Religion and Policy Journal (3) (2) 2025 : 67-88 e-ISSN: 3031-1004
DOI: https://doi.org/10.15575/rpj.v3i2.2306
http://journal.uinsgd.ac.id/index.php/RPJ

Alleviating Poverty in Nigeria through Islamic Strategies

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Received: 15 August, 2025. Accepted: 6 November, 2025. Published: 9 November, 2025

ABSTRACT

Research Problem: Poverty in Nigeria is widespread and deeply entrenched, affecting the majority of the population. This persistent deprivation is exacerbated by policy failures, corruption, and the limited adoption of alternative poverty-alleviation strategies. Recent reports indicate a rapid rise in multidimensional poverty, pushing many households into extreme hardship and making day-to-day survival increasingly difficult.

Research Purposes: This study aims to analyze poverty-alleviation strategies through an alternative Islamic approach, assess the potential of Islamic instruments to reduce inequality and poverty in Nigeria, and formulate recommendations for integrating these mechanisms into government policies and programs.

Research Methods: The research employs a qualitative design, drawing data from existing documents and secondary sources. Analysis is grounded in empiricism, involving rigorous evaluation of prior studies to test their validity and accuracy and to ensure that conclusions rest on a robust evidence base.

Results and Discussion: Findings show that Islamic teachings—derived from Qur'anic verses, prophetic traditions, and scholarly consensus—offer credible mechanisms to address poverty. Core instruments include zakat, inheritance, charity (sadaqah), gifts (hibah), feeding initiatives, and selfless community support. These mechanisms mobilize wealth from the affluent and redistribute it to the less privileged, thereby narrowing inequality and lowering poverty levels; however, their potential impact in Nigeria remains underrealized due to weak implementation, policy shortcomings, and corruption.

Research Implications and Contributions: At the policy level, governments should intensify zakat collection and other organized forms of charity and establish capable agencies to redistribute resources fairly and effectively. Practically, the study offers an actionable framework for integrating Islamic social-finance tools into poverty-reduction programs. Academically, it consolidates evidence that Islamic economic instruments constitute context-appropriate and credible strategies for reducing poverty and inequality in Nigeria.

Keywords: Alleviating, Islamic Strategies, Nigeria, Poverty, Waqf, Zakat.

INTRODUCTION

Poverty is a global problem and a phenomenon that compelled collective universal action through Sustainable Development Goals (SDGs) and other programmes (Yu & Huang, 2021). This is because of the effects caused by poverty of depriving humankind a decent means of living, impoverishment of individuals, and reducing livelihoods to destitution (Rowley et al. 2021). Poverty is pervasive, multidimensional and relative. Over 1 billion out of the estimated 7.3 billion are suffering from scorching poverty reducing their lives to unproductivity, despair and untold hardships (Jolliffe & Lakner, 2023). According to the World Bank (2025), any

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individual spending less than $2.15 a day is considered poor and deserves some interventions and social security programmes to minimise the sufferings.

Although the number of those in extreme poverty decreased according to World Bank in 2025 due to rebasing of the global poverty line to $3.00 per day, the number of those in poverty level is still alarming as the report shows over 800 million living in extreme poverty amounting to nearly 9.9 percent of the global population (World Bank, 2025). Sub-Saharan Africa is the most affected region (Awad, 2023). Poverty is caused by poorly misconceived policies, inability to judiciously utilise societal resources to benefit the majority, low level of literacy, healthcare, opportunities, and conflicts. The most affected is the vulnerable population consisting of women, children and the elderly (Halkos, & Aslanidis, 2023). Top countries affected by poverty are South Sudan, Somalia, Nigeria, Pakistan, India, Madagascar, Burundi, Central African Republic, Equatorial Guinea, and Sierra Leone (World Bank, 2025).

As disclosed above, Sub-Saharan Africa is the most affected by poverty and Nigeria ranks 3rd among the comity of countries with the high prevalence of poverty in 2022. In Nigeria, over 60% of the population is multi-dimensionally poor, and a significant portion of the population faces extreme poverty (Abubakar, 2022). The rural population is disproportionately affected, with a poverty rate of around 75.5%. The forecasts indicate that up to 13 million more Nigerians could fall into poverty before the last quarter of 2025 (The Cable Index, 2025). These statistics showcase a terrible social setting that could be a defusing time bomb on the existing social crises the country is facing over many decades.

There is numerous poverty alleviation policies introduced in Nigeria particularly, from 1999, when the country returned to democratic path. This period is paramount because of the promising eulogies of democratic champions that the military squandered Nigeria's economy and only democracy could save the poor through participatory governance and people-oriented policies. People keyed in democratic support based on these promises which was actualised in 1999. The policies, National Poverty Alleviation (PAP) 2000-2001, National Poverty Eradication Programme (NAPEP) 2001-2007, National Economic Empowerment Development Strategies (NEEDS) with its accompanying sisters at state and local levels; State Economic Empowerment Development Strategies (SEEDS) and Local Economic Empowerment Development Strategies (LEEDS) 2003-2007, Seven Points Agenda 2007-2010, Subsidy Reinvestment Empowerment Programme (SURE-P) 2010-2015, social security programmes including home grown feeding, Anchor Borrowers Programme (ABP) and Conditional Cash Transfer (CCT) 2015-2023 (Gidigbi, 2023), all have not succeeded in alleviating poverty. If any, the poverty rate among households continues unabated (World Bank, 2025).

One aspect that is not optimally utilised in Nigeria to alleviate poverty is the Islamic strategies. With the majority of the population been Muslims, the governments at various levels failed to effectively deploy the strategies specified in Islam to alleviate poverty. Since the current poverty level is continuously defying many policies, this study identifies that Islamic strategies of poverty alleviation can help immensely in reducing poverty level in Nigeria and therefore, studied the processes and suggests ways of adopting and implementing them properly.

The study used a qualitative method of data collection and analysis. Owing to the broad nature of the topic, collecting data using primary sources is untenable because of resources constraint, time limitation and challenges of selection. The study utilised secondary sources including existing documents and reports. These documents were consulted from multiple accredited sources such as Google Scholar, ResearchGate, repositories of many world universities and reports as well as internet sources. The data obtained was discussed and interpreted using empiricism where statistics and available recent data are consulted, compared and analysed.

LITERATURE REVIEW

In this section, some fundamental issues relevant to the subject of study are examined critically and thematically under sub-headings.

Perspectives on Poverty

Poverty is a major issue across all fields. The literature covers critical discussions on ethics, agency, and governance, as well as conceptual definitions, measurement techniques, causal theories, empirical patterns, and policy responses. In addition to summarising significant contributions, this review highlights empirical regularities, addresses methodological and policy constraints, and suggests avenues for future research and applications. The discussion compares various levels of analysis (household, community, national, and global) and geographies (fragile states, low-income, and middle-income countries) where appropriate.

There are several, often conflicting, ways to define poverty. Monetary (income or consumption) poverty is the most widely used operationalisation, identifying those who do not earn enough to purchase a specific basket of goods using absolute or relative thresholds (Lister, 2021). Although this approach is narrowly materialist, it is valued for its comparability and usefulness in policy targeting. Multifaceted poverty is addressed through multidimensional frameworks, which consider education, health, living standards, and assets to capture overlapping deprivations arising from criticisms of income-based measures (Li et al. 2023). These frameworks reveal capability gaps and forms of poverty that monetary thresholds overlook. The capability approach, developed by Amartya Sen, shifts the focus from resources to freedoms, agency, and conversion factors by redefining poverty as deprivation of capability; what people are genuinely able to do and be (Rauhut & Hatti, 2021). Subjective and experiential definitions emphasise individuals' own assessments of social exclusion, deprivation, and dignity (Notten & Guio, 2024). Relative poverty and social exclusion are other perspectives of conceptualisation. Poverty is seen as resulting from social marginalisation and is defined in relation to current standards, especially in higher-income contexts (Pemberton & Arriaga-García, 2022). Each framing highlights important aspects and also influences policy. Monetary thresholds facilitate targeting but may obscure non-monetary deprivations; capabilities approaches are more normative but harder to scale up. Currently, a pluralistic approach is common: the chosen definition should align with the policy goals and research questions.

The definition of poverty has been expanded to include social exclusion and political participation, in addition to financial concerns (Gutium et al. 2023). Current researches (Halkos & Gkampoura, 2021; Mashhood et al. 2023; Salamova et al. 2023) indicate that poverty is a complex issue extending beyond perceptions of wealth. By 2015, the Millennium Development Goals (MDGs) aimed to reduce the proportion of people living in poverty by at least half and to halve the percentage of people living in absolute poverty ($1 per day) (Cangara, 2022). Baidhowah (2021) claimed that, as all the indicators for achieving the MDG are present, the goal is realistic and can be achieved within the allotted period. According to him, poverty could be Alleviated worldwide by 2015, not just reduced by half (Baidhowah, 2021). However, as 2015 has already passed, the likelihood of achieving this has been questioned. Global food and economic crises have cast doubt on efforts to meet the MDGs targets. In essence, the MDGs had failed to actualised this ambition hence, a shift in focus towards Sustainable Development Goals (SDGs).

Between 1990 and 2005, the number of people living in poverty defined by the MDG as living on $1.25 per day fell from 1.8 billion to 1.4 billion (Burchi et al. 2022). Sub-Saharan Africa has made the least progress. However, Filho et al. (2021) identified the increasing role and responsibility of the state in poverty alleviation, rather than international agencies such as the MDG approach. As a result, the disheartening statistics that over 1 billion people live in poverty worldwide persists. With the exception of social businesses, which represent a moderate form of capitalism, neither capitalism nor socialism can alleviate poverty due to its widespread prevalence. A world free of poverty is achievable if such an interim approach is adopted.

There are several methods for calculating poverty. Although the measurement literature has advanced significantly, methodological issues remain. Global poverty statistics are still based mainly on household surveys and consumption indicators. Their strengths are comparability and the ability to track trends; their weaknesses include recall bias, seasonality, and the exclusion of non-market activity (Drago, 2021). While creating weights and cut-offs introduces normative judgements, multidimensional indices (such as Alkire-Foster-type methods) capture composite deprivations and have significant policy relevance. Big data, administrative data, and high-frequency data are expanding poverty monitoring (e.g., satellite imaging, mobile surveys), providing timely insights, especially during shocks (Jolliffe & Prydz, 2021). However, issues with validity, privacy, and representativeness persist. Although subjective measures are susceptible to cultural influences and may diverge from objective indicators, they offer important nuance, such as perceived well-being. To ensure that policies are based on both data and firsthand knowledge, measurement advancements should be accompanied by transparency regarding assumptions, consideration of local contexts, and mixed-method triangulation (Dong et al. 2021).

The following factors contribute to the existence and persistence of poverty. The individual or family level stress the importance of demographics, household shocks (such as job loss or illness), and deficiencies in human capital (health and education) (Wilkinson, 2022). Institutional and structural theories attribute poverty to labour market fragmentation, inadequate public services, governance shortcomings, exclusionary institutions, and macroeconomic structures (including uneven growth and sectoral composition) (Bhatia & Bansal, 2024). Dependency and world-systems perspectives highlight historical legacies (such as colonialism) and unfair global economic linkages that underpin ongoing underdevelopment. Geographical and environmental models show how risks and opportunities are shaped by factors such as resource endowments, climate vulnerability, and remoteness (Ruvalcaba, 2024). Cultural and behavioural explanations examine the effects of social norms, risk tolerance, and trust on investment, saving, and market participation (Woolsey, 2025). Frameworks for conflict and fragility emphasise how state collapse, displacement, and violence create poverty traps that cause lasting damage (Rosado & Samy, 2023). Poverty cannot be explained by a single factor. The current consensus emphasises path dependence, multiple causes, and interactions across scales (for example, macro shocks leading to family impoverishment due to poor institutions). Therefore, policy design needs to be comprehensive.

Numerous empirical studies (Attia, 2021; Asrofillah et al. 2024; Motadi, 2025) reveal recurrent trends: economic expansion is essential but insufficient. On average, growth reduces poverty; however, the effect varies depending on sectoral composition, the labour intensity of growth, and distributional patterns. Poverty effects are mediated by inequality: increasing inequality can counteract growth's ability to reduce poverty. Health and education are important: alleviating intergenerational poverty and promoting upward mobility are closely linked to investments in human capital (Someshwara, 2025). Shock vulnerability is another concern. Poverty-stricken households are disproportionately affected by shocks (such as health crises, price increases, and climate change), which often drive them into deeper poverty. Geographic clustering matters because poverty is concentrated in certain areas (rural regions, peripheries, conflict zones), in which localised approaches are necessary. Although they vary depending on the context, empirical generalisations are reliable. Policy interventions are likely to perform poorly if distributional and spatial factors are ignored (Liu & Wu, 2024).

Numerous interventions are evaluated in the policy literature. Social security measures, including public works projects, social pensions, and cash transfers, have substantial ev-idence supporting the cost-effectiveness of cash transfers in improving health and educa-tional outcomes and reducing consumption poverty (Yu & Li, 2021). The impact de-pends on programme design (unconditional versus conditional), targeting accuracy, and delivery methods such as digital payments. Active labour market policies, including wage subsidies, apprenticeships, and job creation schemes, can be beneficial, but gener-ating high-quality employment remains challenging in many low-income settings (Ayoo, 2022). Microfinance and enterprise support, such as microcredit, show mixed effects on poverty reduction; while microcredit may help some borrowers stabilise their finances and start businesses, it is often insufficient to lift households out of poverty permanently without additional services (Khan et al. 2021). Investments in health and education provide significant long-term benefits, but require sustained commitment and improvements in quality (Yu & Li, 2021).

Monetary, trade, and fiscal macro policies are a good measure. While austerity and poorly targeted fiscal consolidation can worsen poverty, macroeconomic stability and pro-poor fiscal policy create an enabling environment. Shock-responsive and integrated systems work in some instances. Recent innovations focus on registries, scalable payment systems, and linking development with humanitarian aid (Amaliah et al. 2021). Community-based and faith-based mechanisms approaches emphasise the requirement of accountability and inclusion safeguards, religious charities and community networks often supplement government services. Evidence supports social protection is a key element of modern anti-poverty policy. However, scale, sustainability, and political economy remain challenges. Policy coherence at both macro and local levels is essential (Megawati et al. 2021).

Causes of Poverty

Many causes, such as inequality, violence, starvation, inadequate healthcare, illiteracy, natural catastrophes, and discrimination, interact intricately to generate poverty (Halkos et al. 2023). Opportunities are restricted and poverty risks are increased when people's rights and resources are unequally distributed due to their gender, race, social standing, or other identities. Conflicts affect lives and economies, frequently plunging vast numbers of people into poverty. Malnutrition and hunger impair people's capacity to work and raise medical expenses (Cosgrove & Curtis, 2021). Lack of access to high-quality education limits career advancement and employment prospects. By destroying houses and means of subsistence, natural disasters and climate change make poverty worse. Because it restricts access to opportunities and resources, discrimination on the basis of gender, race, or ethnicity is also very important (Chen et al. 2021).

These forces typically interact, creating a cycle that locks individuals in poverty throughout generations. For instance, undernourished children are less likely to do well in school, which could limit their future earnings, while war affect economies and communities, making rehabilitation challenging (Christensen, 2021).

One major factor that currently causes poverty in particularly, African, Asian and other developing countries is conflict. The prevalence of terrorism, banditry, piracy, communal clashes, conflict over competition on resources, and climate-induced environmental conflicts displaced farmers, traders, settlements, leads to destruction of lives, wealth and properties and halted numerous businesses (Bintarsari & Utami, 2023).

Another view is the unjust distribution of resources and the configuration of the global political economy. It is believed that 1 percent of the world population possessed more than 70 percent of the total wealth globally. These wealthy individuals have established foundations and other charity supports but they are not enough to guarantee a fair redistribution that will ensure equitable resources redistribution (Cerra et al. 2021). Besides, the insistence of the global financial policy makers such as the World Bank, International Monetary Fund (IMF), World Trade Organisation (WTO) and others on continuous adoption and implementation of neoliberal inimical policies are further pushing developing countries into poverty (Asongu & Odhiambo, 2023). For instance, the forceful imposition of subsidy removal on basic services such as fuel, electricity, energy, devaluation of currencies, and excessive taxation without commensurating social security policies to relieve the agony dragged more millions into poverty (Sambo & Sule, 2024).

Effects of Poverty

Globally, poverty affects people, families, and communities in significant and varied ways. Due to restricted access to safe housing, wholesome food, and healthcare, it frequently leads to poor physical and mental health, a shorter life expectancy, and an increased risk of chronic diseases. Generational cycles of poverty can be sustained by the developmental delays, scholastic failures, and greater psychological suffering experienced by children born into poverty (Brooks-Gunn et al. 2021). In terms of society, poverty leads to social isolation and stigma, as well as interpersonal issues, family stress, and restricted social mobility. Poverty exacerbates gender, educational, and employment disparities in communities and is frequently associated with increased rates of homelessness and criminality (Lee & Zhang, 2022).

Healthwise, poverty leads to poorer physical and mental health outcomes, higher mortality rates, and lower life expectancy. It increased prevalence of chronic diseases, malnutrition, and stress-related illnesses in addition to limited access to healthcare and healthy living conditions (O'Donnell, 2024). Globally, at least 4.5 billion people (more than half the world's population) lack full access to essential health services, and around 1.3 billion people face financially devastating costs for healthcare that push them into poverty, according to the World Health Organization (WHO) (World Health Organisation, 2025). Poverty affects education of the poor. Children in poverty fall behind academically and have fewer opportunities for higher education. Poverty causes developmental delays and toxic stress due to inadequate nutrition and unstable environments. Social stigma and exclusion from peers affect emotional well-being. Globally, approximately 258 million children, adolescents, and youth are out of school, a figure that has been growing, with a notable disparity between low and high-income countries mostly due to poverty (World Health Organisation, 2025).

Poverty has social and emotional consequences children growing up in poverty often experience anxiety, worry, and the pressure to mature prematurely as they face adult concerns like food insecurity (Lee & Zhang, 2022). Poverty also leads to social exclusion, isolation, stigma, and reduced opportunities for friendship and participation in activities (Bartoš et al. 2021). Over 295 million people in 53 countries experienced acute hunger in 2024. Nearly 38 million children under five were acutely malnourished in 2024. Globally, an estimated 284 million people suffer from anxiety disorders and 264 million people suffer from depressive disorders (World Bank Group, 2025). Poverty often forces families into substandard or unsafe housing conditions, which further negatively affect health and well-being. Homelessness and inadequate childcare are common issues linked to poverty (Rakshit et al. 2023). Globally, approximately 1.6 billion people currently lack adequate housing, a number predicted to rise to as many as 3 billion by 2030, according to the World Economic Forum (2025).

RESULTS AND DISCUSSION

This section presents the major discussions in the paper which consist of poverty outlook in Nigeria, causes, manifestations and effects, alleviation strategies, and the Islamic strategies of poverty alleviation applicable within the context of the Nigerian environment.

Poverty Outlook in Nigeria

According to empirical studies (Emmanuel, 2025; PwC, 2025; World Bank, 2025), poverty increased significantly following a series of recent shocks, and Nigeria has one of the largest absolutely impoverished populations in the world. The Nigeria Multidimensional Poverty Index (MPI) found a much higher incidence when non-monetary deprivations are included (about 63% multidimensionally poor), while the National Bureau of Statistics (NBS) reported about 40.1% poor by the 2018/19 poverty line (National Bureau of Statistics, 2022). Prior to the COVID-19 pandemic, approximately 30.9% of Nigerians lived below the international extreme poverty line ($2.15 per day, 2017 PPP) in the 2018/19 survey round (National Bureau of Statistics, 2022). However, national estimates using Nigeria's monetary poverty line show much higher rates. According to more recent evaluations and partner analysis, inflation, currency shocks, and policy changes will be the main causes of the decline in living standards through 2023–2024, with some estimates indicating over 120 million Nigerians now under the national poverty line (World Bank, 2025).

According to estimates, up to 13 million more Nigerians may become impoverished in 2025 due to significant inflation and rising living expenses. A large proportion of the population lives in extreme poverty, with more than 60% of people being multidimensionally poor (PwC, 2025). The rural population is disproportionately affected, with an approximate poverty rate of 75.5% (Emmanuel, 2025). In 2025, 11.7% of people living on less than $2.15 per day will reside in Nigeria, representing a significant share of the world's extreme poor (The Cable Index, 2025). Food prices are increasing due to logistics challenges and inflation, and Nigeria is experiencing its most severe cost-of-living crisis in decades.

There is a clear north-south divide consistently documented by empirical studies (The Cable Index, 2025; PwC, 2025; World Bank, 2025). While the Southwest and parts of the south show lower incidence and higher welfare indices, poverty rates are highest in the northern geopolitical zones, particularly in the Northwest and Northeast, where many local studies report rates far above the national average. These spatial trends are consistent across both monetary and multidimensional measures and reflect historical disparities in development, educational achievement, infrastructure, and the concentration of insecurity in the north.

Evidence-based factors contributing to poverty include numerous proximate causes identified by a substantial body of empirical research, such as informality and unemployment. Persistent poverty and limited upward mobility are associated with high unemployment and the prevalence of informal employment, as shown by panel and cross-sectional analyses (Adeleke et al. 2023). In Nigeria's highly informal labour market, where estimates indicate that the vast majority of jobs are in this sector, income stability and access to social protections are reduced. Empirical estimates show that unemployment and informality are closely linked to increased likelihood of becoming or remaining in poverty (Aderounmu et al. 2021).

Cost shocks, inflation, and currency depreciation are causal factors of extreme poverty. High food and energy price inflation, worsened by the removal of subsidies and the devaluation of the naira, has reduced the real incomes of impoverished households and pushed many into acute food insecurity, according to recent empirical monitoring and macro-poverty evaluations (The Cable Index, 2025; World Bank, 2025). Increases in poverty and food shortages are linked to rising inflation in 2023–2024, as reported by studies and situation reports (Akinyetun & Ambrose, 2022).

Conflict and insecurity in quantitative research indicate that poverty is directly affected by violence and instability (such as the Boko Haram insurgency, banditry, and intercommunal conflicts) through infrastructure destruction, loss of livelihoods (particularly in agriculture), and displacement (Eriamiatoe, 2025). Areas affected by violence have higher rates of poverty and chronic deprivation; econometric research links shocks associated with insecurity to slower growth and greater persistence of poverty (Okunlola & Okafor, 2022).

Institutional and structural elements such as time-series and regression analyses indicate that inefficient social security programmes, poor governance, and corruption are the main obstacles to poverty alleviation. Empirical research on public spending and outcomes shows that the anti-poverty effects of spending are reduced by inadequate safety net coverage, leakages, and limited targeting. The literature also highlights that Nigeria's macroeconomic growth has often been too exclusive, with the sectoral composition, particularly growth reliant on oil, failing to generate widespread employment (Apera et al. 2021).

COVID-19 dynamics and shocks affects poverty and growth recovery. Rapid monitoring (such as World Bank COVID impact rounds) and micro-survey rounds show that the pandemic led to revenue losses, a decline in remittances, and disruptions to food systems, with the consequences most severe for the urban poor and informal workers (Ozili, 2021). Empirical monitoring indicates that food insecurity and consumption poverty increased temporarily. Restricted areas are recovering more slowly. Global shocks and subsequent changes in macroeconomic policy (exchange rate liberalisation, subsidy reduction) have made recovery paths even more difficult (Onuka, 2021). Empirical research (Fagbemi, 2021) indicates that poverty is associated with household size and educational attainment, and households headed by women are often more vulnerable as they possess fewer assets and have fewer employment opportunities. Studies (Adeosun & Owolabi, 2021; Alabi et al. 2024) show that gender-sensitive policies are necessary to eliminate persistent welfare gaps, and disparities in female education and employment participation worsen poverty among women and children.

Measurement problems and multifaceted strategies. The discrepancy between multidimensional indicators and monetary measurements of poverty is a recurrent empirical issue. Compared to income or consumption-based measures, the Nigeria MPI (2022) highlights how deprivations in health, education, and living conditions increase the proportion of the population classified as poor (National Bureau of Statistics, 2022). To more effectively target interventions, empirical analysts argue that policy design should consider multifaceted deprivations.

According to state-by-state and zonal analyses, the Cable Index (2025) reports a striking proportion of Nigerians living in multidimensional poverty as of September 2025. As shown in table 1,

Table 1. presents the differences in zonal incidence among the six geopolitical zones

S/No.	Zone	Incidences (millions)
1	Northeast	20.5 million (15.41%)
2	Northcentral	20.2 million (15.19%)
3	Northwest	45.5 million (34.21%)
4	Southeast	10.9 million (8.20%)
5	Southsouth	19.7 million (14.81%)
6	Southwest	16.3 million (12.23%)
7	Total	133 million (100%)

Source: The Cable Index 2025.

The poverty rates in each geopolitical zone are summarised in the table above. According to estimates, 133 million (56.60%) of Nigeria's projected 235 million people live in multidimensional poverty. Rural and urban households differ greatly, even though the national average is 133 million. There are 106 million people living in poverty in rural areas (79.70%) and 27 million in urban areas (20.30%). Additionally, there is a significant gap between the poor in the north and the south, with 86.2 million (64.81%) living in the north, which includes the Northeast, Northcentral, and Northwest and 46.9 million (35.19%) living in the south, which includes the Southeast, Southsouth, and Southwest. Nonetheless, several factors, such as population disparities, may account for the significant divide between the north and the south. With over 52 million residents, the Northwest is the most populous zone. The Southwest, Southsouth, Northcentral, Northeast, and Southeast follow, with populations of approximately 38 million, 29 million, and 22 million, respectively.

According to state-by-state statistics, as shown in Table 2, the northern states had higher incidences than their southern counterparts.

Table 2. State by State Incidence of Multidimensional Poverty in Nigeria 2025

S/No.	Zone	Incidences (millions)
1	Sokoto	95.5%
2	Bayelsa	88.5%
3	Gombe	86.2%
4	Jigawa	84.3%
5	Plateau	84%
6	Yobe	83.5%
7	Kebbi	82.2%
8	Taraba	79.4%
9	Ebonyi	78%
10	Zamfara	78%
11	Cross River	75.4%
12	Benue	75%
13	Bauchi	73.9%
14	Kaduna	73.9%
15	Katsina	72.7%
16	Borno	72.5%
17	Akwa Ibom	71.3%
18	Niger	69.1%
19	Adamawa	68.7%
20	Ogun	68.1%
21	Kano	66.3%
22	Enugu	63.1%
23	Rivers	62.4%
24	Kogi	61.3%
25	Nassarawa	60.7%
26	Oyo	48.7%
27	Kwara	48.3%
28	FCT Abuja	48.3%
29	Delta	47.6%
30	Imo	40.7%
31	Osun	40.7%
32	Ekiti	36%
33	Edo	35.4%
34	Anambra	32.1%
35	Abia	29.8%
36	Lagos	29.4%
37	Ondo	27.2%

Source: The Cable Index 2025

According to the table 2, most states with the highest rates of multidimensional poverty are in the north. This is linked to the extreme insecurity that nearly displaced over 40% of the region's farmers due to insurgency in the Northeast, banditry in the Northwest, and conflicts between farmers and herdsmen, as well as between communities. An important but often overlooked factor is the wasteful and unnecessary projects undertaken by state governors, which have little impact on the lives of the poor. These include flyovers and underpasses, renovations of government buildings, the construction of new secretariats, and other white elephant projects that benefit the governors at the expense of the governed.

In Zamfara State, for example, ₦70 billion was spent on renovating the House of Assembly, and ₦8.4 billion was spent on exotic cars for associates. In Ebonyi State, ₦36 billion was spent on building Chuba Okadigbo Airport, which was not used for commercial flights, and another ₦13.7 billion was spent on its rehabilitation under the next administration, totalling ₦50 billion in public funds. In Bauchi State, the refurbishment and upgrade of the Government House cost ₦16.1 billion. In Oyo State, the refurbishment and upgrade of Government House structures in Ibadan cost ₦63.4 billion, while in another instance, the renovation of a Government House cost ₦22 billion, State House of Assembly complex and Judiciary at ₦40 billion, Federal Teaching Hospital route to northern bypass to Liji at ₦20 billion in Gombe State, and numerous other wasteful and extravagant projects squandered billions of naira without providing any beneficial social or economic effects for the impoverished (Okhifo, 2025). According to Yahaya et al. (2021), this suggests that Nigeria's poverty rates may be explained by a paradox of deprivation amid luxury.

Poverty Alleviation Strategies (1999-2025)

Subsequent Nigerian administrations have implemented a wide range of social protection and poverty reduction programmes since the country's return to democracy in 1999. These programmes include school nutrition, job schemes, microcredit and enterprise competitions, direct income support, and ad hoc responses to shocks. Three general findings emerge from the empirical literature assessing these initiatives: (1) many programmes provided clear short-term benefits for participants; (2) overall coverage and sustainability were often limited; and (3) impact was frequently reduced by poor targeting, limited institutional capacity, and governance challenges. The following study examines major programmes by historical period, highlights key scientific findings, and identifies persistent gaps up to 2025.

Period of early democracy (1999–2007): NEEDS, NAPEP, and PAP. Several high-level anti-poverty programmes were implemented during the Obasanjo years. Through initiatives such as youth skills programmes, microcredit, and vocational training, the Poverty Alleviation Programme (PAP) and later the National Poverty Eradication Programme (NAPEP, established in 2001), aimed to coordinate poverty reduction across ministries. The National Economic Empowerment and Development Strategy (NEEDS), introduced by the Federal Government in 2004, sought to link macroeconomic reform with objectives for reducing poverty and creating jobs (Gidigbi, 2023). According to evaluations and policy reviews from this period, programmes were often dispersed, overlapping, and underfunded. Although NAPEP provided training and placement statistics, independent assessments noted that the programmes' reach to the poorest and their monitoring methods were inadequate. While early programmes established institutional foundations and goals, their effectiveness in reducing poverty was limited by programme fragmentation and inadequate targeting (Monyei et al. 2023).

MDG and transitional phase (2007–2015): conditional methods and targeted pilots. Nigeria implemented labour market programmes and targeted interventions from the late 2000s through the Jonathan administration. Notable programmes included public works pilots, conditional transfers at the state level, and YouWiN! a nationwide business plan competition for young entrepreneurs (Abubakar, 2022). The Subsidy Reinvestment and Empowerment Programme (SURE-P, 2012) aimed to allocate savings from subsidy reforms to job programmes, maternal and child health initiatives, and infrastructure. Entrepreneurship finance can be effective when properly designed, as shown by rigorous impact studies (such as on YouWiN!) that found direct funding to small enterprises may improve employment for winners and entrepreneurship outcomes in randomised or experimental evaluations. However, SURE-P left a mixed legacy. While it funded well-known programmes and some short-term training, independent observers noted poor sustainability, unequal implementation, and governance issues, corruption specifically. Programme design is important. While large, politically motivated trust funds had mixed results, competitive grants and closely monitored initiatives (such as YouWiN!) achieved measurable benefits (Uwakwe et al. 2022).

Scaling social protection under the National Social Investment Programme (NSIP) timeframe (2015–2023). Beginning in 2015, several federal initiatives were consolidated under the National Social Investment Office/National Social Investment Programme (NSIP/NSIO). Key components included the National Home-Grown School Feeding Programme, the Government Enterprise and Empowerment Programme (GEEP), which comprises TraderMoni, MarketMoni, and FarmerMoni microloans, the National Cash Transfer Programme (NCTP)/National Social Safety Net, and N-Power (temporary youth employment and training). Through the NSIP, deliberate efforts were made to expand regular transfers, educational support, and youth employment nationwide (Aremu & Owosoye, 2025).

Although N-Power and microloan schemes achieved varying levels of success in securing long-term employment beyond programme participation, some programmes (school feeding and small grants) created local jobs and enhanced food security or business activity in beneficiary communities, according to empirical assessments of NSIP (2016–2023). The programmes' ability to reduce poverty was hampered by issues with recipient identification, leakages, politicisation of recruitment (particularly for N-Power), and inadequate monitoring, all of which are frequently highlighted by independent studies and audits. Although NSIP helped Nigeria move closer to a national social protection framework, its impact on the poorest households was diminished by operational flaws in targeting, transparency, and payroll integrity (Osimen et a. 2025).

COVID-19 and shock reactions (2020–2022). In 2020–2021, the COVID-19 epidemic prompted palliative handouts and emergency financial transfers. While states implemented their own palliative measures, the Federal Government provided households with conditional cash transfers, food, and relief supplies (Olujobi et al. 2022). Two main conclusions emerged from scholarly and policy analyses: (a) in-kind palliatives and emergency cash transfers temporarily cushioned incomes, and (b) distribution was often undermined by credibility issues, including incomplete registries, leaks, politicised targeting, and complaints that many eligible poor households were excluded (Ozili, 2021). Nigeria's previously inadequate social register and the need for scalable, shock-responsive delivery systems were highlighted by these shortcomings. COVID-19 intensified domestic and international calls to improve national registers by exposing the limitations of implementation capacity and the importance of cash transfers in crisis response and delivery platforms (Olofin et al. 2024).

Global funding and expansion (2021–2025): impetus for change and the World Bank. International partners have supported the expansion of Nigeria's safety net services in recognition of capacity constraints. Large-scale initiatives to upgrade the national register and payment platforms, finance shock-responsive cash transfers, and extend the National Social Safety Net were approved by the World Bank. Projects to scale coverage and improve targeting are detailed in documents and evaluation reports from 2021 to 2024. As macroeconomic reforms, including the elimination of fuel subsidies and the liberalisation of the currency rate, caused intolerable hardship, debates about increasing fiscal capacity for social protection intensified by 2024–2025. Interventions with the potential to reach millions of people through improved registries and electronic payments were prioritised by the World Bank and other funders (World Bank, 2025). Nigeria is currently working to create a nationally scalable, shock-responsive safety net, and external funding and technical assistance are essential to its success. However, concurrent governance and data upgrades are also necessary. However, the World Bank itself recently observed that all poverty reduction policies in Nigeria are failing due to ill-conceived policies as around 139 million Nigerians are now in multidimensional poverty (Aliyu et al. 2025). These policies are advised, supervised, and forcefully enforced by the same organisation.

These initiatives, however, were unable to end poverty in Nigeria. The number of impoverished people continues to rise faster than expected. The pattern from 2000 to 2018 showed a decline to 30.9%, followed by a significant increase to 38.9% in 2023 and then to 46% by 2024, although the precise poverty rate in 1999 is not specified. By 2024, almost 46% of Nigerians lived below the poverty line, up from about 31% prior to the COVID-19 pandemic, which caused 42 million more individuals to fall below the poverty line (Omisakin, 2025). A staggering number of Nigerians are falling into poverty, with 133 million (56.60%) living in multidimensional poverty in 2025 (The Cable Index, 2025). These figures highlight a troubling reversal of progress, as poverty rises despite past economic growth and resource wealth. According to the above data, no policy implemented between 1999 and 2025 was able to completely eliminate poverty.

Issues with coverage and adequacy are among the factors that contributed to the programs' failure. Numerous programs improved access to services for specific populations but did not reach a significant number of the impoverished; the benefits are often insufficient to permanently move households out of poverty. Another aspect of the issue is inadequate registries and targeting. Both inclusion errors (non-poor included) and exclusion errors (poor left out) result from politicised benefit lists and weak national registries. The failure of measures aimed at eliminating poverty is also linked to risks of corruption and poor governance. Procurement issues, recruitment abuses (particularly in N-Power), and diversion of palliatives under COVID-19 are documented in numerous assessments and investigative reports, eroding program effectiveness and trust (Adeiza et al. 2023). One of the main issues is sustainability and financial constraints. Predictable funding is necessary for extensive social protection. Because their short-term plans lack fiscal foundations, the programs appear politically motivated and are unlikely to achieve long-term poverty reduction (Balana et al. 2023).

The failure of all programs and policies implemented in Nigeria between 1999 and 2025 to end poverty creates a significant opportunity to adopt new approaches. This motivates this study's focus on the gap in considering Islamic strategies. As previous research shows, many programs failed due to a lack of fiscal space and sustainable finance, while Islamic methods mobilise private resources to address coverage and adequacy gaps. Beyond the federal budget, Islamic tools, especially waqf (endowments) and regular zakat collections, can mobilise substantial and reliable private resources. Properly managed and invested in income-generating assets such as housing, farms, schools, and medical facilities, waqf capital can support ongoing initiatives to eliminate poverty and reduce reliance on unpredictable government resources.

Islamic Strategies of Poverty Alleviation: An Alternative for Poverty Reduction in Nigeria

Faith-based tools have been increasingly studied by academics and professionals in recent decades as alternatives or supplements to traditional social protection. Based on traditional zakat, waqf, sadaqah, and interest-free financing, Islamic approaches to poverty alleviation offer institutionalised, normative, and community-anchored mechanisms that can mobilise private resources, provide targeted aid, and promote sustainable livelihoods. This review synthesises the theoretical foundations, operational mechanisms, documented examples, strengths and weaknesses, and research gaps. It emphasises practical lessons for future research and policy and is analytical rather than exhaustive.

Islamic tools for reducing poverty are grounded in legal and theological principles that promote economic fairness, social cohesion, and wealth redistribution (Ahmad & Ahmad, 2021). Key theoretical components include:

1. Maqaṣid al-Shari'ah (the goals of Islamic law): upholding life, dignity, and welfare, entail obligations for the state and society to provide fundamental necessities.
2. Zakat is a mandatory alms tax on specific assets, intended to purify wealth and support designated categories of needy recipients (fuqara, miskin, the extreme poor etc.). It has explicit eligibility requirements and functions similarly to a compulsory social levy.
3. An endowment, or waqf, is a permanent commitment of assets for public or philanthropic purposes, aiming to establish steady sources of revenue for welfare infrastructure such as housing, livelihoods, clinics, and schools.
4. Sadaqah and zakat al-fitr are festival alms and voluntary philanthropy that provide adaptable, timely assistance.
5. Islamic finance techniques, including profit-sharing models, interest-free microcredit, and qard al-ḥasan, offer financing for small businesses without charging interest, thereby complying with religious laws and facilitating access to capital for observant households (Intezar & Zia, 2022; Zulkipli et al. 2025).

These tools aim to create sustainable income flows, encourage social inclusion, and reduce absolute deprivation. Goals similar to those of contemporary social protection. Islamic interventions use different but often complementary methods to combat poverty (Owais & Ali, 2023; Bukhari, 2025; Rasheed & Munawar, 2025):

1. Resource mobilisation: Community waqf and required zakat transfer private wealth into funds that support safety nets and public goods without causing the state to incur immediate financial costs.

2. Targeted redistribution: When properly implemented at the community level, traditional zakat regulations, which specify eligibility, allow for culturally acceptable targeting.
3. Providing services and creating assets: Waqf capital can finance long-term infrastructure, such as hospitals, schools, and affordable housing, addressing the structural causes of poverty.
4. Financial inclusion and entrepreneurship support: Small businesses can obtain cash and risk mitigation through interest-free loans, profit-sharing plans, and micro-takaful (Islamic insurance).
5. Social cohesiveness and shock response: Networks of mosques and voluntary sadaqah can quickly provide aid during emergencies by utilising local legitimacy and trust.

Here, a few examples will suffice. State-led zakat systems. In several Muslim-majority countries including Malaysia, Indonesia, Pakistan, Saudi Arabia, Qatar, United Arab Emirates, Egypt, Kuwait and several others, zakat has been institutionalised through public or semi-public organisations that collect and distribute zakat funds for poverty alleviation, often supplementing government social spending. When properly managed, these programmes have enabled vulnerable families to receive cash assistance, direct transfers, and school meals (Raza et al. 2024). National zakat agency and Baznas/Bazis is another step. To expand social programmes and professionalise collection, some countries have established national zakat boards that integrate poverty databases with zakat payments. Waqf revitalisation in several countries and waqf assets have been reactivated. Endowment lands or commercial waqf enterprises generate ongoing revenue to support community clinics, microcredit facilities, and scholarships, transforming one-time charitable donations into long-term services (Mansur & Makarim, 2024). Islamic microfinance and qard al-hasan schemes to expand entrepreneurs' access to capital while adhering to religious rules is another approach. Islamic microfinance institutions and charity loan programmes have offered interest-free or profit-sharing loans, along with business training. Community mosque networks in local mosques and religious organisations have served as rapid-response providers of food, money, or vouchers during emergencies; in certain areas, they are often more reliable than government organisations (Herianingrum et al. 2024).

Why Islamic tactics can be effective. One is resource potential. In countries with large Muslim populations, zakat and waqf represent significant untapped private resources that can be mobilised at scale. Cultural legitimacy and social capital: Religious legitimacy enhances community oversight, trust, and participation, which is valuable when engagement is weakened by mistrust of government initiatives. Inherent targeting guidelines: Beneficiary categories established by classical jurisprudence can support more precise identification of the impoverished if updated and integrated with registries. Sustainability through endowments: Unlike many donor-dependent short-term projects, waqf can generate ongoing revenue streams to support long-term social infrastructure. Flexibility in crisis response: In addition to official safety nets, voluntary sadaqah networks can rapidly address gaps during shocks such as pandemics, floods, and displacement (Miah, 2021).

Given Nigeria's rising poverty rates despite numerous government programmes from 1999 to 2025, faith-based mechanisms have become increasingly important as supplements to state-led efforts to alleviate poverty. As Nigeria has the largest Muslim population in sub-Saharan Africa (mainly in the North, but also widely distributed across the country), Islamic social finance instruments such as interest-free financing, zakat, and waqf are not only culturally acceptable but also have significant potential for expansion. Although these tools are already used informally by many groups, they have not yet been systematically institutionalised to the same extent as in countries such as Malaysia or Indonesia (Muhammad et al. 2022).

Maqāṣid al-Sharīʿah objectives is a fundamental factor in poverty alleviation in Nigeria. Islamic scholars in Nigeria, particularly in northern states with Sharia-based legal systems (such as Kano, Zamfara, and Sokoto), emphasise that cooperation between the state and the community is necessary to support the poorest households in order to preserve welfare and human dignity. Zakat: Several northern states, including Zamfara, Kano, Katsina, and Kebbi, have established Zakat and Endowment Boards responsible for collecting zakat donations and distributing them to the underprivileged. For example, although coverage remains small compared to the potential scale of zakat revenues, the Kano State Zakat Board has distributed payments to widows, small traders, and orphans (Haruna & Ibrahim, 2021). Waqf: Although less formalised in Nigeria, there are examples of endowment properties and land being used to finance Islamic hospitals, schools, and mosques. Professional administration of waqf may revitalise it and provide long-term support for social services, especially in healthcare and education, which would reduce poverty among the poor. Sadaqah and Zakat al-Fitr are popular voluntary charity practices frequently used as rapid community-based shock responses, particularly during Ramadan and Eid celebrations. For example, numerous mosque networks provided food and money during the COVID-19 lockdowns when government palliatives could not reach local communities (Abdur-Rauf & Ali, 2024). Islamic finance (Qard al-Hasan, profit-sharing, Takaful): Sharia-compliant loans and savings plans have been offered by Islamic microfinance institutions, including Jaiz Bank PLC and locally based Islamic cooperatives. Despite their modest size, these programs demonstrate how faith-compliant banking can encourage financial inclusion among Muslims who are hesitant to use traditional interest-based banks (Abdullahi et al. 2021).

Resource Mobilization: Most zakat is either uncollected or distributed informally, even though Nigeria's large Muslim population indicates a significant potential zakat base. Zakat, estimated at 52 percent of the population (130 million Muslims), could help replenish overstretched government finances and donor funds if managed centrally and transparently (Dasuki, 2022). Targeted Redistribution: Vulnerable groups in Nigeria, such as widows, orphans, the unemployed, and those in debt, are well served by traditional zakat categories. When managed by state Zakat Boards or trusted mosque networks, zakat can reduce exclusion errors found in government registries. A good example is provided by the success of the network of Da'awah Institute of Nigeria (DIN) in Minna Niger State where resources are mobilised and the underprivileged are supported during Id festivals, orphanage and charity of different kinds. Services and Resources: Waqf could be used to fund healthcare facilities in rural areas or to build schools in northern Nigeria, where access to education is severely limited (Muhammad, 2023). Such investments, beyond temporary payments, would address the structural causes of poverty. Financial Inclusion and Entrepreneurship: By providing interest-free loans and training, Islamic microfinance models could support Nigeria's large informal sector, particularly small farmers and petty traders. Lessons learned from government programs such as YouWiN! support this approach, but Islamic microfinance has greater religious credibility (Muhammad & Fajri, 2024). Shock Response: Mosque networks and Islamic NGOs have already acted as first responders during crises, such as insurgency-related relocations in Borno or food price increases following the termination of fuel subsidies in 2023. Integrating these initiatives into zakat or waqf structures could make them more efficient and scalable.

CONCLUSION

Islamic strategies for alleviating poverty offer a viable, community-based complement in Nigeria, where poverty has risen despite two decades of government efforts; modest versions already operate through Islamic banks, mosque networks, state zakat boards, and NGOs. If scaled via professional management, integration with national social registries, legal reforms (especially for waqf), digital payment rails, and transparent, independently audited reporting, zakat and waqf could become robust pillars of social protection. These approaches should supplement—not replace—state programs by targeting marginalized groups, building trust, and narrowing financial disparities. Accordingly, the study recommends: institutionalizing and strengthening zakat administration by professionalizing state boards, digitizing collection, maintaining transparent beneficiary registries, enforcing compliance among wealthy Muslims, and publishing audited annual reports; integrating Islamic strategies with national safety nets to reduce duplication and speed crisis response; revitalizing and regulating waqf through clear legal frameworks and sustainable investment authorities to fund education (including Almajiri reforms), healthcare, and affordable housing; expanding Islamic microfinance and qard al-hasan—scaling institutions such as Jaiz, Taj, and Lotus Capital—and pairing finance with training, mentorship, and market access; enhancing community participation and awareness so that, while faith-based, zakat and waqf benefit all poor Nigerians regardless of religion and reduce sectarian tension through inclusive, community-based distribution; and fostering research, policy dialogue, and learning by universities and think tanks, drawing on tested models from Malaysia (zakat administration) and Indonesia (waqf management).

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