The Role of Religion in Poverty Alleviation: Evidence from **Nigeria** 

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**Abstract** 

The religion, due to its proximity to the poor, remains one of the major stakeholders of poverty alleviation. The paper studied the role of religion in alleviating poverty in Nigeria using a 250 crosssectional data randomly collected across the country. Employing descriptive statistics and Logistics (Logit) regression model, the result obtained revealed that Religion; Zakah; the provision and creation of jobs by religious bodies; and conflict resolution are increasing functions of poverty in Nigeria, while Tithing; charity (Waqf); Educational aid (scholarships); and the provision of social amenities by religious bodies are poverty alleviating mechanisms in the county. The authors thus recommends the actions of the clerics of individual religious groups in the county to further encourage individuals towards charity/alms giving, provision of social amenities, scholarships and the compliance with Zakah.

Keywords: Religion, Poverty Alleviation, Nigeria, Logit Model

**JEL Classifications:** Z12, I30, I31, I32, I38

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### Introduction

Poverty is a creature with many heads and several tails, as religion. The different heads would refer to the different forms of poverty and religion can assume in society. There are many expressions of poverty as well as of religion. The tails dragging behind would refer to the consequences, influences and the effects of religion or poverty on society. Some effect of effects of religion on poverty might be positive whilst some might be negative. In the cause of poverty, it might be difficult to identify any positive effects on human existence, the unique contribution religion can make to the debate on poverty, is threefold. Firstly, religion can redirect human attention to that which ought to be an ultimate concern. Secondly, religion provides the ethical fibre to society in order to respond appropriately to poverty. Lastly, it is the responsibility of religion to alleviate poverty.

Poverty is a multidimensional phenomenon, which encompasses dimensions such as the lack of empowerment, opportunity and security (World Bank, 2001 in Ucha, 2010). In term of materialism it simply refers to the inability to access basic needs such as food, water, shelter, education, etc. which is usually due to low income to offset this basic needs (Hussein & Filho, 2012). The fact that the problem is basically faced by the poor masses, it is also a problem for the non-poor, community, government and even the religious bodies, as the alleviation of poverty rest on them. With the advent of civilization and foreign religion into the Nigerian communities which eventually led to the fall of traditional religions, it thus becomes the responsibility of the leaders and communities of these foreign religions to help eliminate poverty in the nation.

Prior to the advent of Christianity and the amalgamation of Northern and Southern Protectorates, in the Igbo community (now South East) the spirit of communism through the aspect of their traditional religious practices have aid in fighting poverty, hunger and bridging the gap between the rich and poor. This was achieved through means such as voluntarily spearing part of crops in the farm after harvest for the poor, work rotation for each other, erection of building for the less privilege as well as making sure those due for marriage marries which seem to be disappearing gradually in the contemporary Igbo communities (Eze & Chukwuma2013) this spirit of communism preached by traditional religion is also significant in the ancient Yoruba communities which had or is disappearing quickly.

In Nigeria, Christianity and Islam are the major religion as their share of the county's population is unclear and usually attributed to having almost equal share of the Nation's population (Wikipedia, 2017). In Islam, the concept of poverty [faqr, faqir (plural form of) fuqara] was mentioned twelve times in the Holy Qur'an and it was categorized into material and spiritual poverty. The former refers to the situation in which one is not rich and have material needs and thus require other peoples' help. Poverty is thus viewed in Islam as a social anomaly, social illness and threat that must

be alleviated and eradicated, and a situation from which a Muslim should pray to Allah to be protected from its consequences, thus the acquisition of wealth and properties is not prohibited given it do not lead to pride, arrogance or oppression of the have-not or being enslaved by the wealth and it is not acquired illegally or spent on illegal aims, instead it charge them to pay a percentage of their wealth to the poor as a means of eliminating poverty in the Muslim society (Ramadan, 2008).

Islamic economic system lays the principles of poverty elimination and there is plenty evidence in Quran, Sunnah, and practices practice of Khalifs to provide food, social security as well as access to finance to each and every individual in an Islamic economy. Pointing to this, an Ayah of Quran "enjoying upon Quraish to worship Allah because He has protected them both from starvation and fear by granting them food and peace" (Quran 106:3-4). Similarly, a Hadith says that a society where a Muslim has to starve is forsaken by Allah (Al.-Hakim, al.-Mustadrak ala as Sahihayan, Vol. 2, p.12.). The first four Khalifs were fully conscious of their obligation towards meeting the needs of poor. Umar Ibn Khadab (RA) declared, a camel dies at the bank of Euphrates, *I am afraid Allah would make me accountable for it* (Tabqat al.-kubra, Beriut. Vol. 3. P.305).

It would be wrong to rule out the possibility of poverty occurrence in an Islamic state, Qur'an as repeatedly stated that some people are better endowed than others. With respect to material welfare, the Divine Providence, while forbidding all exploitative modes, does accept for many good reasons, the natural differences and disparities within certain limits. The primary reason being that absolute equality is neither possible nor desirable; hence some degree of relative poverty, which was also necessarily for the individual's test the rich in their affluence for gratefulness (shukr) and the poor for their patience (sabr) and human dignity.

In alleviating poverty, on the part of Muslims, as *Zakah*, *Waqf* and voluntary and optional charity is significant so is Tithe, cheerful giving to the poor is significant among Christians and thus recommended in both faith. Although this are highly exalted and recommended by both faith, only few take this serious. If *Zakah* and Tithe are properly implemented poverty and starvation would be eliminated within a year in Nigeria. The *Zakah* on agricultural produce which ranges from 5% – 10%, while Tithe is generally 10% of income or agricultural output (although this goes to the Priests – Pastors but can still aid in mitigating the hardship among the poor), with the number of large farms and plantations in the country today, if 5% - 10% of agricultural outputs are distributed among the hungry and starving people then poverty would have been long forgotten in the country. Accordingly, *Zakah* is 2.5% on money held for a year, with the presence of wealthy business men in the country if 2.5% of their wealth is distributed annually among the poor and destitute poverty will be minimized to the barest minimum, if not completely eliminated (Ramadan, 2008). But with

the individualism and selfish spirit among Nigerians, the principles of *Zakah*, Tithe and even optional charity and voluntary giving is not effectively practiced.

Accordingly, in the Christian faith, the Bible affirms the reality of the problem of poverty in the world (Deut. 15:11) and it was viewed specifically in the Old Testament as an involuntary social evil to be abolished, not tolerated, and represented the poor (who included widows, orphans and aliens) as people to be succored; not blamed. The property right of an individual is thus encouraged (Exo.20:15, 17; Deut.5:19, 21; 27:17 and Prov.22:28), although it rejects and prevents usury and other methods of robbery and social oppression. The provisions for the poor are thus specifically made for by allowing them glean from the field (Lev.19:9, 10) and even harvest crops on the fields in the seventh (sabbatical) year (Exod. 23:11 and Gal.2:2, 10) (Adewunmiju, 2012).

In view of studying the role played by religion in alleviating poverty specifically in Nigeria, this study will thus be divided into five section, apart from this section, the subsequent section will deal with the review of literature while the third section will be concerned with the methodology employed for this study, in the fourth and fifth section the result obtained from the research, discussion of the result as well as the concluding part and recommendations will follow respectively.

#### **Literature Review**

Poverty is the absence of sufficient substance required for the maintenance of a complete life. "Completeness of life" thus relates to the provision on different levels of human existence the basic needs of physical foods or shelter, psychological security or political freedom. The bottom-line is that poverty focuses on human earthly existence. On the other hand, religion is the alignment of earthly human concern to that which seems to be spiritual (David & Lawal, 2018). In this regard, while poverty relates to earthly concerns of human, religion relates to the spirituality of human (Beyers, 2014).

Nigeria thus enjoys the blessing of religion as well as the curse of high incidence of poverty. The former is shown by the statistics of being the county with the highest number of Muslim population in West Africa as well as the county with more Churches and Men of God. The problem of poverty is highly significant in the country as more than 60% of her population live below the poverty threshold of \$1.90 per day. Basically the share of the county's population in term of religion is grossly between Islam and Christianity, although the exact percentage cannot be ascertain, but the fact remains that majority of the Islam faith are from the Northern part of the country while the Southern part of the county is dominated by Christianity. A look at the 2015 UN report on state's poverty rate in the Nigeria (Nnamddi, 2017), which featured most of the northern states at the

upper echelon or poverty rates can thus clearly shows the improper compliance with the *Zakah* principle which is third pillar of Islam after belief in Allah and His Prophet as well as five daily prayers (Abdussalam, Johari & Alias, 2015) which thus shows its significance in the Muslim community, even with the presence of wealthy individuals in their numbers in the Northern part of the Country. Prior to what we have before, in the contemporary Nigeria with the level of poverty, educational institutions owned by religious bodies are seen to be the most expensive which clearly shows that it is not made for the poor, and this eludes from the expectations of religions. Providing the indigent in the churches and mosques with a reasonable percentage of scholarship or discounted fee for the poor members would have gone a long way in reducing the level of poverty in the county. Instead of giving back to the poor society, religious leaders in the county are aligned with material wealth while promising the poor masses the "joy of heaven" instead to helping mitigate the poverty within them.

Although prayer is advocated for in battling poverty (Stearns, 2012), in Islam the legislating of *Zakah* (which is due on accumulated wealth that has been in the possession of a person for at least one year and it is distributed among the destitute, poor, indebted, stranded traveler, free slaves, new Muslims, *Zakah* workers and also to purse Islamic causes) and encouraging people togive charity (*Sadqa*) so that the money will not bemonopolized by the rich(Islamweb, 2010 and Ramadan, 2008) is highly recommended as a solution and way in which poverty can be alleviated. Even as prayer is important, acting against poverty by way of giving irrespective of the size of the church (Stearns, 2012), or mosque can go a long way. In remote areas where the government have neglected their duties of providing social amenities for the people where even the most robust NGOs can't reach the church had recorded success by addressing the issue of food security, famine, flood, disasters, among others. This ranges from the provision of water, health care and contradicting injustice. Though, the church is not totally perfect as seen in the stigmatization against people with HIV and failure to speak against political oppression (Frost, 2008).

Few empirical researches have been carried out on the role played by religion in alleviating poverty. The empirical studies have been simplified to individual role of a religion or the mechanism employed by a religious group in combating poverty without addressing the joint role of all the religious groups in alleviating poverty in a country or region. Such of these empirical studies are;

Abdussalam, Johari and Alias (2015) using primary data obtained from questionnaire administration and interview method collected from 360 samples studied the effectiveness of *Zakah* in alleviating poverty in a Muslim society using Kwara state as a case study. Employing the frequency tables and percentages, and Pearson Correlation Coefficient (r) technique to analyze the

data generated from the study, the result obtained revealed that there exist a weak positive correlation between *Zakah* and poverty alleviation, this is due to low level of *Zakah* money received associated with low level of poverty alleviation.

Aslam (2014) using primary data collated via questionnaire technique from 120 customers and employees of Islamic MFI's from 10 prominent districts of Pakistan analyzed the Empirical Approach of the Role of Islamic Microfinance in Poverty Alleviation in Pakistan. Employing Chisquare test with a 5% significance level to measure the level of association of the attributes, the result obtained showed that Islamic microfinance play a very significant role in improving the standard of living, per capita income, educational level, profitability, ethical values, sustainability, level of employment and the equitable distribution of income.

Hoque, Khan and Mohammad (2015) using data collected through interview and questionnaire method from 17 mangers and 85 *Zakah* recipients from August 1 to December 30, 2013 respectively studied Poverty alleviation by *Zakah* in a transitional economy under the framework of small business entrepreneurial. Employing simple statistical tool of frequency and percentage, the result obtained indicate that *Zakah* has significant bearing on the conditions of *Zakah* recipients and lie the foundation of developing small business entrepreneurship by mobilizing *Zakah* as seed money (investment) and not as spent money (consumption).

## Methodology

Due to the nature of this research, cross-sectional data will be utilized and will be collected using the structured questionnaire method. The estimate of Nigerian's population stand at 192,806,072 making it impossible to sample all the subject in the population, thus a sample size of 250 will use used for this study which will be sampled using the stratified sampling technique and simple random sampling, the choice of this techniques is due to its ability to give every subject in the population equal chance of been chosen after been partitioned to different groups.

The functional relationship between the role of religion and poverty alleviation is given as;

$$POV = f(REL) ag{1}$$

Where *POV* is poverty status and *REL* is the vector of religion. The poverty line of expending \$1.90 a day will be used as a measure of poverty status of households to be studied. This is specified as;

Poverty Status = 
$$\begin{cases} 0 - if \text{ the household is non - poor (expend } \ge \$1.90 \text{ a day}) \\ 1 - if \text{ the household is poor (expend } > \$1.90 \text{ a day}) \end{cases}$$
 (2)

Although there exist a number of religion in the world, Christianity; Islam and Traditional religion are the recognized religion in the county. Thus religion in Nigerian is given as;

$$RELIGION = f(ISLAM, CHRIST, TRADIT)$$
(3)

Where *ISLAM* is Islam religion, *CHRIST* denotes Christianity and *TRADIT* represent traditional religion. In line with literatures reviewed, religion play significant roles in alleviating poverty. These roles includes; *Zakah*, Tithe, *Sadqa* or charity to the poor, community development projects, educational aid, job creation, provision of social amenities (water, health, foods, light, etc.) and conflict resolution. Therefore including **Eqn. (3)** and the roles of religion in poverty alleviation **Eqn. (1)** transforms to;

$$POV = f[RELIGION, ZAKAH, TITHE, CHARITY, EDUAID, JOB, PROVSOC, CONRES]$$
 (4)

Where *ZAKAH* is probability of households paying or receiving *Zakah*; *TITHE* denotes the probability of households paying their tithes; *CHARITY* represents the probability of giving charity to the poor; *EDUAID* is the probability of household's religion giving out scholarship to children of the poor (receiving such scholarship); *JOB* is the probability of religion groups empowering their members or creating jobs; *PROVSOC* denotes the provision of social amenities (food, water, health care facilities and light) to the poor; and *CONRES* is the role played by religious bodies during war, conflicts and civil unrest.

Due to the dichotomous or binary nature of the dependent variable *POV* taking the values zero if respondent expend equal to or above \$1.90 a day and one if respondents expend below the poverty line of \$1.90 a day as stated in **Eqn. (2)**, the Logistics model will thus be the appropriate model for empirically analyzing the functional relationship specified in **Eqn. (4)**, which transforms to;

$$P_r\left(POV_i = \frac{1}{0}\right) = \delta_0 + \delta_1 REL_i + \mu_i \tag{5}$$

Where  $P_r\left(POV_i = \frac{1}{0}\right)$  the probability of is being poor;  $\delta_0$  is the intercept,  $\delta_i$  is the vector coefficient of the explanatory variables in the model;  $REL_i$  is the vector of the roles of religion in **Eqn. (4)** and  $\mu_i$  is the error term.

# **Result and Discussion**

### **Result of Descriptive Statistics**

250 samples where used for this study comprising of the three major religions in Nigeria. From **Table 1** which shows the characteristics of the variables in **Eqn. 4** it can be seen that majority of the respondents are Muslims as 110 out of 250 subject studied. Only 34 of the respondents are traditionalists while 106 of the respondents are Christians. The mean and standard deviation as well shows that most of the sample is Muslims and the variation from this value is small. Studying the poverty status of the respondents as presented in **Table 1** thus shows that majority of the

respondents are poor as they account for 151 out of the 250 respondents. Majority of the respondents expend below the poverty line of \$580 (\$1.90) a day. This thus shows that the incidence of poverty in the country is significant as more the half of the population live below the set poverty line. Accordingly, with the majority of the respondents being Muslims and Christians compared to the number of respondents that practice their traditional religion, there is a disparity between the people that pay Zakah, the poor people that receive Zakah, and the people that do not pay. This is also similar with the payment of Tithe by Christians, majority of the respondents do not comply with Tithing.

Under the giving and receiving of alms/charity (*Waqf*) most of the respondents were positive to giving of charity. This shows the compliances of Muslims, Christians and even the traditionalist in giving charity to the indigents irrespective of the religion of the recipients. Only few of the respondents neither receive nor give charity. Out of 250 respondents, 94 of the respondents receives charity/alms (*Waqf*) from people due to their economic status. The provision of scholarships to the poor members by Mosques, Churches and Shrines according to the responses of the respondents is close to indecisiveness as almost half of the respondents claim their religion provide educational aids to the indigents among them while the other half claim such do not exist in their religion. When religious groups and the provision of educational aids is being paired with each other, majority of the educational aids were said to come from Churches which is closely followed by Mosques and Islamic groups with few coming from Traditional religion. The state of creation and provision of jobs opportunities and the provision of social amenities such as water, health services among others by religious bodies are discouraging.

**Table 1:** Descriptive Statistics

Variables	Observation = 250	Mean± SD	Min	Max
Religion				
Traditional	34	1.288 ±0.692	0	2
Islam	110	1.200 ±0.092	U	<b>L</b>
Christianity	106			
Poverty Status Poor Not Poor	151 99	0.604 ± 0.470	0	1
Zakah Status (Islam) None Paid Received	N = 110 28 48 34	0.708 ± 0.711	0	2

Payment of Tithe by Christians Yes No	N = 106 39 67	0.2 ±0.401	0	1
Charity Status Received Given None	94 111 45	0.196 ±0.721	0	2
Scholarship Yes No	120 130	0.48 ±0.501	0	1
Job Creation Yes No	71 179	0.284 ±0.452	0	1
Provision of Social Amenities Yes No	133 117	0.532 ± 0.4991	0	1
Conflict Resolution Yes No	117 72	0.712 ± 0.454	0	1

Source: Authors Computation 2017

Accordingly, in **Table 1**, Majority of the respondents were negative to the creation of jobs and provision of social amenities to the indigents which is expected to go a long way in mitigating their hardship, although they play significant role in terms violent, wars, civil unrest and conflicts that cut across religious groups in the country by way of calming the issue to avoid unnecessary blood sheds. It is known fact that religious violent or crisis also fuel poverty, as such their role in maintaining peace and order during religious violent will go aid in reducing poverty and destroy of property.

## **Estimation Result and Discussion**

The Logistics regression model in **Table 2** follows the logistics model equation specified in **Eqn. (5)**. As a measure of goodness of fit, Pseudo R<sup>2</sup> in **Table 2** shows that the logistics regression model is of good fit, this is due to its value which suggest that majority of the roles of religion (explanatory variables) on poverty alleviation (response variable) is been captured in the model. The insignificance of \_hatsq means our logistics model is correct and can be used for predictions.

From **Table 2** the coefficient of religion is positive denoting the existence of proportionate relationship between religion and poverty, that is an increasing function of poverty. On average, a unit change of religion in Nigeria will likely lead to the log of the odds to increase by 1.018. Going by the marginal effect, changes in religion in Nigeria will likely cause poverty to increase by 23%. This therefore means religion instead of alleviating poverty, by the positive relationship means it will increase the level of poverty in Nigeria. This result do not corroborates with the theoretical assertions of Adewunmiju (2012), Eze and Chukwuma (2013), Aslam (2014), Beyers (2014), Ayiemba, Theuri and Mungai (2015) and Omojuwa (2013) that religion will help in alleviating poverty in society through communism as in the case of ancient Igbo community, provision of social amenities for the indigents among others. The inability of religion alleviating religion in the county can be aligned with the multi-religious nature of the Nigerian society, the non-compliance of Nigerians with the teachings of religion as well as selfishness and individualism among majority of Nigerians.

Similarly, *Zakah* as well is an aggravating function of poverty in Nigeria. Variations in *Zakah* is likely to cause the log of the odds of poverty to increase by 0.653 while this will likely lead to about 15% increase in the level of poverty in the Nigerian community. *Zakah* is expected to alleviate poverty not to increase the level of poverty as pointed by Ramadan (2008) but the non-compliance accompanied with the low level of the receipt of *Zakah* will instead of alleviating poverty increase it the more. The result obtained as *Zakah* being an increasing function of poverty in Nigeria conforms to the findings of Abdussalam et al. (2015) Hoque et al. (2015) and thus contradicted the theoretical assertions of Olanipekun, Brimah and Sanusi(2015).

Tithe has a reducing effect on poverty in Nigeria. On average, a unit change in tithe will likely lead to the 1.674 decrease in the log of the odds of poverty in Nigeria. Based on the marginal effect, changes in tithe will likely cause the level of poverty in Nigerian to decrease by 39%.

As expected, charity has a reducing effect on poverty in Nigeria. On average, a unit change in the amount of charity given or received will likely result to decrease in the log of the odds of poverty by 1.376 and will cause the level of poverty to decrease by 31%. As in the theoretical assertions of Khan (2014), Adewunmiju (2012) and Omojuwa (2013), when individuals from religious groups as well as the religious groups itself intensify the charity (*Waqf* in Islam) given to the indigents in the congregation as well as increase in the charity the indigents receive, the level of poverty will decline drastically. Although people give out charities, but more effort is expected to achieved the desired result.

Educational aid in form of scholarships, educational material, school fees discount for poor members in religious educational institutions among other have a reducing effect on poverty in Nigeria. On average, a unit change in the provision of educational aid to the poor will likely result to 0.837 decline in the log of the odds of poverty, while poverty will be as well reduced by 19%. This result uphold the findings of Khan (2014) and Omojuwa (2013), when the indigents are given educational opportunities it tend to reduce the level of poverty, this is because education aid in alleviating poverty. Although education do not make one very rich, it do not as well make one to be poor, this is because the way of approaching a job or business by an educated person compared illiterate is very different. Thus being educated open the windows of opportunities thereby eliminating poverty.

The provision and creation of jobs by religious bodies is an increasing function of poverty in Nigeria. On average, a unit change in the probability of creating jobs by religious groups for the poor members among them will likely cause the log of the odds of poverty to increase by 1.806 while causing the level of poverty to increase by 4%. This result invalidates the theoretical assertions of Omojuwa (2013) that the creation of jobs by religious groups tends to reduce the level of poverty in the county. This positive relationship is likely due to the low level of job creations by the religious bodies in the country.

Accordingly, the provision of social amenities such as health care services, water, among others is a decreasing function of poverty in Nigeria. A unit change in the provision of social amenities by religious groups in the country tend to likely lead to 0.718 decrease in the log of the odds of poverty as well a 16% decrease in the level of poverty in the county. This result validates the empirical findings of Khan (2014) that the provision of social amenities will likely cause the level of poverty in a society to decrease. When religious bodies or individuals under religious groups provide social amenities to communities that are majorly poor or IDP camps, they tend to through this provision lessen their hardship and this will likely reduce the level of poverty in the country.

**Table 2:** Logistics Regression Result

**Dependent Variable: POV** 

Variable	Coefficient	z-statistics	Prob. (z-stat)	dy/dx (Marginal Effect)
Constant	-0.0051505	-0.01	0.992	-
RELIGION	1.01819	3.63	0.000*	0.2295458
ZAKAH	0.6521359	2.87	0.004*	0.1470208
TITHE	-1.673903	-3.76	0.000*	-0.3938611

CHARITY	-1.375665	-4.96	0.000*	-0.3101368
EDUAID	-0.8373705	-2.31	0.021**	-0.1877859
JOB	1.805757	4.15	0.000*	0.3406268
PROVSOC	-0.7177348	-2.03	0.043**	-0.1594548
CONRES	1.589392	3.81	0.000*	0.3699131

Pseudo R<sup>2</sup> = 0.3094, Log Likelihood Ratio  $X^2$  = 103.86, Prob.  $> X^2$  = 0.0000, \_hat = 0.98(7.46), \_hatsq = 0.72(1.05)

Source: Authors Computation 2017

As well in **Table 2** due to the poor means of handling conflicts and religious violent in the county, it thus has a positive relationship with the level of poverty in Nigeria. On average, a unit change in the level of conflict resolution among religious bodies will cause the log of the odds of poverty to increase by 1.589 while increasing the level of poverty in the county by 7%. Due to the diverse religion in the country with somewhat conflicting interests of and teachings there tend to be crisis in the country, the poor experience of religious bodies head tend to intensify the crisis thus increasing the level of poverty in the country.

#### **Conclusion and Recommendations**

Society's response to poverty over centuries has changed. There is however not only one way in which societies responds to poverty. The response to poverty is contextual. Each society responds to poverty in a different manner, as determined by economic, political, cultural, psychological, philosophical, and traditional factors as well as religious convictions. Religion not only becomes moral consciousness reminding society of being generous to the poor, but also seeing the poor as a fellow human beings. Religion can also create a new matrix of thought, influencing the values of society. A society with a high regard for materialism and consumption, needs to take note of an existence stretching further than earthly life that includes a connection to a spiritual realm. The earthly material existence is a reduction of human existence. Societal thought needs to be redirected. Religion can motivate people to engage actively in participating in the activities towards alleviating poverty. The balance is restored when poverty is not only measured in terms of ethical and spiritual measures, but also in attempts to provide the material needs of the poor. True wealth does not lie in material possessions. Freedom to exist carefree is an asset. Religion can contribute to experiencing the fullness of life in all forms (Beyers, 2014).

<sup>\* (\*\*) - 1% (5%)</sup> level of significance

As such, this paper investigates the role of religion in alleviating poverty in Nigeria. Using 250 cross-sectional data randomly collected across the county, and Employing descriptive statistics and Logistics regression model to analyze the characteristics of the respondents and the roles of religion in alleviating poverty in the county respectively, the result obtained revealed that, while religion, *zakah*, job creation and provision by religious bodies, and conflict resolution positively influence the level of poverty in the county, i.e. increases the level of poverty, tithing, charity (*Waqf*), educational aid (scholarship), and the provision of social amenities by religious bodies indicates significant alleviating effect on poverty in the county. Although all the roles of religion in the model are significant, charity possess as the most effective mechanism for alleviating poverty in the county. Therefore the following recommendations are made based on the findings from the study;

Since *Zakah* instead of acting as a poverty alleviating mechanism as expected, causes the level of poverty to increase, it is thus suggested that Islamic clerics encourage the payment of *Zakah* by rich Muslims and the proper implementation of the *Zakah* distribution to the poor.

Accordingly, since charity (*Waqf*), granting of educational aids and the provision of social amenities to the poor help in alleviating poverty in the county, efforts towards these aspects should be thus intensified so as to attain the reduction of poverty in the county to a barest minimum.

Almajiri schools should be given a deepening focus in order to reduce the number of beggars. Islamic schools should also be given orientation and conditions for accepting any Almajiri.

Since religion and the handling or conflicts by religions are both increasing function of poverty in Nigeria, efforts should be made to sensitize religious followers not to only be followers of a religion but to work in line with the teachings of the religion. Also religious leaders should be exposed to methods of containing religious violent and the spirit of tolerance.

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