat*), nor from



giving *Zakat*. They fear a Day when hearts and eyes will be overturned (out of the horror of the torment of the Day of Resurrection) (24:37).

Furthermore, the Qur'an also encourages spending in optional duties, *sadaqat* and *awqaf*. And that it is not Allah (God) Who needs the social expenditure but, on the contrary, it is the people themselves who are needful of good deeds. "...But Allah is Rich (free of all needs), and you (mankind) are poor... (Q47:38)." The success in alleviating poverty therefore, depends on the complete and strict application of these Islamic tools. The personal responsibility of the Muslim is to abide by these duties in order to reach the proper level of faith in the targeted society. The role of the state/government promotes, as a part of its responsibility, the four levels of duties (*Zakat*, *Sadaqat*, *Awqaf*, *Tawzif*), which are inherent elements of the Islamic system aiming at alleviating poverty and enhancing social development. While the collection and distribution of *Zakat* is a government (state) responsibility that really needs to be under close government supervision. The institution of *Zakat* however, is much too important a matter to be left at the discretion of the conscience of people alone. Though a good proportion of contemporary Muslims accomplish this act of worship, helping their fellow men in meeting their sufficiency needs, *Zakat* does not play its prescribed significant role in the collective life of the Muslim society (the *Ummah*) in recent centuries. It is the role of the Islamic government to establish the efficient machinery for collection and disbursement of *Zakat* in order to recuperate its preponderant role and function in the betterment of the socio-economic life, least of all in alleviating poverty and promoting social development. Similarly, state responsibility extends to the wise management of *sadaqat* and *awqaf* and their direction to fruitful investment and restoration in order to well accomplish their role in the development of the society. It can help by establishing foundations that collect these *awqaf* and *sadaqat* and channel them for the best of the needy and destitute (Korayem and Mashhour 10).

On a general note, the state responsibility urges for governmental intervention and participation at different levels. Korayem and Mashhour cited an example of where poverty is widespread and deep, Islam calls for a comprehensive strategy to help the poor through a well-targeted program of transfers and safety nets, including direct delivery and provision of necessities and conveniences, as well as a disproportionate attention to the needy through government expenditure and the removal of institutional barriers. Another example they cited is, when a lack of work opportunities prevails, Islam urges for provision of capital through grants and loans to enable the unemployed/underemployed to become adequate income-earning members of the society. Meanwhile, Islam argues for a sufficiency wage-structure and equalization of work and educational opportunities policy that led to increased income potential and opportunities (10).

Conclusion

This paper explored the existing literature related to the present study and expounded on the concept that informed it. It explored the various scholars and authors understanding of Christian mission. Socio-economic role in the society based on the premised that the church is the steward of the earth: It plays the role of co-operation with God the creator hence has the responsibility towards the development of the poor masses Ong'anga (13).



Having looking at the comparative economic and social situations of the poor in both the Bible and the Qur'an. Both scriptures have provided some tools towards poverty reduction and alleviation among the adherents of the two faiths. While the contemporary society suggest that the Christian Mission to the poor and their involvement in human development is considered as sacred responsibility under God's direction and is rooted in justice spring from the helplessness of people living under squalid condition and lack the ability to control their life situation. (Joshua, 12). In Islam on the other hand, *Zakat, Sadaqat, awqaf, tawzif* as well as other Islamic wealth redistributive schemes that are not mentioned here are considered as the Islamic tools targeting poverty alleviation which is unanimously agreed to have deep positive effects on social uplifting. Thus, fulfilling the mandatory and optional duties which include (*zakat, sadaqat* and *awqaf*) and other Islamic wealth redistributive schemes as an obligation to the Muslim provide an abundant amount of return collected yearly. The multiplier effect of these resources will be through their impact on increasing consumption, output, employment and income in the society. Thus, proper and effective application of those tools either by the Christian Missions or any Muslim Organizations will surely help towards the reduction and alleviation of poverty. Finally, the Christological and Islamic approaches and mechanisms towards human development is the best tool for poverty alleviation institution regardless of the causes and effects of such poverty including, Covid-19 Pandemic that has shaken the world here in Nigeria and the world at large.

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